

Amnis Debit Card Terms and Conditions

Validity as of 06/2024

Introduction

By applying for the amnis Debit Card (the “Card”), you agree that you understand, accept and shall comply with these Terms and Conditions, the Fees set out on the Website and the General Terms & Conditions of Amnis Europe AG and Amnis Treasury Services AG (together the “Agreement”). Before entering into this Agreement you agree that you are aware of the Fees and Limits outlined in clause 8 below and further detailed on our Website.

The Card is a virtual or physical Debit card. The issuing of cards, allocation of funds and access to all relevant information and card functionalities such as card numbers or blocking your card can be managed through the amnis Webapp.

The Card is not a credit but a Debit Card linked to your amnis account. No interest is payable to you on the balance. The Card can be used worldwide for most transactions where you see the Card Scheme logo.

Definitions

“ATM” means a cash machine or automated teller machine where cash withdrawals can be made using your Card;

“Card Account” means an account linked to the Card, accessed via the Website using your E-Mail address and Password, allowing you to manage the Card functionality, including: updating your personal details; blocking or suspending the Card; checking Account balances and issuing new cards;

“Approval Process” means the process or processes adopted by Amnis Europe AG from time to time by which we review and approve the issuing of Cards and

Accounts, including anti-money laundering checks;

“Cardholder” means the user of the Card and the person that has entered into this Agreement;

“Card Fees and Limits” means the fees and limits applicable to the Card as set out on the amnis Website as amended from time to time;

“Card Fund” means the aggregate sum of all the funds available to the Card;

“Customer Support” means any services provided by us or our third party service providers in connection with the Card;

“Currency” means, subject to clause 1.5, any currency that you add to your amnis account;

“Card Schemes” means MasterCard/Visa and/or such other similar industry schemes as may be notified to you by us from time to time in relation to Cards;

“Currencies” means, subject to clause 1.5 and 2.4, any currency that you add to your amnis account;

“Customer Support” As the amnis Webapp grants access to all Debit Card settings, incl. issuing and deactivation of cards, the customer support is limited to emergency deactivation of cards. For all other requests, such as issuing, allocating funds, temporarily suspending or any other requests a support fee may be charged. Customer support is available on the international phone number +43 1 2271 251 004 and is available from 8.30 – 17.00 from Monday to Friday.

<p>“Designated Merchant”</p>	<p>means the merchant that has introduced you to us in order that you can apply for a Card to use to purchase its good or services;</p>	<p>“Strong Customer Authentication”</p>	<p>means authentication based on the use of two or more of the following elements: a) knowledge (something only you know); b) possession (something only you possess); and c) inherence (something only you inherent);</p>
<p>“Electronic Money Regulations” or “EMR”</p>	<p>means the Electronic Money Regulations of 2011 implementing the Electronic Money Directive 2009 (Directive 2009/110/EC) of the European Commission;</p>	<p>“the Services”</p>	<p>means creation and administration of Cards and administration of [Card] Accounts;</p>
<p>“CHF”</p>	<p>means the lawful currency of Switzerland;</p>	<p>“User Name and Password”</p>	<p>means the user name and password you create during the application process (or as subsequently amended by you) allowing you to access your amnis Account;</p>
<p>“EUR”</p>	<p>means the lawful currency of the Eurozone;</p>	<p>“USD”</p>	<p>means the lawful currency of the United States of America;</p>
<p>“Fees”</p>	<p>means the fees set out under the Fees and Limits table applicable to the Card or a transaction.</p>	<p>“we, us, our”</p>	<p>means Amnis Europe AG or Amnis Treasury Services AG;</p>
<p>“GBP”</p>	<p>means the lawful currency of Great Britain;</p>	<p>“Website”</p>	<p>means the website at www.amnistreasury.com used to access the Card Account and other information regarding the Card;</p>
<p>“Reference Currency”</p>	<p>The reference currency is the main currency of your amnis account. This may, but doesn't have to be, the local currency of the country in which the legal entity or natural person registered with us is established.</p>	<p>“app”</p>	<p>means the amnis web and/or mobile application</p>
<p>“Merchants”</p>	<p>means a Designated Merchant or Other Merchants;</p>	<p>“working day”</p>	<p>means Monday to Friday from 08.30 to 17.00, except for any public bank holidays in Switzerland.</p>
<p>“Other Merchants”</p>	<p>means a merchant other than the Designated Merchant which accept the Card as a form of payment;</p>	<p>“you, your”</p>	<p>means you as the Cardholder.</p>
<p>“Payment Source”</p>	<p>means the amnis accounts that cover a transaction;</p>		

