

PRIVATE BANK



Weatherbys Charge Card

 WEATHERBYS

Unlock exclusive benefits to complement a global lifestyle

The Weatherbys Charge Card is designed to support your lifestyle, wherever you are in the world. It provides you with a wealth of benefits, rewards and experiences:

- Comprehensive suite of travel and lifestyle insurance cover
- Priority Pass™ membership with 4 complimentary lounge visits per year
- Digital and physical cards for your convenience
- Apple Pay and Google Pay for everyday spending
- Manage card via Charge Card app

What is a charge card?

A charge card allows you to make purchases on credit, much like a credit card. However, you will need to pay your card bill in full by the due date.

What are the fees?

There is an annual membership fee for the main card holder of £300. The fee will be charged in the first month the account is open and then annually thereafter. An additional card for another Weatherbys account holder is available. The first additional card is provided at no extra cost, with the same benefits as the main account holder. Any further cards are subject to an annual fee of £100.

Cash withdrawals using your Weatherbys Charge Card are subject to a 2.9% fee (min. £5).

If you use your charge card abroad, there is a foreign currency conversion fee of 2.9%.



Things you should know

- Your Weatherbys Charge Card is connected to your Weatherbys current account and each month the outstanding balance will be automatically deducted from that account.
- Unlike the Weatherbys Debit card, the charge card is issued under the Mastercard scheme.
- We have partnered with card and payments experts, Accomplish, who will be issuing the Charge Cards.
- To find out more, please speak to your private banking team or call **+44 (0) 1933 543 600**.



Priority Pass™ membership

See the world without limits. With your complimentary Priority Pass™ membership you have access to 1,500+ airport lounges worldwide which you can use whenever you travel, regardless of airline or class of ticket.

With your Weatherbys Charge Card you also enjoy four lounge visits a year, which you can use either by yourself or with guests.

If you are travelling at a particularly busy time, you can also secure lounge access by pre-booking.

Travel and lifestyle insurance cover

Your Weatherbys Charge Card offers comprehensive travel cover for you and your immediate family.

Your cover begins the moment you book a trip using your card. No additional enrollment, no extra fees, no complicated paperwork.

Just book using your card, travel and enjoy with the confidence of comprehensive protection.

Travel insurance includes the following protection:

- **Worldwide coverage** - Protection that travels as far as you do
- **Medical emergency assistance** - 24/7 support and coverage wherever you are
- **Trip cancellation and abandonment cover** - Reimbursement when unexpected events disrupt your plans
- **Lost and delayed luggage protection** - Generous cover for lost and even delayed belongings
- **Collision damage waiver** - Cover against the excess charged by car rental companies
- **Purchase protection** - Protection if the goods you purchase are damaged, lost or stolen within 90 days of purchase.

Your additional cardholders also enjoy the same benefits, as long as they book using their card.

Using your card overseas

We recommend you always choose the local currency and never choose the option to be charged in pounds.

Being charged in the local currency helps you avoid hidden fees and gives you the best possible exchange rate.

Activating your charge card

When your physical card arrives, you will find a sticker with an activation code on the card. Use this code to activate your card in the App or online portal, you can then peel the sticker off and discard it.

Alternatively, you can contact your private banking team or call us on **+44 (0) 1933 543 600** and we will activate it for you.

The Weatherbys Charge Card app

You can manage your card via the Weatherbys Charge Card app:

- Card activation
- View PIN
- Add to digital wallet
- View balance
- View transactions
- View statements
- Report lost/stolen cards
- Freeze/unfreeze cards



Telephone banking and out of hours service

Normal telephone banking services provided by your Weatherbys team are available between 8:00am and 6:00pm, Monday to Friday. Our out of hours team is available from 6:00pm to 11:00pm Monday to Friday and 8:30am to 5:00pm on Saturday and Sunday. They can deal with charge card and online banking queries, such as unlocking accounts or resetting passwords. The team is also there to support you if you believe you have been a victim of fraud.

Outside of these hours our support partner is there for you to activate your charge card, raise a transaction query and alert us to fraud.

Your PIN

If your card PIN is blocked, you must visit an ATM to reset it. If you forget your PIN, you can view it at any time using the Weatherbys Charge Card app or the desktop browser version.

Fraud prevention features of your charge card

Your Weatherbys Charge Card is monitored by our fraud prevention team. Your card and app also give you the tools to spend safely, without fear of fraudsters.

Your virtual and physical cards have different card numbers but draw from the same limit and reflect the same balance. This means that if you ever suspect you've lost one of your cards, or it has been stolen or compromised, you can block it immediately in your app and safely continue using the other card without inconvenience.

The UK contactless payment limit is currently £100 per transaction. Occasionally we will ask you to input your PIN as an added security measure.

Apple Pay and Google Pay use the security features built into your device to help keep your purchases private and secure.

Online transactions are protected by two-factor 3D secure authentication, meaning that only you can authenticate your online transactions. You will receive a one-time passcode but you will also be asked to input your personal security password as an extra level of protection.

You should never share your PIN, password or one-time passcode with anyone including bank staff.

If you see transactions on your account that you didn't make or if your details do fall into the wrong hands and your card is used fraudulently, you can block your card immediately in the app or online portal to ensure no further unauthorised transactions can be made.

Please refer to our Weatherbys Charge Card key facts document for further information.



Get in touch, we're here when you need us

London

+44 (0) 20 7292 9029

Wellingborough

+44 (0) 1933 543 600

Edinburgh

+44 (0) 131 285 2020

Manchester

+44 (0) 161 553 0600

www.weatherbys.bank

privatebank@weatherbys.bank



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