

Key Facts for Weatherbys Charge Card

Effective from May 2025

This document sets out the key facts of the Weatherbys Charge Card.

Summary

What is a charge card?

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

Eligibility

The Weatherbys Charge Card is only available to existing Weatherbys Private Bank clients.

How do you know if a charge card is right for your needs?

A charge card is only suitable for borrowing over a very short period of time as you will be required to repay the outstanding card balance each month.

Each time the card is used, you will be utilising a proportion of the limit placed on the card. It is your responsibility to ensure the total balance at the end of each month is available within your nominated Weatherbys account to cover the total spend in full.

If you want to borrow a large amount and/or repay it over a longer period, you should seek more appropriate ways to borrow. For further details on loans, please speak to your private banking team or call **+44 (0) 1933 543 600**.

What are the costs?

Annual 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, i.e. a card for another Weatherbys account holder, is available at no extra cost and will include the same benefits as the main account holder. Any further cards are subject to an annual fee of £100.

	Annual main card fee	Annual additional card fee	Annual card fee for any further cards
Weatherbys Charge Card	£300	£0	£100

Please note: The main cardholder may benefit from a zero fee additional card when applying for another card within the same product tier.

Other charges:

Cash withdrawals	2.90% min 5 GBP
Foreign currency conversion fee for transactions	2.90%

How are fees and charges applied?

The use of your card is subject to the fees and charges as set out above. All fees and charges will be debited from your card at such time as they are incurred which will reduce your available monthly spending limit. Cash and foreign currency conversation charges will be displayed on the monthly charge card statement. Annual card fees will be deducted from your Weatherbys current account on an annual basis.

Interest rate

No interest is charged as any outstanding card balance must always be paid off in full each month.

Please note if there are insufficient funds in your current account to pay the outstanding card balance, you will have to pay interest on arranged and unarranged overdrafts of your current account at the applicable overdraft interest rate.

What are the benefits associated with the Weatherbys Bank Charge Card?

Insurance

Your Weatherbys Charge Card comes with a comprehensive suite of travel and lifestyle insurance cover when you use your card to pay for travel arrangements.

Airport lounge access

Complimentary membership and four lounge entry passes are included each year for the cardholder and guest(s), subject to airport lounge availability, is available via the Digital Priority Pass where you will find details of 1,500+ airport lounges worldwide which you can use whenever you travel.

Are your purchases protected?

Charge cards are not covered by Section 75 of the Consumer Credit Act 1974. However, some of the purchases are covered by the insurance cover which comes with the card, please refer to Section 10C Purchase Protection of the insurance cover documents.

Spending Limits

Your monthly spending limit is the total amount you can borrow and spend on your Charge Card in any one calendar month. We will set your limit according to your circumstances, your account history, and any other relevant information.

The limit will apply from the date your card is issued until the next monthly payment due date and the limit will thereafter always reset on the monthly due date (which will be the 5th calendar day of the month or the next working day).

If you require more than one card, we will ask you to tell us how you wish your total monthly spending limit to be split between your main and additional card(s).

We will continue to set your limit according to your circumstances, your account history and any other relevant information. If we change your limit we will tell you before we do this.

We can change your spending limit

We can make certain changes to your spending limit based on our risk of lending to you as an individual. For example, our risk of lending to you could be affected by:

- Your credit risk.
- The way you use your Weatherbys Charge Card(s) and Weatherbys Current Account.
- Whether you break the terms of the Credit agreement.

If we are concerned about the level of risk, we reserve the right to change fees and charges or we can cancel your Charge Card(s) and require immediate repayment of your total outstanding card balances.

Card transactions

We limit the number of transactions on your charge card within a given period. Thieves and fraudsters often try to use a stolen card as quickly and as often as possible after having obtained your card details before it is blocked.

Monthly payments

Your charge card billing cycle will end on the 1st of each month when your statement will be generated. Your monthly spending limit will reset on the monthly payment due date, which is the 5th calendar day of the month or the next working day. If you reach the monthly spending limit before the 5th of the month, your card usage will be restricted until the limit resets to the original amount.

Your Weatherbys Charge Card must be linked to your Weatherbys current account, and every month when the balance is due, it will be deducted from your account. You must pay the full outstanding card balance each month. If there are insufficient funds, this may take your account into overdraft or over your overdraft limit. It is your responsibility to ensure there are sufficient funds in your Weatherbys account each month to avoid your account going into overdraft.

Do you always have to pay the full monthly balance?