1 The Card

- 1.1. Cards can be issued and activated in the amnis app once you successfully complete the Approval/Compliance onboarding Process.
- 1.2. The use of the Card is subject to the Agreement as may be varied by us from time to time. The current version of these Terms and Conditions and the Fees and Limits table is available and can be downloaded from the Website.
- 1.3. The Card is only for your use and expires on the date on the front of the Card..
- 1.4. Cards can only be used where the Merchant requests electronic authorisation of the transaction from the Issuer. If no electronic authorisation is requested the transaction will be declined.
- 1.5. The Card can be used to pay as long as there are sufficient funds on your amnis account, until the Card expires, is deactivated/suspended or the Agreement is terminated. You can add funds in any supported Currency to your amnis account subject to the Fees and Limits. We may make additional methods available to load the Card and/or the amnis Currency Accounts from time to time and the Agreement shall apply to such additional methods.
- 1.6. Funds will be debited from the Payment Source in the currency that the merchant is applying. If your amnis account does not hold the currency you're trying to pay in, an account wallet will automatically be created and the funds will be converted automatically from your reference currency account and a foreign exchange rate will apply (where applicable) in accordance with clause 9.
- 1.7. The Currencies available in respect of the Card may vary from time to time and we may introduce or remove Currencies from time to time and the Agreement shall apply to such new Currencies.
- 1.8. Card statements are available to view or download via the amnis Account and you can obtain your Card balance or information on previous transactions via the amnis app or by contacting Customer Support. Customer Support will charge CHF 50 for any

information that is available in self-service through the amnis app, except for Card blocking in case of loss of Card.

2 Using the Card

- 2.1. The Card can be used for purchases worldwide at participating Merchants where you see the Card Scheme logo provided there are sufficient Funds available for the purchase, including any applicable Fees.
- 2.2. Subject to clauses 3.3, your amnis account will be debited with the amount of each transaction plus any Fees immediately on the same working day. If the time of receipt of a payment transaction order does not fall on a working day for amnis, the payment transaction order shall be deemed to have been received on the first working day thereafter. Merchants that accept the Card are required to seek authorisation from us for transactions and we cannot stop a transaction once authorised.
- 2.3. If there are insufficient funds in a particular Currency to pay for a transaction, the balance of the transaction will be automatically processed using the available funds of your reference currency held on the amnis account and a foreign exchange rate will be applied in accordance with clause 9. If there are insufficient Card Funds on your amnis reference account to pay for a transaction, the transaction will be declined.
- 2.4. When using the Card at certain Merchants (for example hotels/car rentals), an additional amount (typically 10%-20%) may be added to anticipated service charges or tips, temporarily reducing the balance of your account. This is to ensure there are sufficient funds available to cover the final cost of the transaction and to avoid the risk of a negative balance arising on the Card. If your actual service charge or tip is less than the additional amount added, it may take up to seven (7) days from the date of the transaction before the difference is available to spend. Only the actual amount of the final bill agreed between you and the merchant will be deducted from the account. If the value of the final bill exceeds the relevant available Currency balance on the account and the reference currency of your account, the transaction will be denied.
- 2.5. If you make a purchase with a card and you don't have enough funds in the currency of the purchase, the transaction will still

be approved. However, an automatic exchange will occur from your reference currency account to cover the transaction in the required currency. In this case the full amount of the transaction will be converted from your reference account into the required currency, even if you have some funds available in the currency of the purchase. If there are insufficient Card Funds on your amnis reference account to pay for a transaction, the transaction will be declined.

2.6 In the unlikely event, for any reason whatsoever, a transaction is completed when there are insufficient funds on the Card for that transaction (a "Shortfall"), the Shortfall shall be reimbursed by you. You agree that once we make this Shortfall known to you, we may charge you for the Shortfall amount and deduct the amount from the Card Fund accounts. Until we are reimbursed the Shortfall amount, we may suspend the Card. In addition, we reserve the right to charge you an administration fee for each transaction that you make using the Card that results in a Shortfall or increases the Shortfall amount on the Card and/or any of your amnis currency accounts.

2.7 You must comply with all laws and regulations (including any foreign exchange controls) in respect of the Card in the country of purchase and/or use. We reserve the right to suspend the Card, terminate the Agreement and exercise any other remedies available to us due to your failure to comply with any part of this provision.

