



PRIVATE BANK

# Your new US dollar debit card frequently asked questions

# WEATHERBYS

# Frequently asked questions



## **Am I eligible for a Weatherbys US dollar debit card?**

The Weatherbys US dollar debit card is only available to existing Weatherbys Private Bank clients. Your US dollar debit card will be linked to your Weatherbys US dollar currency account and every transaction will be debited from that account.

## **How long will it take for my card to arrive?**

Your card should be with you in 5-7 working days.

## **Will my card be active when I receive it?**

No, for security purposes please speak to your private banking team or relationship manager in the first instance. You can also contact the Private Bank on **+44 (0) 1933 543 600**.

## **Is my US dollar debit card contactless?**

Yes, you can make contactless transactions up to a limit of \$100. Occasionally you may be asked to enter your PIN as an extra security measure.

## **Can I change my PIN?**

Yes, at any ATM machine displaying the Visa logo.

## **Will my card work at all ATMs?**

You can use your card in the majority of UK ATMs; however, you will be unable to use an ATM that only displays the 'LINK' logo. These are generally located within Post Offices. To find your nearest Visa ATM please use Visa's ATM locator [www.visa.com/atmlocator](http://www.visa.com/atmlocator). Please be aware that some UK based ATMs such as those at airports or in tourist areas may apply their own foreign exchange fees. These should be clearly displayed on the ATM.

## Can I use my US dollar debit card worldwide?

You can use your card worldwide where Visa is accepted: online, in-store and at ATMs.

## Can I use my US dollar debit card with Google Pay and Apple Pay?

Yes, you can use your US dollar debit card with both Google Pay and Apple Pay.

## Are there foreign exchange fees?

There are no foreign exchange fees for transactions in US dollars; however, if you use the card for other currencies, Visa will apply a fee. Weatherbys will not charge an FX fee when you withdraw in the card's native currency (US dollars). However, some UK based ATMs such as those at airports or in tourist areas may apply their own fees. These should be clearly displayed on the ATM before you proceed.

## What do I do if I lose my card?

You can use the Weatherbys Card app to block the card while trying to locate it. Alternatively, please speak to your private banking team or relationship manager in the first instance. You can also contact the Private Bank on **+44 (0) 1933 543 600**. We will ensure you receive a replacement card and have access to funds as soon as possible.

## Do I still need to sign the back of my card?

Yes, this is an extra security measure.

## Is there a limit on my US dollar debit card?

Your daily spend limit is unique to you and is set to cater for your spending needs. To discuss this in further detail, please speak with your private banking team or relationship manager. You can also contact the Private Bank on **+44 (0) 1933 543 600**.

## I want to make a large payment and I am worried it might be declined.

Simply call your private banking team or relationship manager. You can also contact the Private Bank on **+44 (0) 1933 543 600**.

## What if I have forgotten my PIN?

If you have downloaded the Weatherbys Card app, click on the image of your card and select 'Card PIN'. If you haven't downloaded the Weatherbys Card app please contact your private banking team or relationship manager. You can also contact the Private Bank on **+44 (0) 1933 543 600**. We will then arrange for one to be sent out.

## What are the costs?

**There are no annual fees for this card.**

If you spend in US dollars, there are no foreign exchange fees, for non-US dollar transactions, our fees are competitive. Please visit our website for fee information at [www.weatherbys.bank/help-and-support/important-information/](https://www.weatherbys.bank/help-and-support/important-information/).

## What will happen if I have insufficient funds in my Weatherbys US dollar account?

If there are insufficient funds, your transaction will be declined.

## Purchase protection

The US dollar debit cards are not covered by Section 75 of the Consumer Credit Act 1974.

## Terms and conditions

To read the full terms and conditions please refer to <https://www.weatherbys.bank/app/uploads/2024/08/Guide-to-Your-Account-Terms-and-Conditions-Weatherbys-Bank-Ltd.pdf>.

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