

GLOBAL CASH CARD Terms and Conditions

By accepting, purchasing, signing or using the prepaid card sold by Prepaid Card Consulting Limited, you agree to bound by terms and conditions set forth herein, as they may be amended from time to time (“Terms and Conditions”), it should be your sole responsibility to keep yourself informed of the most up to date Terms and Conditions.

Definitions

Unless the context otherwise requires, the following expressions shall have the meanings in these terms and conditions.

“Account” means each individual account maintained by the issued institution relating to the relevant Prepaid Card and identified by the card numbers as shown on the face of the Prepaid Card.

“Cardholders”, “you” or “your” means any person who has purchased or used or will use the prepaid card for any transaction.

“CUP” means China UnionPay.

“Expiry Date” means the data falling 2 years which printed on the prepaid card.

“Foreign Currency Transaction” means any transaction in currencies other than the base currency of the prepaid card.

“HKD” means Hong Kong dollar, the lawful currency of Hong Kong.

“Prepaid Card” means cards sold by Prepaid Card Consulting Limited.

Please note that all charges/ fees/ deductions set out below may, at our sole discretion from time to time, be adjusted without any prior notice. A schedule setting out the currently applicable fees/ charges/ deductions will be published on our website from time to time.

The Prepaid Card

1. The base currency of the prepaid card is Hong Kong dollar, The maximum amounts of the GLOBAL CASH CARD value is HKD500,000, with a reloading amount of no more than HKD500,000 per prepaid per each reloading, and the accumulative reloading amount cannot be more than HKD500,000 per prepaid card in a calendar month in such amount which we may from time to time to decide and specify in our website or relevant promotional materials. The prepaid card is reloadable, but not returnable.
2. We will maintain an account for each Prepaid Card and each time you use the Prepaid Card for any transaction or cash withdraw, we will deduct the relevant amount together with the applicable fees and charges (if any) from the account

Reloading

3. Cardholders may reload funds to the card account by making payment through our suggested ways.
4. Funds reloaded into the card account are not deposits and will not earn any interests on any funds in the card account.

GLOBAL CASH CARD Terms and Conditions

The use of the Prepaid Card

5. Before using the Prepaid Card, you must sign on the Prepaid Card, where indicated. The Prepaid Card will activate after KYC passing and money reload to the card.
6. A 6-digital personal identification number (“PIN”) is printed on back of the Prepaid Card and is covered by silver scratch panel. If you find the silver scratch panel is incomplete or otherwise appears to have been tampered with prior to activation, please return to us before activating.
7. The Prepaid Card can only be used at those terminals/ merchants which CUP (applicable to cup HKD Prepaid Card) as a form of payment or at such other terminals which we may from time to time publish and for transaction which are authorized by us.
8. You must present the Prepaid Card and enter you 6-digital PIN at the time of payment for each transaction, and sign the payment receipt with the same signature that you signed on back of the Prepaid Card. The Prepaid Card cannot be used for transactions where no payment receipt is signed such as for purchases through mail, telephone or internet orders or bill payments and any other transaction where the Prepaid Card is not required to be presented. The Prepaid Card cannot be used to process any payment where the payment amount exceeds the remaining balance of the prepaid value.
9. The Prepaid Card cannot be used for any illegal or immoral activities, among other things, illegal gambling, money laundering, and terrorist financing. We reserve the right to decline any transaction that is considered, in our sole discretion, to be potentially suspicious, illegal or abnormal.

Foreign Currency Transactions

10. The amount of each Foreign Currency Transaction will be converted into Hong Kong Dollars at the rate of exchange determined by reference to the exchange rate adopted by CUP on the date of conversion.
11. If the Foreign Currency Transaction is made using the Prepaid Card, a conversion charge equal to 3 % of the amount of such transaction (which may be waived during periods we may designate or otherwise, in our sole discretion) and such other charges as we may from time to time publish or specify in our website or relevant promotional materials, together with transaction levy which CUP may from time to time charge to us, will be deducted from the account.

Available Balance Enquiry

12. No states of the account will be issued.
13. You can check the Prepaid Value remaining in the account by calling issuer service hotline at (852) 81058008. No additional charges will be applied for this service. Alternatively, the remaining Prepaid Value in the account can be checked at ATMs where a handling fee of HKD5 will be charged for each enquiry and this charge will be deducted from the account.
14. No balance enquiry at ATMs will be available where the Prepaid Value in the account falls below HKD40.