2.8 If you are entitled to a refund for goods or services purchased using the Card, or another credit for any other reason, this will be made to the Card, in the applicable Currency and a foreign exchange rate may be applied in accordance with clause 9.

2.9 We are entitled to set off any sum of money on the Card due from you to us against your amnis account.

3 Keeping your Card secure

3.1 You should treat the Card and its number like cash and you should keep the Card number, CVV (Card Verification Value), PIN Code and the amnis account login details secure and separate from each other and you must take all reasonable care and

precaution to ensure that the Card and amnis account login details are not lost, mislaid or stolen.

3.2 If the card and/or its details are stolen, you may lose some or all of your money on the Card and/or your amnis account.

3.3 If you lose the Card and/or its details or if they are stolen, or you suspect that the Card has been used by someone other than you, you must block your card immediately through the amnis app.

3.4 You may be required to confirm details of any loss, theft or misuse to Customer Support in writing and, where applicable, you must assist us and the police in any enquiries.

3.5 We may suspend the Card, with or without notice, if we think the Card has been or is likely to be misused, or if you break any important term or you repeatedly break any term and fail to remedy it, or if we suspect any illegal use of the Card. If we do suspend the Card, we will inform you of our decision, unless such disclosure is prohibited by law or would otherwise compromise fraud prevention or security measures. Depending on the suspension reason of your Card, this may also lead to the suspension of your amnis account.

3.6 If you authorise a transaction and we consider that all of the conditions set out below apply, we will refund the full amount of the payment, or provide you with our reasons for refusal, or request that you provide additional information as is reasonably necessary to verify that such conditions apply, within ten (10) working days of receiving your request or if so requested within ten (10) working days of receiving any such additional information required:

(a) you did not know the exact amount of the payment when you gave your authority; and

(b) the amount charged exceeds the amount you reasonably expected to pay, taking into consideration your previous spending pattern, this Agreement and the circumstances of the transaction (excluding exchange rate fluctuations).

(c) you request a refund within four (4) weeks from the date the funds were debited. No refund will be made if you

have given us your consent for the payment to be made and, where applicable, details of the payment are made available to you by any means, at least four (4) weeks before the payment due date.

4 Liability

4.1 We recommend that you check your transaction history and balance regularly. If you notice an error in a Card transaction or a transaction you do not recognise, you must notify Customer Support without undue delay and in any event within 1 months of the transaction debit date. We reserve the right to refuse a refund where you fail to notify us within 1 months of the date of the debit transaction. We may request that you provide additional written information concerning any such Card transaction.

4.2 You are responsible for all authorised transactions on the Card. Our maximum liability will be limited to €100 (or other currency equivalent). We will block the Card to protect your funds once you have advised us of any unauthorised transactions and we may also block your entire amnis Account. If you could have blocked the card yourself, but fail to do so, you shall be liable for all losses that you may incur.

4.3 The Cardholder who fails to comply with his duty of care shall be liable without limitation for all losses arising from the misuse of the card until any blocking becomes effective.

4.4 In the event that you do not use the Card in accordance with the Agreement or we find that you are using the Card fraudulently, we reserve the right to charge you for any reasonable costs that we incur in taking action to stop you using the Card and to recover any monies owed as a result of your activities.

4.5 We reserve the right to debit from your amnis account the amount of any refunds paid to you where, upon further investigation, it is subsequently established that you are not entitled to a refund. If there is insufficient balance on your amnis account to debit the amount of any refunds paid to you in circumstances where you are not entitled to a refund, we reserve the right to take all reasonable steps (including legal proceedings) to recover from you the amount of any such

refunds together with any fees, charges or expenses that we have incurred, including debiting the amount from a Payment Source (where applicable). We reserve the right to withhold refunds if, and to the extent that, we can show you have failed to comply with any relevant provisions of this Agreement.

4.6 Like other payment cards, we cannot guarantee a Merchant will accept the Card, or that we will necessarily authorise any particular transaction. This may be because of a systems problem, something outside our reasonable control, or because we are concerned that the Card is being misused. Accordingly, we shall not be liable in any event that a Merchant refuses to accept the Card, or if we do not authorise a transaction, or for fraudulent transactions, or if we cancel or suspend use of the Card.

4.7 Unless otherwise required by law, we shall not be liable for any direct or indirect loss or damage you may suffer as a result of your total or partial use or inability to use your Card, or the use of your Card by any third party.

