

# Cardholder Terms and Conditions

To streamline our operations and empower our volunteers, we provide debit cards to authorised individuals to allow for purchases to be made on our behalf.

If you do not agree to these Terms and Conditions, you cannot be a Cardholder.

## 1. Purpose

- 1.1. These Terms and Conditions set out the rules between us, we ('Caring Kits for Kids') and Cardholders ('those who are issued/receive a CAF Bank Business Mastercard')
- 1.2. Becoming a Cardholder is *optional*.

## 2. Jurisdiction

- 2.1. These Terms and Conditions are governed by English law.

## 3. Eligibility

- 3.1. To become a Cardholder, a volunteer must:
  - 3.1.1. be living in the UK;
  - 3.1.2. be able to complete the identification and verification procedures which we and/or CAF Bank require to be completed, see Section 4 (Fraud prevention and identity checks);
  - 3.1.3. have read and agreed to Caring Kits for Kids' Cardholder's Terms and Conditions; and
  - 3.1.4. have set up and enabled two step verification (2SV) on their charity email address.

## 4. Fraud prevention and identity checks

- 4.1. Fraud prevention and identity checks are crucial to ensuring the security and integrity of our financial processes and to protect the charity.
- 4.2. Whilst checks are optional, we are unable to issue a Card without them.

## 5. Receiving a Card

- 5.1. Cards will only be sent to residential addresses. We will not send a Card to a

non-residential address, PO Box or c/o address.

- 5.2. When you receive your Card please make sure you read the information that is provided along with the Card. The information you receive will inform you how to use the Card and what to do if the Card is lost or stolen.
- 5.3. Upon receiving your Card, please make sure you sign the Card with a ballpoint pen as soon as you receive it.

## 6. PINs

- 6.1. Every Cardholder is issued a PIN with their Card by CAF Bank.
- 6.2. Cardholders use the PIN in conjunction with the Card to authorise payments in person and to withdraw money at ATMs.
- 6.3. Cardholders **must never** reveal the PIN to another person. Caring Kits for Kids and CAF Bank will **never ask** you to reveal your PIN to us.

## 7. Authorised use

- 7.1. Cardholders must use Cards only to make purchases related to the charity.
- 7.2. Cards are to be used only by the Cardholder whose name is printed on the Card.
- 7.3. Each Cardholder is solely responsible for their assigned Card, and they bear full liability for all transactions made using the Card.

## 8. Auditing and monitoring

- 8.1. In order to ensure the appropriate and responsible use of charitable funds and to prevent and deter fraud, all purchases made on Cards will be subject to regular auditing.
- 8.2. Volunteers are expected to send receipts or invoices for purchases made using their

Card either by email to [receipts@caringkitsforkids.org.uk](mailto:receipts@caringkitsforkids.org.uk) or by post to 3 Swaythling Road, West End, Southampton, SO30 3AE.

## 9. Changes to your Personal Information

- 9.1. You are responsible for notifying us of any change to your name, address or mobile telephone number as soon as possible.

## 10. Preventing fraud

- 10.1. You **must** take all reasonable precautions to prevent the fraudulent use of your **Card** and **PIN**.
- 10.2. These include but are not limited to ensuring that as a **Cardholder** you:
- 10.2.1. Never write down the **PIN** or any of the **Card's** details;
  - 10.2.2. Sign the **Card** with a ballpoint pen as soon as you receive it;
  - 10.2.3. Keep the **Card** safe;
  - 10.2.4. Do not share the **Card** or any of the **Card's** details with another person, including family members or other volunteers, employees or trustees at Caring Kits for Kids, for any reason;
  - 10.2.5. Do not disclose the **Card** number or the **Card** security code (CVV code) on the back of the **Card** except when using the **Card** to make payments;
  - 10.2.6. Do not tamper with the **Card**;
  - 10.2.7. Do not choose Security Details which are easy to guess;
  - 10.2.8. Take care to ensure that no-one sees the **PIN** when using the **Card**;
  - 10.2.9. Do not disclose the **PIN** for mail order payments or when paying for goods and services over the telephone or through the internet;

- 10.2.10. Keep **Card** receipts safe and dispose of them safely.
- 10.2.11. Comply with all reasonable instructions Caring Kits for Kids or CAF Bank issue regarding keeping the **Card**, **Card** details and **PIN** safe;
- 10.2.12. Inform CAF Bank without delay by telephoning the lost and stolen number, 03000 123 606, if the **Card** is retained by an ATM. Then contact us on 0300 790 4070, to order a replacement card.
- 10.2.13. Inform CAF Bank without delay by telephoning the Customer Services team number, 03000 123 456, if you have received a One Time Passcode but have not placed an order over the internet.
- 10.2.14. Inform CAF Bank without delay by telephoning us on our lost and stolen number if the **Card** or **PIN** are lost or stolen, or the **Cardholder** suspects that someone has used them or tried to use them. If asked by CAF Bank, you must confirm this in writing; and
- 10.2.15. Make sure that the **Card** and **Card** details are not used for any illegal purposes.

## Useful Contacts

### Caring Kits for Kids

[hello@caringkitsforkids.org.uk](mailto:hello@caringkitsforkids.org.uk)  
0300 790 4070

### CAF Bank

Customer Services — 03000 123 456  
Lost & Stolen — 03000 123 606