



PRIVATE BANK

Your debit card user guide

WEATHERBYS

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Welcome to Weatherbys. As with most aspects of the service we offer, our debit card is a little bit different and a little bit better. For example, there are no charges at all for payments or withdrawals made overseas. You can find out more about your card features by reading this guide.

Your new card

When you receive a new debit card, please sign it immediately.

Your card is sent to you 'inactive' to ensure that if it is intercepted in the mail, it cannot be used.

You will notice that your personal details are printed on the reverse of your card. This is part of our enhanced security measures.

What to do if you lose your card

In the unfortunate event that your card is lost or stolen, you can use your card app to block it immediately or alternatively, contact your private banking team or call the Bank Helpdesk on +44 (0) 1933 543 600.

If you use our Card app to block your card, please contact your private banking team or call the Bank Helpdesk on +44 (0) 1933 543 600 at your convenience to order a replacement.

Should you find your card before ordering a new one, you can unblock your card using the card app, by contacting your private banking team or calling the Bank Helpdesk on +44 (0) 1933 543 600.

How to activate your card

1. Download our card app on your mobile phone by searching "Weatherbys Card" in the App Store or Google Play.
2. Open the app and follow the on-screen instructions. You will be asked to provide your date of birth and mobile number.
3. The app will generate a pair of random words.
4. Contact your private banking team or telephone the Bank Helpdesk on +44 (0) 1933 543 600, and give them the random words shown in the app.
5. Our team will verify your identity and activate the app.
6. You can now use the app to activate your card and collect your PIN.
7. Your new debit card is ready to use immediately.

Please note, you will need to complete one 'Chip and PIN' transaction (a purchase or cash withdrawal), before you can use your card for contactless payments.

Using your new card

You can use your card wherever VISA is accepted. Once your card has been activated you will be able to;

- Make contactless payments for a value up to the current limit set by VISA
- Use Apple Pay or Google Pay
- Make payments over the phone and the internet
- Withdraw money from cash machines and retailers, both in the UK and overseas

We will not charge a fee for ATM cash withdrawals. If another service provider will apply a charge, this should be clearly shown on the ATM screen before you complete your transaction.

One rare example of where you will not be able to use your card to withdraw cash in the UK is at the Post Office. This is because it is part of the LINK network and not VISA.

Spending limits

At Weatherbys we do not have standard spending limits.

We try to flex all our services to meet the individual needs of clients. If you want to check your card spending limit, increase it or make a particularly large payment, contact your private banking team or the Bank Helpdesk on **+44 (0) 1933 543 600**.

Contactless payments

Your debit card must be used via chip and pin first before contactless payments are enabled.

It also uses the latest payment technology which means that it is impossible for you to be charged twice for goods when paying manually – even if you tap your card twice on the reader.

Mobile payments are available through both Apple Pay and Google Pay. You can activate this functionality by adding your card to your mobile Wallet.



Pin security and retrieval

Never reveal your PIN to anyone.

Always shield your PIN when using a cash machine and when making purchases.

If you input your PIN incorrectly 3 times you can reset it at an ATM. If you block your pin at an ATM it is blocked for 24 hours.

If you have forgotten your PIN, simply retrieve it from your card app. If you don't use the app, simply contact your private banking team or call the Bank Helpdesk on **+44 (0) 1933 543 600** and they will arrange for a reminder to be sent to you by post.

You can change your PIN at any Visa ATM machine in the UK or overseas.

Protection against fraud

We monitor all card transactions for fraud 24/7/365.

If we identify a suspicious transaction, we will check it with you as soon as possible.

We, or our out of hours service centre, may call you between the hours of 8am and 8pm. If it is not convenient or you do not wish to take the call, simply contact your private banking team or call the Bank Helpdesk on **+44 (0) 1933 543 600** for assistance.

Your card will be temporarily blocked to avoid any further loss until we have checked the transactions with you.

Please note that neither we, nor our out of hours services colleagues, will ever ask you for sensitive information such as the security code from the back of your card, or OTPs (one time passwords) we send to you via SMS. Exercise extreme caution if this happens.

If you are ever concerned that your card details may have been compromised, you can use the card app to block your card immediately or alternatively you can call your private banking team or the Bank Helpdesk on **+44 (0) 1933 543 600**.

If you use our card app to block your card, please contact your private banking team or call the Bank Helpdesk on **+44 (0) 1933 543 600** at your convenience to order a replacement.

We will always contact you if your card has been blocked, however if this occurs after 8pm GMT we will not contact you until the next day.

Using your debit card overseas

Weatherbys will not charge you for withdrawing cash or making payments overseas.

A transaction fee may be charged by a small number of independent cash machine operators, but this should be clearly displayed on the screen before you complete the cash withdrawal.

When using your debit card abroad, you can usually choose the currency for the transaction. If you select the local currency, Visa will convert the amount using its exchange rate on the day it processes the transaction. If you choose your card's currency instead, the ATM or merchant applies their own rate, which may include extra fees.

It is possible that a transaction may be declined when you are overseas. It is advisable to take an alternative method of payment with you when travelling abroad in the event this happens.

Debit card currencies

Our debit cards are available in sterling, US dollars and euros. To hold a currency card, you will need a corresponding currency account with Weatherbys.

Sanders Road Wellingborough Northamptonshire NN8 4BX

+ 44 (0)1933 543 600 privatebank@weatherbys.bank www.weatherbys.bank

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