4.8 We may restrict or refuse to authorise any use of the Card in any legal jurisdiction if using the Card is causing or could cause a breach of the Agreement or if we suspect criminal or fraudulent use of the card.

4.9 Amnis Europe AG, Amnis Treasury Services AG or any of its subsidiaries will not be liable for defects in any goods or services paid for using the Card. Any queries or complaints about such goods or services should be addressed to the relevant Merchant.

5 Amnis Account

5.1 In order to be issued a Card you are required to open a regular amnis account. The amnis app allows you to manage the account and Card functionality including, capturing and updating your personal information (contact details/address), topping-up your amnis account, suspending temporarily or permanently blocking the Card, accessing your Card balance or transaction history, or managing other account and Card settings.

- 5.2 We will also use the amnis Account to undertake and record the result of addition checks we may need to make in order to verify your identity in accordance with clause 7 of this Agreement.
- 5.3 We shall apply Strong Customer Authentication when you:
- 5.3.1 log in to your amnis Account;
 - 5.3.2 initiate an electronic transfer; or
 - 5.3.3 perform any action through a remote channel that may pose a risk of fraud or other misuse.
- 5.4 amnis uses a two-step verification method as SCA process through mobile text message or a mobile 2-factor authenticator application.
- 6 Provision of funds to execute payment transactions**
- 6.1 Your amnis account is the Payment Source to the Card and you are providing us with a continuous authority and/or mandate to automatically charge the card or respectively the account for the amount necessary to complete the transaction (including the payment of any Fees).
- 6.2 To manage risk, we may limit the Payment Source available for a transaction. If we limit the Payment Source, we will alert you that there is a higher-than-normal level of risk associated with the payment (for example and without limitation, a risk that the payment may be challenged to be unauthorised). Such a notice does not mean that either party to the transaction is acting in a dishonest or fraudulent manner. It means there may be a higher-than-normal level of risk associated with the payment.
- 7 Cardholder and Identification Requirements**
- 7.1 To be eligible for a Card you must be at least 18 years old.
- 7.2 We are also required by law to verify certain details about you. This helps to protect against fraud and misuse of the Card and banking systems. We will not issue the Card or open an amnis account until we have verified your identity and performed such other checks as we may in our discretion deem appropriate.
- 7.3 In some situations, certain information relating to your identity may already be held by the Designated Merchant. Where this is the case you hereby authorise the Designated Merchant and/or its agents to forward to us such information (including personal data) that we may reasonably require in order for us to comply with our obligations relating to “know your customer” requirements and also any information (including personal data) they may hold which may help us combat fraud and satisfy such credit checks that we may deem reasonable. We will always independently verify any information provided by the Designated Merchant. If we are unable to verify identity and/or satisfy our credit checks through these methods, or if we require further documentation according to individual circumstances, we will contact you and ask you to provide such documents.
- 7.4 We also have an obligation to maintain up to date information regarding all our Cardholders and/or amnis account holders. This means that we may require additional information from you from time to time to update our records. It is your responsibility to notify us of any changes to your information.
- 7.5 For the avoidance of doubt, we may share information which we receive from you (or the Designated Merchants) with other associated organisations or carry out checks on you electronically as is necessary for the purposes of providing the Card. For information on how we use your personal data, please see clause 13.
- 7.6 When we perform electronic checks, we may disclose Personal Information to fraud prevention and credit reference agencies who may keep a record of that information. By applying for the Card, you agree to your Personal Information being passed to such agencies for this purpose. You have the right of access to the personal records held by such fraud prevention agencies but are required to directly ask the agencies in question if you want to gain access to your information. We will supply the names and addresses of the agencies we use upon written request.
- 8 Card Fees**
- 8.1 The Fees and Limits set out on the Website apply to the Card. The Fees are subject to change from time to time in accordance with the Agreement. You will not be charged any transactional Fees where you see the Card logo. You will be notified and

provided two months' notice of any changes to the Fees and Limits via the Website and/or by email or other appropriate form.

8.2 You agree to pay and authorise us to debit your amnis account for any applicable fees as set out under the Fees and Limits. These fees may be debited from your account as soon as they are incurred. If there are insufficient funds within a Currency to pay such fees, or the local currency is not a currency available on your account, we will automatically create the necessary currency account, deduct funds and execute the necessary currency exchange from your reference currency account of your amnis account.

8.3 Certain Merchants may charge an additional fee if the Card is used to purchase goods and/or services. The fee is determined and charged by the Merchant and is not retained by us. We recommend that you check such fees with the Merchant before completing a transaction.

