

Debit Card

User Guide With
Terms and Conditions



together we go further

Welcome to your Bank Leumi (UK) Visa Debit Card

About your new Card

Thank you for choosing the Bank Leumi Visa Debit Card (the Card / your Card). This guide explains everything you need to know about using your Card. Please take a few moments to read it and keep it in a safe place for future reference.

Please sign your Card immediately, using a ballpoint pen, and call either your Relationship Manager or Bank Leumi's Customer Service Team on +44 (0) 20 7907 8060 to activate it. Please note that this service is available during our normal office working hours of 9.00 to 17.00 Monday to Friday.

Your PIN (personal identification number) will be despatched under separate cover and for additional security you will be able to change the number from the one you have been issued with.

Easier payments and cash withdrawals

As a customer of Bank Leumi (UK) plc, you can now benefit from the convenience, wide recognition and ease of use provided by our Bank Leumi Visa Debit Card.

The Card provides cardholders with a flexible and convenient service, which can be used worldwide. It is a readily accepted way to pay for goods and services and to withdraw cash from your Bank Leumi current account.

Worldwide purchasing power

Your Bank Leumi Visa Debit Card is a VISA card which is accepted at over 20 million places in 150 countries, including department stores, hotels and restaurants, travel agents, airlines, mail order companies and internet merchants. You can use your Card to withdraw cash in local currency at nearly 840,000 24-hour automatic cash machines (ATMs) from VISA's global network.

Immediate access to your funds

The Card is available to individuals for their private use or to corporate customers and individuals employed by them.

The Card is issued to authorised and named cardholders, each of whom has a daily spending limit. Transactions are debited directly to the account holder's current account, and details of the transactions will appear on bank statements.

Provided sufficient funds are held in the account, the Card entitles the cardholder to:

- Withdraw up to £700 per day, subject to a maximum of £300 per transaction and £500 in any one hour, or the local currency equivalent, from banks or cash machines worldwide that display the VISA symbol; and

- Pay for goods and services up to the value of £3,000 or equivalent, per day, from retailers and suppliers worldwide who display the VISA symbol.

Should you have any larger purchases that exceed the above limits then you can call Bank Leumi's Customer Service Team on +44 (0)20 7907 8060 and they will be able to arrange for suitable limits for your needs.

Please note that this service is only available during our normal office working hours of 9.00 to 17.00 Monday to Friday.

Flexibility

Making Purchases

Use your Bank Leumi Visa Debit Card to make payments for goods and services. You won't have to carry large amounts of cash or have the inconvenience of writing cheques.

Whether you are making purchases from department stores, hotels or restaurants, at home or abroad, the Card is the easy way to pay. Any outlet displaying the VISA symbol will normally accept your Card as payment.

Over 20 million locations around the world will welcome your Card. Just hand your Card to the sales assistant who will enter the transaction details and give you a voucher to sign or request that you key in your PIN. You will be given a copy of the transaction slip for your own records.

It is just like paying by credit card, except that payment is debited directly from your current account so there is no monthly bill to settle and there is no annual fee. Purchases will simply be debited from the nominated account as soon as we receive the details, normally within a few days.

To help you monitor spending, your bank statements will include details of all Card transactions. These can be checked against the sales vouchers to verify their accuracy. **You must inform us immediately if you are unable to agree entries on your account.**

Using your Card to withdraw cash

The Bank Leumi Visa Debit Card gives instant worldwide access to your funds. VISA cash machines are conveniently located in over 150 countries and provide a cash withdrawal facility 24 hours a day, 7 days a week. This allows cardholders to withdraw cash in local currency, subject to Card limits, whether at home or abroad.

- *To make a withdrawal, simply insert your Card and follow the instructions on the screen (these will normally be provided in English).*
- *You will be asked to enter your PIN. You should have already received notification of this under separate cover. Take care that no one can see you enter your PIN.*
- *Be secure! Always memorise your PIN and destroy the original PIN notification. Never write down the PIN or let anyone else use your Card.*

The number of VISA locations is increasing all the time. If you would like to know where there is a cash machine offering VISA facilities near you, simply log-on to the VISA website www.visa.com.

There may be charges for these services.

