

NOTICE OF CHANGE OF LYK CARD ISSUER & UPDATED TERMS AND CONDITIONS

Dear cardholder,

We hope you are continuing to enjoy using your Lyk Card.

We are writing to announce that with effect from 12th February 2019, your card will be issued by Wirecard Card Solutions Limited (WDCS), with its registered office at 3rd Floor, Grainger Chambers, 3-5 Hood Street, Newcastle upon Tyne, NE1 6JQ. WDCS is registered in England under company number 07875693 and is authorised and regulated in the UK by the Financial Conduct Authority to issue e-money (firm reference number: 900051).

What does this mean for you?

- This change of issuer has no effect on how you use your card and you can find information about how WDCS handle your personal data at <https://www.wirecard-cardsolutions.co.uk/privacy-policy/>
- The issuer information in your card terms and conditions is deemed amended accordingly.

We have also made some updates to your card terms and conditions effective from 12th February, 2019 as follows:

Updates
We have updated your card terms and conditions to reflect the regulatory changes that we already told you about.
We have re-written the terms and conditions, including the fees and limits table, to make them clearer and easier to understand. They look a bit different, however only the style has changed and they still include everything you need to know about how your card is operated.
The amount of time you have to redeem any unspent card balance after the agreement has ended. You can redeem any unspent card balance for a period of 6 years after the agreement has ended. After 6 years, you will lose your right to redeem any unspent card balance.

Your updated terms and conditions are attached. You can also view your updated terms and conditions at <https://lykcard.com/terms>.

This is not a marketing email, if you are receiving this message it is because you have a Lyk Card with us.

If you have any queries related to the card, please call the number printed on the back of your card. You will be asked to answer some questions in order to verify your identity.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Lyk Card is issued by Wirecard Card Solutions Ltd ("WDCS") pursuant to license by Mastercard International Inc.

WDCS is authorised by the Financial Conduct Authority to conduct electronic money service activities under the Electronic Money Regulations 2011 (Ref: 900051).