9 Foreign Currency Transactions

9.1 There are instances where a foreign exchange rate may apply, including: (i) transactions where the transaction is in a currency that is not one of the Currencies available with amnis; (ii) where you allocate funds from one Currency to a different Currency; and (iii) where we allocate funds from one Currency to a different Currency in accordance with the Agreement.; The method for calculating the foreign exchange rate for each scenario is as set out below.

9.2 If a transaction is made in a currency which is different to any of the available Currencies on your account, or exceeds the relevant available Currency on the account, the amount will be funded by converting the transaction amount from the reference currency of your amnis account into the required Currency in which the payment transaction will be taking place. A foreign exchange rate plus the foreign exchange margin will apply. If your Main Currency account has not at least a 1% margin in excess of the transaction value to cover the transaction after currency conversion, payment authorisation will be declined.

9.3 The foreign exchange rate applied by us will be the mid-point exchange rate applied on day of the relevant date plus the foreign exchange margin of your amnis account package. The relevant exchange rate plus the FX Margin shall also apply to any other currency exchange undertaken by us under the Agreement. Any change in the relevant exchange rate will be applied immediately and without notice to you.

9.4 Where an investigation administration fee, inactivity or Shortfall fee is charged and there are insufficient funds in a required currency, the amount will be funded by converting the outstanding amount from your Reference Currency into the required Currency.

10 Withdrawals

10.1 You can transfer the balance of your currency accounts in whole or in part any time by bank transfer to a bank account of your choice.

11 Variation

11.1 We may, at our discretion, amend the Agreement at any time (including amendments and additions to our fees). Any amendment to the Agreement will be notified to you in accordance with this clause 11.

11.2 In certain exceptional circumstances such as where:

11.2.1 we have a reasonable belief that fraud is likely to or has occurred; or

11.2.2 the amendments are made in order to comply with any regulation,

we may make such amendments prior to notifying you.

11.3 If we apply a change that is in your favour, we will apply the change immediately and notify you via the Website. If we wish to make a change to this Agreement we will provide you with at least two (2) weeks' notice in writing, via our Website or any other appropriate mean.

11.4 If you do not agree to the changes, you have a right to terminate the Agreement. If you do not do so within 4 weeks of the communicated change, we shall assume you have accepted the

changes to the Agreement on the date the change comes into force.

11.5 For the avoidance of doubt, the Agreement will not be considered to have been amended as a result of any oral communication between us.

12 Ending your Card

12.1 Subject to clause 12.5, the Agreement shall end in the event of the expiry of the Card ("Expiry Date")

12.2 You can block or deactivate the Card before the Expiry Date immediately by doing it yourself in the amnis app.

12.3 If at any time: (i) you are in breach of any of the terms of this Agreement; or (ii) we have reasonable grounds to suspect fraud, theft or dishonesty, or the issue of the Card to you would, in our view, be inappropriate or damaging to our reputation, or would be in breach of applicable law or Card Scheme rules/requirements, we will be entitled to take such steps as we consider reasonably necessary to restrict your right to use the Card, which, without limitation, shall include, without prior notice to you, refusal to authorise a Card transaction, suspension, withdrawal or cancellation of the Card and/or Card Account.

12.4 If we do this, we will tell you as soon as we can or are permitted to do so after we have taken these steps.

12.5 Your Card will be valid until the date showed on the Card and visible in the amnis app. If you have used the Card within three (3) months prior to the third anniversary of the Card issue date and have a positive balance in any currency in your amnis Account, we will automatically update and replace the card number and other relevant details.

12.6 If the Card has reached its third (3rd) anniversary and you have not received a new card number, please contact Customer Support.

13 Personal Data

13.1 We may contact you by telephone, letter, SMS, email or any other appropriate way at the contact details you provide us and

we may require you to verify your identity. You must let Customer Support know immediately if you change your Company Name and legal entity, name, address, phone number or email address.

13.2 By purchasing the Card and using it, you consent to us and our service providers processing the information we collect from you ("Personal Information"), when we provide you with the Customer Support, under the Agreement.