We make no charge for withdrawing sterling from cash machines located in the United Kingdom, Channel Islands and Isle of Man that accept VISA; however, if you use our Card to withdraw cash over the counter from another bank, they may levy a charge.

Paying by telephone, by mail or the internet

Your Card makes it easier to shop by mail or order by telephone or via the internet from your home or office. You will be asked to quote your card number, the expiry date, and the 3-digit security code, which can be found on the right hand side of the signature strip on the back of the Card. This security measure is to verify that the person making the purchase is in possession of the Card. Payments will be debited in the usual way from your account and shown on your bank statement.

NB. When using your Card to make purchases or bookings by telephone, please try to make your call in private for added security. Never disclose your PIN.

What is a continuous payment authority (recurring transaction)?

This is an instruction for someone to debit your current account with regular or irregular payments on an automated basis. Unlike a direct debit, **the Bank is unable to stop these payments.** Therefore, should you want to stop a continuous payment authority you will need to instruct the beneficiary directly. We recommend strongly that you make regular payments by direct debit from your bank current account, rather than by your Card.

Shopping online

Whenever you want to shop on the internet, simply reach for your Card. At the time of writing more than half of all e-commerce transactions are made by VISA. Like millions of other people around the world, you will find that using your Card online is becoming as safe, simple and convenient as shopping in your favourite store.

When shopping online we suggest you use these simple safeguards

- Make sure that your Card details are coded before they are sent across the internet. Look for an unbroken key or lock or padlock symbol at the bottom of your browser window or check the site address, which may begin <https://> rather than the usual <http://>
- Shop with retailers you know about, or research them before you buy to ensure that they are reputable and reliable.
- Keep a record of your internet transactions, including the retailer's internet address – known as a URL. Many online stores send customers e-mails summarising the purchase details. Save them for future reference.
- Before buying, read the delivery and return policies that should be on the merchant's home page. Can unsatisfactory items be sent back? If the items are faulty, can you get a refund or a credit note?
- The merchant's home page should also have information about delivery arrangements and costs, the currencies they accept and the taxes that apply.

- Look for a telephone number or e-mail address and note them down in case you have any queries.
- For additional security, we recommend you sign up to “Verified by VISA” which protects your card against unauthorised use and gives you peace of mind when shopping online. Please note that the merchant may ask you for details at the point of sale to enable this registration to take place; this may also occur once you complete a purchase on-line.

Sites offering a secure connection will normally advise you of the secure environment and a padlock symbol is typically displayed on your PC screen. If you cannot confirm the security of the site it is recommended that you do not enter your VISA Card details.

Chipped Debit Cards from VISA

Your Bank Leumi Visa Debit Card includes “Chip Technology”[†] which provides you with greater security and faster transactions, so you will be able to use your VISA card with confidence.

- **Why chip?** The latest chip technology means that in conjunction with VISA your Card will be safer and transaction times will be quicker. All VISA chip cards, card terminals and cash machines are based on a global industry standard, so you can use them wherever you are. Your Card will continue to have a magnetic stripe while the world upgrades to chip technology, so it will work in every VISA outlet and cash machine.
- **Using your chip card.** When you use a chip card, it is inserted into the terminal, instead of being swiped like a magnetic stripe card, and you will then be asked to enter your PIN in the terminal. You simply enter the number into the card terminal’s key pad, just as you do at a cash machine. **Do not disclose your PIN to the Sales Assistant – enter the number into the key pad yourself!** In some countries, you will be asked for your signature to confirm your identity, instead of a PIN.
- **Safer.** With a chip, your Card is more secure than ever – it is exceptionally difficult to copy the information stored on it. Many European countries are also introducing PINs instead of signatures to confirm your identity. Only you know your PIN and nobody can use your Card without it.
- **Faster.** Chip cards can make paying faster and shopping queues shorter. Card terminals currently contact your bank or other card-issuing organisation to authorise payment. A chip card can authorise some transactions on its own by confirming your PIN to the card terminal, which saves time. Using a PIN also eliminates the need to sign a sales slip.
- **More reliable.** Chip cards are more robust than magnetic stripe cards, which can become scratched or worn. Your new chip card will work more reliably, for longer.

