

1. Introduction

- 1.1. These terms and conditions are applicable to all recipients of a single-load prepaid card issued with a PIN.
- 1.2. Subject to clause 3 below, your card will be activated with a Rand amount determined by the prepaid card provider.
- 1.3. You can use your card at stores designated by the prepaid card provider where MasterCard is accepted in the Republic of South Africa. You can use your card at an ATM.
- 1.4. Your card can be reloaded.
- 1.5. Your card will be closed on the expiry date and the value remaining in the card, if any, will be at the discretion of the prepaid card provider.
- 1.6. Balance enquiries can only be made by calling 086 111 5196, 24 hours a day, or by visiting www.whatsonmycard.com or SMS'ing your card number to 34246. Standard cell rates apply. SMS's costs R2.

2. The Card

- 2.1. Your card will have an expiry date printed on the front of it and is valid until the last day of the month shown, unless your card is closed.
- 2.2. Only the person whose signature is on the card will be able to use it.
- 2.3. Sign your card in ink as soon as you receive it in the space provided on the back of the card.
- 2.4. Your card can only be used in the Republic of South Africa.
- 2.5. You will be issued with a Personal Identification Number (PIN) together with your card. You must either memorise your PIN or keep any record of it in a safe separate from your card. Do not tell anyone else what your PIN is.
- 2.6. Your card must be cut in half after the expiry date.
- 2.7. You will not be sent any correspondence or statements.
- 2.8. We will always be the owner of the card.
- 2.9. You are responsible for the safety of your card. Should your card be damaged, lost or copied, we will not be liable.

3. Deposits

- 3.1. Your card will be loaded with a Rand amount, by the Prepaid Card provider, as determined by it.
- 3.2. Your card may be reloaded by the Prepaid Provider, provided that the balance on your card never exceeds the sum of R25,000.00 (twenty five thousand rand) at any given time.

4. Purchases

- 4.1. You may use your card to pay for goods and services at suppliers who accept the card. You will not be able to use the card to purchase goods or services over the telephone or Internet, pay toll fees or parking garages.
- 4.2. Should you enter your PIN incorrectly on 3 consecutive occasions at the Point of Sale terminal, all further transaction will be denied, your card will be blocked. You will need to get another card from the Prepaid card provider if the ATM maintains the card. If the PIN has just been blocked a new pin can be sent to the cardholder for an additional fee.
- 4.3. When you use your card, we will process the transaction against your available card balance. You will be able to use your card until the value on your card is depleted.
- 4.4. All transactions will be authorised by us against funds on your card.

- 4.5. Merchants are responsible for transactions and are independent of the Prepaid Card provider, Tutuka and Standard Bank. The Prepaid Card provider, Tutuka and Standard Bank are not liable if the merchant does not accept your card or if you have complaints about goods or services paid for with your card.
- 4.6. We are not responsible for any loss arising from any failure, malfunction of electronic facilities or delay in point of sale device or our supporting or shared networks, where applicable, resulting from circumstances beyond our reasonable control.
- 4.7. No warranties, purchase protection, insurance, other promises or services are provided.
- 4.8. Once you have paid for a purchase, you cannot stop payment of the transaction.
- 4.9. You are responsible for keeping track of the transactions on your card to ensure that you do not exceed your card balance.

5. Fees and interest

- 5.1. You will be charged for purchases made using your card.
- 5.2. You will not be paid any interest on funds in the card.

6. Closing your card

- 6.1. Your card will be closed when it expires.
- 6.2. We may choose to revoke your card at any time to protect our interests.

7. Lost or stolen cards

- 7.1. You are responsible for the safekeeping of your card and PIN. Your card is the same as having cash in your pocket. If you lose your card or if it is stolen and used by someone else, you will lose all funds in your card.
- 7.2. You must notify us on 086 111 4093 if the card has become lost or stolen or your PIN has become known to any other person. We will stop the card as soon as reasonably possible after being advised.
- 7.3. You will be responsible for all payments made with the card before we stopped the card in terms 7.2.
- 7.4. We may change these terms and conditions without giving you notice. You may not change these terms and conditions.

8. For your protection

- 8.1. Your card is not valid unless it is signed by you.
- 8.2. You will need a PIN to transact. Your card cannot be used at a bank teller for any banking transaction. It can only be used in-store electronic terminals in the Republic of South Africa where MasterCard is accepted.
- 8.3. Safeguard your card and PIN, keep your PIN separate from your card.
- 8.4. After every purchase. Make sure you get your card back.
- 8.5. The card expires on the date stipulated on your card. Destroy your card as soon as it expires or when you have used funds on the card and no longer need it.
- 8.6. Call 086 111 4093 immediately to stop your card if you lose it or it is stolen.
- 8.7. When you receive your card you agree to these terms and conditions. It is important to read and understand them before you use your card.
- 8.8. When you received your card, by signing to the back of the card you become the holder thereof.
- 8.9. By signing the card you agree to these terms and conditions and then become the cardholder for purposes of transacting (buying goods).
- 8.10. Whenever reference is made in these terms and conditions to 'us', 'we', or 'our', that means The Standard Bank of South Africa Limited ("Standard Bank") and Tutuka Software (Proprietary) Limited ("Tutuka").