13.3 We may use your Personal Information to: (i) enable us to provide the Customer Support and for verification of your address and identity; (ii) protect against and prevent fraud, unauthorised transactions, claims and other liabilities; (iii) provide, administer and communicate with you about products, services and promotions which we think may be of interest to you (including contests, offers, competitions and promotions), and to notify you about important changes to the features and operations of those products and services; and (iv) for internal analytical purposes. If you do not want to receive marketing information about our products and services, please contact us in writing. You will, however, still receive operational and administrative messages related to the Card and any enhancements or changes to the Card; (iv) operate, evaluate and improve our business (including developing new products and services, managing our communications, determining the effectiveness of our advertising, analysing our products and services, product and sales training, performing and producing data reports and analysis that have been anonymised to ensure that they do not identify you as an individual, and performing accounting, billing, reconciliation and collection activities).

13.4 We may also share your Personal Information with: (i) our service providers who perform services on our behalf; (ii) credit reference agencies and fraud prevention agencies to (a) make enquiries when you ask for the Card or to assist us in managing the Card; (b) share information about you and how you manage the Card; (c) if you give us false or inaccurate information or we suspect fraud. These agencies keep a record of our enquiries and may record, use and give out information we give them to lenders, insurers and other organisations to make assessments and to help make decisions on you and members of your

company and household, for debt tracing and to prevent fraud and money laundering.

13.5 We may also disclose information about you: (i) if we are required to do so by law or legal process; (ii) to law enforcement authorities or other government officials, or (iii) when we believe disclosure is necessary or appropriate to prevent physical harm or financial loss, or in connection with an investigation of suspected or actual fraudulent or illegal activity.

13.6 Your Personal Information may be processed outside of the country of purchase (which may be outside of the European Economic Area), but all service providers are required to have adequate safeguards in place to protect your Personal Information.

13.7 If you have agreed, we may contact you about other products and services and offers available from selected companies, which we believe may interest you or benefit you financially. If you no longer wish to receive this information, please contact Customer Support or change your communication setting via the amnis account.

13.8 You can contact Customer Support for a copy of the Personal Information we hold about you.

13.9 From time to time, we may change the way we use your information. Where we believe You may not reasonably expect such a change We shall write to You. If You do not object to the change within 30 days, You will be taken to have consented to such change.

14 Transferring our Rights & Third-Party Rights

14.1 We may assign any of our rights and obligations under the Agreement, without your prior consent, to any other person or business, subject to such party continuing the obligations in the Agreement to you.

14.2 Except for any party referred to in this clause 14, nothing in the Agreement gives any third party any benefit or right (including any enforcement right).

15 Complaints

15.1 If you are not satisfied with any aspect of the service offered, please contact Customer Support on +43 1 2271 251 004 or via the email complaints@amnistreasury.com. Amnis will try and resolve your complaint as soon as possible. Often however, the complaint will need to be investigated. If this is the case, amnis will respond to you within five (5) Business Days to acknowledge receipt of your complaint and tell you how long it might be before your complaint is resolved.

15.2 Should you not be satisfied with the response received from amnis, you may contact the card issuer who is Monavate Ltd at the following email address: info@monavate.com.

15.3 If, having exhausted the complaints procedure above, you remain unhappy, you may complain to the Financial Ombudsman Service (FOS) on the following contact details:

15.3.1 Online: www.financial-ombudsman.org.uk

15.3.2 Email: complaint.info@financial-ombudsman.org.uk

15.3.3 Mail: The Financial Ombudsman Service Exchange Tower, London, E14 9SR

15.3.4 Phone: 0800 023 4 567 (free), 0300 123 9 123, weekdays from 8:00am–8:00pm (GMT), and on Saturday from 9:00am–1:00pm (GMT)

15.3.5 If you are not in the UK, call +44 20 7964 0500.

16 Governing law and jurisdiction

16.1 This Agreement and any matter arising from or in connection with the Cards and/or Card Account shall be governed by the law of Liechtenstein and subject to the exclusive jurisdictions of the Courts of Vaduz, Liechtenstein.

17 Contact details

17.1 If you have any queries regarding the Card, please refer to the Website.

17.2 We can be contacted using the details in the 'Contact details' section on the Website or by writing to Customer Support, Amnis Europe AG, Gewerbeweg 15, 9490 Vaduz, Liechtenstein

17.3 Any notice sent by either party under the Agreement by email shall be deemed given on the day the email is sent, unless the sending party received an electronic indication that the email was not delivered; and if by post, shall be deemed given three (3) working days after the date of posting.

The Card is issued and operated by Monavate Ltd, pursuant to license by Mastercard International. Monavate Limited is authorised and regulated by the Financial Conduct Authority (registration number 901097) and is permitted to issue e-money, with its registered office at The Officers Mess Business Centre Royston Road Duxford, Cambridge, CB22 4QH with registered company number 12472532