[†]Details of Chip Technology provided by VISA

Ten Tips to Protect your PIN

Remembering these points will help keep your PIN safe and secure

- Never tell anyone your PIN
- Memorise your PIN and then immediately destroy the notification
- Do not keep your PIN with your Card
- ALWAYS be wary of telephone or email requests to divulge your PIN for security or login purposes. No one should ever ask for this information
- Do not keep your PIN stored on your mobile phone
- Do not write your PIN down
- Do not allow anyone else to use your Card and PIN, even someone close to you
- Remember when entering your PIN use your other hand to shield the number from any other persons' view or hidden cameras
- Always check your Bank statements on a regular basis. Contact Bank Leumi's Customer Service Team immediately for any odd transactions you are not aware of on +44 (0)20 7907 8060

If you believe someone has seen your PIN contact us immediately

Security

Cards lost or stolen

If your Card is lost or stolen whether at home or abroad, you must report it to us immediately by telephoning Bank Leumi's Customer Service Team on +44 (0) 20 7907 8060 available 24 hours a day, 7 days a week. You must confirm the loss or theft in writing to Bank Leumi within seven days of reporting the loss or theft by telephone. Whether the cardholder is at home or abroad, the Card will be cancelled as soon as we are notified of its loss or theft and the responsibility for it will fall on us. We will arrange for a new Card and a new PIN to be issued as soon as possible.

Security checklist

- Keep your Card safe and secure
- Sign your new Card and any replacement Cards immediately with a ballpoint pen
- Destroy expired Cards and unwanted transaction slips
- Memorise and destroy your PIN notification
- Do not write down your PIN or tell it to another person
- Record your Card number

Use this space to make a note of the 16-digit number embossed on your Card

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Charges

There is no application fee for the Bank Leumi Visa Debit Card. Indeed, there are very few charges, and we have kept those that there are as low as possible.

We make no charge for withdrawing sterling from cash machines in the United Kingdom, Channel Islands and Isle of Man that accept VISA; however, if you use our Card to withdraw cash over the counter from another bank, they may levy a charge.

If you withdraw cash from a cash machine outside the United Kingdom, Channel Islands and Isle of Man, we will charge 2.75% (minimum charge £1.50) of the withdrawn amount in addition to any charges which may be levied by the bank operating the cash machine and this will be debited to your account automatically.

Foreign Exchange

Where a foreign exchange conversion is required, the exchange rate will be the wholesale rate of exchange applied by VISA.

In addition, we apply a percentage charge to cover costs. This is currently set at 2.75% of the transaction amount (minimum £1.50). Your Bank statement will show details of the transaction. You may well find that your Card provides better value than other methods of buying foreign currency.

Prior to travelling abroad, please advise Bank Leumi's Customer Service Team on +44 (0)20 7907 8060 of any anticipated unusual spending patterns to help us tailor the security settings for your Card. Please note that this service is only available during our normal office working hours of 9.00 to 17.00 Monday to Friday.

Joint Accounts

We will be pleased to issue separate Cards to all signatories to a joint account if they have individual signing rights. **However, it is not possible for us to issue Cards to joint account holders who operate their account on a 'both to sign' or 'all to sign' basis.** If this applies to you, you may wish to review the basis on which you operate your account in view of the benefits of the Bank Leumi Visa Debit Card. If you would like to discuss the alternatives available to you, please contact your Relationship Manager or the Bank Leumi Customer Service Team on +44 (0)20 7907 8060.

Terms and Conditions

1 Introduction

These Terms and Conditions (the **"Conditions"**) comprise the agreement between the Bank and the Account Holder concerning the usage of a Bank Leumi Visa Debit Card issued to the nominated Cardholder upon acceptance by the Bank of the Application and constitute "additional conditions" for the purposes of the Bank's Standard Terms and Conditions for accounts. They explain the Bank's rights and obligations as regards the Cardholder and the Account Holder's rights and obligations as regards the Bank. The Conditions are supplemental to, and should be read in conjunction with, the Standard Terms and Conditions for accounts. In the event of any inconsistency between them, these Conditions shall apply.

The following provisions of the Standard Terms and Conditions for accounts shall apply to these Conditions as if set out in these Conditions with references to "these Terms and Conditions" being construed as references to "these Conditions", references to "you/your" being construed as references to "the Account Holder" or "the Cardholder" and references to "us" and "we" being construed as references to "the Bank": Terms and Conditions 20, 21, 23, 24, 25 and 26.