GLOBAL CASH CARD Terms and Conditions

Lost or Stolen Prepaid Card / PIN forgotten

15. If the Prepaid Card is lost, stolen or has been used without the cardholder's authority, we will not refund any of the prepaid value in the account to the cardholders.
16. We will not reissue a PIN to cardholders in the event the Cardholders forget the PIN for the prepaid Card.

Replacement Card

17. If the Prepaid Card is damaged due to misuse by you, we may at our sole discretion replace the Prepaid Card with a new prepaid card with such remaining unused Prepaid Value in the account for use until the expiry date, provided the damaged/ malfunctioned Prepaid Cards is returned to us for cancellation. In such case a replacement fee of HKD100 will be automatically deducted from the account.
18. For the protection of your Account, you may be asked to produce your proof of identification for the issue of a replacement Prepaid card.

Account Management Fee

19. Effective from 1 April, 2013, an account management fee of HK\$5 per account per month will be charged. This fee shall be charged starting from the 13th month from the date of purchase and shall be deducted from the Account on the first calendar day of each month. In the event that the Prepaid Card has been replaced in accordance with paragraphs 17 or 18 above, the account management fee will be charged from the 13th month from the date the original Prepaid Card was purchased.

Expiry and Transfer

20. The Prepaid Card should be used before the Expiry Date.
21. Upon the Expiry Date, if there remains any unused Prepaid Value in the Account, you may, within three months from the Expiry Date, at our sole discretion, transfer the unused Prepaid Value in the Account to a new Account by purchasing a new Prepaid Card with a minimum Prepaid Value of HK\$500. The aggregate Value of the expired Prepaid Card and the new Prepaid Card cannot exceed HK\$50,000. The expired Prepaid Card shall be returned to us for cancellation. A handling fee of HK\$100 will be charged and deducted from the new Account directly. For the protection of your Account, you may be asked to provide your proof of identification for such transfer request. Only one transfer is allowed for each Account and no accounts consolidation or account split will be allowed, subject to our final decision and judgment.
22. Refunds from any merchants can only be made to valid Prepaid Cards. We will not accept any merchant refunds to any expired or invalid Prepaid Cards.
23. Once the Expired Date has passed, the Prepaid Card can no longer be used and any unused Prepaid Value in the Account will not be refunded, and may only be transferred to a new Prepaid Card in accordance with paragraph 21 above.

GLOBAL CASH CARD Terms and Conditions

Exclusion of Liability

24. The Company shall not be responsible for any refusal of a merchant to accept the Prepaid Card for payment in respect of any Transaction. Under no circumstances shall we be responsible for handling any disputes or any other matter in relation to any Transaction.
25. We will not be liable to you in respect of any losses or damages that you or any third party may suffer as a result of or in connection with or arising from the use of the Prepaid Card.

Termination

26. We may at any time terminate the use of the Prepaid Card and/or any services offered to you as set forth in these Terms and Conditions or to reject any Transaction without giving any prior notice or reason thereof. We shall not be liable for any losses or damages of whatsoever nature which you may suffer, directly or indirectly, as a result of such termination or rejection. Upon termination, the Prepaid Card shall be surrendered to us on demand.

Personal Data

27. You agree that you will provide accurate and complete personal information to LFG in connection with the Prepaid Card activation process. We will use the information you give us, as well as the information we receive from your use of the Prepaid Card, to facilitate your participation in any Prepaid Card service and for other purposes consistent with our Privacy Statement, which can be found at our Website.

Amendments

28. We may, at our sole discretion, amend any of these Terms and Conditions with immediate effect by publishing such amendments on LFG's website. We may from time to time publish all latest information relating to the Prepaid Card via LFG's website.
29. Retention or use of the Prepaid Card after such amendments become effective shall constitute your acceptance of such amendments irrespective of whether you have actual notice or knowledge thereof. All matters and disputes will be subject to our final decision.

Law and Jurisdiction

30. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong and the Cardholder hereby irrevocably submits to the non-exclusive jurisdiction of the courts of Hong Kong.

General

31. If at any time of these Terms and Conditions is or becomes illegal, invalid or unenforceable in any respect, the remaining provisions hereof shall in no way be affected or impaired thereby.