You must repay the full amount due each month. The amount due will be the total of your monthly card transactions in the prior calendar month, which you can view on your monthly statement. It is your responsibility to ensure you will have available cleared funds to cover the monthly charge card payment on any due date. If you are having difficulty funding your current account for the next monthly payment due, or if you think you may struggle making payments in the future, please get in touch with us as soon as you can.

What will happen if you have insufficient funds on your current account?

If your account has become overdrawn or exceeds your agreed overdraft limit as a result of the charge card monthly payment, we may take the following actions:

- We will stop or suspend the use of your charge card until such time as at least the overdraft is cleared.
- We will attempt to contact you by telephone to check the status of the payment(s) to clear the unauthorised overdraft position.

If your Account becomes overdrawn or exceeds the overdraft limit on three occasions, either subsequently or over the period of a calendar year, as a result of your monthly payment, we reserve the right to terminate your charge card(s) and will provide 14 days' notice of any cancellation.

We can also:

- Use money you have in any other accounts held with us to pay off your overdrawn balance.
- Take legal action to recover what you owe us.
- Give information about you and how you have managed your account to licensed credit reference agencies. This will affect your credit rating and may make it more difficult for you to borrow in the future.

What will we charge you for the overdraft caused by the missed payment?

You will have to pay interest on arranged and unarranged overdrafts at the applicable overdraft interest rate. Please refer to the private banking team for further details. A penalty interest rate will apply for an unarranged overdraft, please refer to the Guide to your Account Terms and Conditions.

Applying for a card

After discussing the charge card with your private banking team, we will agree on your spending limit. You will then receive a link to a short online form where you will be asked to set up your security questions. If you wish to proceed, you will need to read, understand and accept terms and conditions. We will then share this information and other relevant data with the card issuer, Accomplish. You will receive an email inviting you to download the Weatherbys Charge Card app or visit the web portal to register and activate your card. After you have registered, a virtual card will be available in the app to download to a mobile wallet for instant use. Your physical cards will also be sent to you within 5 to 7 working days.

Can I manage the card through the app?

Yes, you will be able to use the app to fulfil a number of card activities on a self-serve basis, including but not limited to:

- Activating your card and viewing your PIN.
- Viewing your cards, the card status, available balance, spending limits.
- Freeze, unfreeze cards and block cards (lost or stolen).
- View your monthly statement.
- View Terms and Conditions and all card benefits.

Our web portal also has the same functionality as the app.

Changes to personal information

You must let us know, as soon as possible if you change your name, address, telephone number or email address. We will use the most recent contact details you have provided.

Reporting a lost or stolen card

For any charge card queries or to report a card as lost or stolen please speak to your private banking team or contact the Private Bank on **+44 (0) 1933 543 600**.

Fraud

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, please block your card immediately in the app or online portal to ensure no further unauthorised transactions can be made. Alternatively, you can call your private banking team or call us on **+44 (0) 1933 543 600**.

Once the card has been blocked, please contact your private banking team, who will escalate your case to the Fraud Prevention team. **Fraud cases will be reviewed and assessed by the card issuer, Accomplish.**

Remember, your card and PIN should only be used by you. Make sure you always know where your card is. You should never photograph your card or write down your PIN. If you forget your PIN, you can view it in the mobile app.

You should never share your PIN, password or one-time passcode with anyone, even if they claim to be from Weatherbys. No one from the Weatherbys fraud team will ever call you.

Complaints

You can make a complaint by telephone, by email or by letter, although for your security, we would urge you not to send confidential account information by email.

Tel: **+44 (0) 1933 543 577**

Email: **kfooster@weatherbys.bank**

Write to: **Complaints, Weatherbys Bank Limited, Sanders Road, Wellingborough, Northamptonshire, NN8 4BX**

If you are not satisfied with our response or if we can't resolve your complaint within eight weeks, you can refer your complaint to the Financial Ombudsman. To find out more, visit our website **How to complain - Weatherbys Private Bank**.

If your complaint relates to the issuance of your Charge Card by Accomplish, the service you are receiving directly from Accomplish or if your complaint relates to fraud, we may refer the complaint to Accomplish for response and resolution.

Partnership with a third-party

We have partnered with card and payments experts, Accomplish, who will be issuing and managing the Weatherbys Charge Cards.

Weatherbys Charge Cards are issued by AF Payments Ltd (part of the Accomplish Group) pursuant to license by Mastercard International. AF Payments Limited is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (FRN: 900440) for the issuing of electronic money and payment instructions. Mastercard and the Mastercard brand mark are registered trademarks of Mastercard International.

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