2 Definitions

In these Conditions:

"Account" means the current account held with the Bank in respect of which a Card is issued in accordance with these Conditions.

"Account Holder", **"You"** means the natural person or persons in whose name the Account is held.

"Application" means the application made by the Account Holder to the Bank for a Card to be issued for use by the Cardholder in accordance with these Conditions.

"ATMs" means any automatic teller machine or cash dispenser.

"Bank", **"we"**, **"us"** means Bank Leumi (UK) plc.

"British Isles" means the United Kingdom, Channel Islands and the Isle of Man.

"Card" means a Bank Leumi Visa Debit Card issued to the Cardholder at the request of the Account Holder. Where more than one Card is issued, references to a Card shall be deemed to be references to each such Card individually and to all such Cards collectively.

"Cardholder" means any person to whom we issue the Card in accordance with these Conditions.

"Card Transaction" means each transaction whereby cash, goods or services are obtained or payment is made using the Card in any authorised manner for debit or credit to the Account.

"PIN" means the personal identification number issued to the Cardholder from time to time for use with the Card.

"VISA" means Visa Europe Limited, a corporation organised and existing under the laws of England and Wales, having an office and principal place of business at 1 Sheldon Square, London W2 6TT or any subsidiary, successor or assignee of it.

In these Conditions, headings are for convenience only.

3 Issuing the Card

- 3.1 A Card will be issued only if it has been requested following receipt by the Bank of a duly signed and completed application form and the Application has been accepted by the Bank, or the Bank agrees in its discretion to replace or renew a Card that has already been issued.
- 3.2 By completing the Application, the Account Holder will be deemed to have accepted these Conditions and the Bank's Standard Terms and Conditions for accounts. By activating a Card a Cardholder (who is not also the Account Holder) will be deemed to have accepted these Conditions and the Bank's Standard Terms and Conditions for accounts.
- 3.3 The Card will not become valid or operational until the Cardholder signs in the space provided on the back of the Card and acknowledges receipt of the Card by contacting the Bank by telephone on the number provided with the Card and answering one or more of the pre-defined security questions specified by the Cardholder in the Application or by any written notice. The Card is only valid for the period shown on it. The Card must not be used outside that period or if the Bank has required by notice in writing to the Account Holder that it be returned to the Bank. When the period of validity of a Card expires it must be destroyed by cutting vertically through the magnetic stripe and through the electronic chip on the card.
- 3.4 The Card must not be used by any person other than the Cardholder. The Card remains the property of the Bank at all times. The Bank may retain the Card, require the Account Holder to return or procure the return of the Card or suspend the use of the Card at any time without notice if misuse is suspected. If the Account is closed, the Cardholder will not be entitled to use the Card.

4 Using the Card

- 4.1 Subject to the restrictions set out in the following paragraphs below:
- the Card and PIN may be used to obtain cash from an ATM authorised to accept the Card;
 - the Cardholder may use the Card (and thereby authorise a Card Transaction) to pay for goods or services at retailers or suppliers worldwide who accept the Card by following the instructions provided by the retailer or supplier to authorise the Card Transaction, which may include signing a sales voucher; inputting the PIN into a card operated machine; signing a mail order purchase form showing the number printed on the Card; placing an order by telephone and quoting the number printed on the Card; or placing an order via the internet and quoting the number printed on the Card. Some banks may require a Cardholder to provide personal identification such as a passport.
- 4.2 Subject always to there being sufficient funds and/or credit available in the Account, the Bank will pay the funds required by the retailer or supplier to cover the Card Transactions authorised by the Cardholder within 3 days of the Bank receiving their request. A Card Transaction (the payment order) will be received as follows:

- for purchases and ATM transactions, at the time the Bank receives the transaction instruction from the merchant acquirer or ATM operator;
 - for other Card Transactions which are communicated directly to the Bank, at the time the Cardholder asks us to complete the Card Transaction.
- 4.3 A retailer or supplier of services may ask the Bank for authorisation before accepting payment by your Card. The Bank may decide not to give authorisation if:
- the Card has been reported as lost or stolen, or the Bank has reason to suspect it is lost or stolen; or
 - the Cardholder has breached these Conditions; or
 - taking account of all other Card Transactions we have authorised, including those not yet charged to your Account, there are insufficient funds available in your Account.
- 4.4 Once a Cardholder has carried out a Card Transaction, the Cardholder cannot ask the Bank to stop that transaction. However, the Bank will cancel a Card Transaction that has been authorised but not paid if it receives satisfactory evidence of the Card Transaction being cancelled.
- 4.5 The total amount of any Card Transactions carried out in any one day shall be limited as follows unless otherwise agreed by the Bank:
- cash withdrawals of up to £700 per day, subject to a maximum of £300 per transaction and £500 in any one hour, or the local currency equivalent, from banks or ATMs; and
 - purchases of up to the value of £3,000 per day or equivalent from retailers and suppliers.
- 4.6 The Bank will debit the Account with the amount of any Card Transaction (together with any charges which may be payable as set out below) as soon as the Bank receives proper instructions relating to it. If a retailer or supplier makes a refund in respect of a Card Transaction, the Bank will credit the Account when it receives the retailer or supplier's proper instructions and the funds in respect of such refund. The Bank will not be responsible for any delay in receiving such instructions and funds or any shortfall in the amount of funds actually received. A Card Transaction cannot be cancelled by the Account Holder or the Cardholder after it has been completed.
- 4.7 The Account Holder shall not, and shall ensure that the Cardholder does not, use the Card to create an overdraft on the Account unless this has been agreed separately. If the Bank is asked to authorise a Card Transaction, the Bank may take into consideration any applicable account limits and any other Card Transactions which have been authorised but which have not been debited to the Account and if the Bank determines that there are or will be insufficient available funds to pay the amount that would be due in respect of such Card Transaction, the Bank may in its own discretion refuse to authorise one or more Card Transactions. The Account will be charged interest at the Bank's standard debit interest rate in respect of any unarranged overdrafts unless otherwise agreed.
- 4.8 The Cardholder may use the Card to obtain the services described in these Conditions and such other services as the Bank may provide from time to time. All such services will be subject to the Bank's Standard Terms and Conditions for accounts and other additional

conditions, which may be applied from time to time for a specific product or service.

- 4.9 In the event of the death or bankruptcy of the Cardholder or the Account Holder (where the Card is private use and not a corporate card) all Card Transactions already effected will be settled from the assets of the Account Holder held by the Bank and the Bank shall be entitled to exercise a right of lien and set-off against such assets and any proceeds of sale to satisfy all outstanding Card Transactions.

5 Loss of Card

- 5.1 Should a Card be lost or stolen or the details of the Card for any other reason be liable to misuse or should the PIN, password or other security information become known to a person other than the Cardholder to whom it was issued, the Cardholder must as soon as reasonably possible notify the Bank by telephoning the Bank Leumi Customer Service Team on +44 (0)20 7907 8060, available 24 hours a day, 7 days a week. In addition, we may ask the Cardholder to provide written confirmation which the Cardholder must do within 7 days. When we receive verbal notification, this will be **“Effective Notification”** provided, in those instances when we request written confirmation, we receive written confirmation within 7 days.
- 5.2 Until we receive Effective Notification, you will be liable for any use of the Card. Once we have been effectively notified, you will not be liable for any further loss arising from use of any Card for a Card Transaction by any other person. However, if the Card or PIN, password or other security information has been used by a person who acquired possession of it with the Cardholder’s consent or the Cardholder has acted fraudulently or has acted without reasonable care your liability will be unlimited.
- 5.3 Failure to comply with any of the provisions of these Conditions which relate to security of the Card may amount to acting without reasonable care.
- 5.4 Unless we can show that the Cardholder acted fraudulently or without reasonable care, you will not be liable if a Card is used by a third party before the Cardholder receives it or if a third party uses the Card details without the permission of the Cardholder and the Card has not been stolen.
- 5.5 If a Card is lost, stolen or misused, we may disclose any relevant information to the appropriate authorities. The Cardholder must give us all information they have regarding the loss, theft or misuse of the Card or the disclosure of the PIN, password or other security information. You and each Cardholder must also take all reasonable steps to help us and the authorities to regain the Card.
- 5.6 Should a Card which has been reported lost or stolen be retrieved, the Cardholder must not use the Card and the Card must be forwarded to the Bank. Before the Card is forwarded, the Cardholder must cut the Card vertically through the magnetic stripe and through the electronic chip on the Card.
- 5.7 Notification of loss or theft may be given by the Account Holder, the Cardholder or by a third party (such as a card notification agent) approved by us for this purpose. Notification by the Account Holder or the Cardholder to a third party shall not constitute notification to us.

