Important Notice Regarding Changes to Your Terms and Conditions

Dear Valued Customer,

We hope this message finds you well. We are writing to inform you of important changes to the terms and conditions of your e-money account as a result of the wind-down of our e-money programme at Prepaid Card Services Ireland Limited (PCSIL). The e-money issuer of your programme is undergoing insolvent liquidation, and as such, we have moved your funds to a new provider, Monavate UAB.

However the programme is now in wind down and you need to take action to secure a refund of your funds. For information on the liquidation of our previous issuer PCSIL see here: https://interpath.com/pcsil/.

Key Changes to Your Terms and Conditions:

1. Card Usage Suspension: Effective immediately, all e-money cards linked to your account have been blocked and can no longer be used for purchases or withdrawals. This step has been taken as part of the wind-down process.

2. Refund Procedure: If you wish to seek a refund of the balance held in your account, please send an email requesting an application form to the following email address: weststeinrefund@chadvisors.ie.

Please combine these conditions with the other conditions for securing a refund. To secure a refund you will be required to send us:

- Personal Details
- Cardholder ID
- Details of the bank account you wish the funds to be sent, including a copy of the bank statement dated within 3 months with all four corners visible and the same address as your Proof of Address.
- We will ask you to complete electronic KYC and for that you will require Current Photographic ID (Driving license or passport), and Proof of Address (e.g. utility bill/payslip) dated within 6 months of submission

Please note that these funds can only be returned to an account held in the card holder's name.

3. New Fees: Please note that new fees will apply to accounts (see below). For more details on these fees, please refer to the updated fee schedule in your terms and conditions.

Fee	Conditions	Base	Amount €
Inactivity Fee	Applied if no transactions for over three months	Per account, card or IBAN, per month	€20
AML Investigation Fee	Applied if part of an ongoing AML investigation	Per account, card or IBAN, per month	€20
Fraud Investigation Fee	Applied if part of an ongoing fraud investigation	Per account, card or IBAN, per month	€20
Expired / Discontinued Fee	Applied if no transactions for over six months & balance not moved	Per account, card or IBAN, per month	€50
Third Party Info Request Fee	Applied if a third party makes an information request on behalf of customer	Per request	€50
Customer Refund Fee	Applied if a customer completes KYC to receive a refund	Per refund made	€20
Account Closure Fee	Applied when account balance equals or is below the account closure fee	Per account, card or IBAN, per close action	€20

From 1 March 2025

Fee	Conditions	Base	Amount €
Monthly Service Fee	All cards regardless of status	All cards regardless of status	€9.90
Monthly Inactivity Fee	Applied if no transactions for over three months	All cards with a status other than Active (1) or no transactions within 90 days	2.0% of balance or €30.00 (whichever is higher
AML Investigation Fee	Applied if part of an ongoing AML investigation	All cards with a status of Deposit Only (4) or Blank (Q)	€20.00
Fraud Investigation Fee	Applied if part of an ongoing fraud investigation	All cards with a status of Blocked © or Fraud (8)	€50.00

Expired/Discontinued Fee	Applied if no transactions for over six months & balance not moved	All cards with a status of Expired (E) or Closed (9) or Lost (2) or Stolen (3)	€50.00

Note that fees can be applied individually or collectively depending on the status of the account.

We understand that this may cause some inconvenience, and we appreciate your understanding and cooperation during this transition. Please do not hesitate to contact us if you have any questions or need further assistance.

Thank you for your continued trust and for being a valued customer.

Kind regards,

Weststein Card

Customer Support Team