5.8 In the event of a Card being lost, stolen or mutilated we may issue a replacement Card.

6 Security

6.1 The Bank will separately issue a Card and a PIN to the Cardholder. The Account Holder shall take all reasonable precautions, and shall ensure that the Cardholder takes all reasonable precautions, to avoid loss, theft, misuse or unauthorised use of the Card. This includes (without limitation):

- that the Cardholder signs the Card as soon as it is received by the Cardholder.
- not allowing anyone else other than the Cardholder to use the Card.
- ensuring that the Cardholder telephones or writes to the Bank to acknowledge receipt of the Card as soon as possible and in any event within 28 days of receipt. Failure to do so will mean that the Card remains inactive and may be cancelled.

ensuring that the Cardholder:

- memorises the PIN immediately upon receipt.
- never writes the PIN on the Card or any other item normally kept with the Card or recording the PIN in any manner which could reasonably connect or associate the PIN with the Card.
- never writes the PIN in a way that can be understood by someone else.
- never discloses the PIN to someone else or allows the PIN to become known to anyone other than the Cardholder.
- notifies the Bank as soon as possible if someone else knows or is suspected of knowing the PIN.
- destroys the PIN advice given by the Bank promptly after receipt.

6.2 The Account Holder shall notify the Bank if:

- he/she does not recognise a Card Transaction shown on his/her statement, or if he/she thinks the payment has been authorised incorrectly. If this occurs the Account Holder must inform the Bank immediately and, in any event, no later than the date falling thirteen months after the Card Transaction was debited from the Account. Failure to do this may mean the Account Holder is not entitled to have any entries corrected; and
- the Account Holder's address or the Cardholder's address changes. Such notification must be made as soon as possible and in any event within 14 days of such change taking effect.

7 Liability

7.1 In the event of any losses arising as a result of the misuse of a Card:

7.1.1 Unless the Account Holder or the Cardholder has acted fraudulently or grossly negligently, the Account Holder or the Cardholder shall not be liable for any losses which result from:

- the misuse of the Card before it comes into the possession of the Account Holder or the Cardholder; or

- the misuse of the Card after the Bank has received Effective Notification that it has been lost or stolen or that somebody else knows the PIN.

7.1.2 The Account Holder or the Cardholder shall be liable for:

- all losses which result from the misuse of the Card by somebody who obtained it with the consent of the Account Holder or Cardholder; and
- losses resulting from unauthorised transactions arising from the use of a lost or stolen Card, or from the misappropriation of the Card where the Account Holder or Cardholder has failed to keep the Card's PIN safe; and
- losses which result from the withdrawal of a credit balance from the Account caused by any misuse of the Card in circumstances where the Account Holder or the Cardholder acted fraudulently or grossly negligently.

7.2 The Bank will refund any incorrectly executed Card Transaction immediately unless the Bank has any reason to believe that the incident has been caused by a breach of the agreement contained in these Conditions, gross negligence or the Bank has reasonable grounds to suspect fraudulent activity. However, if the investigations show that any disputed Card Transaction was authorised by the Cardholder, or the Cardholder or Account Holder has acted fraudulently or with gross negligence (for example by failing to keep the Card or PIN secure), the Account Holder may be liable for any loss the Bank suffers because of the use of the Card.

7.3 The Bank shall not be liable for any loss suffered as a result of the Bank being prevented from or delayed in providing any banking or other services to the Account Holder or the Cardholder due to strikes, industrial action, failure of power supplies or equipment or causes beyond the Bank's control. The Bank will not be liable for any loss suffered as a result of any delay in receiving instructions relating to a Card Transaction.

8 Charges and Fees

8.1 The Bank does not charge any fees in respect of cash withdrawals made using the Card at ATMs accepting VISA situated in the British Isles. However, if a Cardholder uses the Card to withdraw cash from an ATM or over the counter from another bank, that bank may levy a charge.

8.2 The Bank will levy a charge for each Card Transaction made outside the British Isles at the rate of 2.75% of such amount. The minimum amount of any such charge is £1.50.

8.3 When the Card is used to effect a Card Transaction (whether with a retailer or supplier, a bank or from an ATM) in a currency other than sterling, VISA will convert the amount of the Card Transaction into sterling at the applicable exchange rate on the day upon which it receives notification of the Card Transaction in the UK.

8.4 When withdrawing cash in a currency other than sterling, we will levy a charge of 2.75% of the amount withdrawn (with a minimum charge of £1.50). This charge will be levied in addition to the charges identified in 8.2 above where the ATM is located outside the British Isles.

9 Changes

9.1 The Bank may at any time, for any valid reason set out in Condition 9.2 below:

- change or introduce charges;
- make any change to these Conditions;

The Bank will notify you of any changes by writing to you two months before they come into effect and you may terminate the agreement comprised in these Conditions by contacting the Bank and confirming this in writing;

9.2 The changes referred to in Condition 9.1 will be proportionate and will be made for one or more of the following reasons:

- by agreement with the Account Holder;
- to reflect a change in the Account Holder's financial circumstances;
- to reflect the introduction or development of new systems, methods of operation, services or facilities;
- to reflect a change or an expected change in market conditions, general banking practice or the cost of providing our services to our customers;
- to reflect a change or an expected change to the rules of any payment scheme which may be applicable to a Card;
- to conform with or anticipate any changes in the law or taxation, or codes of practice or recommendations of the Financial Service Authority or other regulatory body;
- to ensure that our business is run prudently and remains competitive;
- to rectify any mistake in these Conditions; or
- better explain a Condition.

9.3 If the Bank has made a major change or a lot of minor changes in any one year, it will give you a copy of the new Conditions or a summary of the changes and these will be published on the Bank's website (www.bankleumi.co.uk).

10 Termination

10.1 Bank may terminate the agreement comprised in these Conditions at any time by giving the Account Holder at least two months prior notice.

10.2 The Account Holder may terminate the agreement comprised in these Conditions by notifying the Bank in writing and returning the Card, cut vertically through the magnetic stripe and through the electronic chip on the Card, to the Bank at any time.

Such termination shall be effective upon receipt by the other party of such notice provided that the agreement comprised in these Conditions shall be deemed to remain in full force and effect if and in so far as any Card Transaction is completed but not debited to the Account prior to termination.

10.3 The Bank may also terminate the agreement comprised in these Conditions with immediate effect, if:

- the Account Holder or Cardholder dies;
- the Account Holder or Cardholder is made bankrupt or enter into a voluntary arrangement with his/her creditors;
- the Account Holder experiences financial difficulties (short of being made bankrupt or entering into a voluntary arrangement) which adversely affect the way the Account is conducted;
- the Account Holder or Cardholder is in breach of the agreement comprised in these Conditions;
- the Account Holder is in breach of the terms of the Account; or the Account is closed.

10.4 The Bank may also cancel, withdraw or suspend the use of any Card with immediate effect if the Bank suspects the Card is being used for fraudulent purposes or if any of the reasons set out in Condition 10.3 apply.

10.5 Termination of the agreement comprised in these Conditions relating to the Card shall not prejudice any liability in respect of things done or omitted to be done prior to termination. The Bank at its sole discretion may require the Account Holder to maintain a minimum balance until the Card has been returned and the Bank is satisfied that all outstanding transactions have been settled. This will normally be a maximum of 28 days.

11 General

11.1 The Bank may at any time assign all or part of the Bank's rights under the agreement comprised in these Conditions (which includes our right to payment of any sums due to us by you) and may disclose to any potential assignees such information regarding you and your affairs as the Bank may see fit. Your rights under the Agreement (or any part of it) and your legal rights will not be affected. You may not assign your rights.

11.2 The Bank may record or monitor telephone calls to maintain quality of service and for security purposes.

Bank Leumi (UK) plc is authorised and regulated by the Financial Services Authority and has its registered office at 20 Stratford Place, London, W1C 1BG.

Bank Leumi (UK) plc

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together we go further

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