



## YOUR DAY-TO-DAY SERVICES CARDS (General information)

The decision to provide a Postchèque Card and/or a VISA Card cannot be taken immediately for newly created Accounts. A MyCash Card is recommended in order to have immediate access to the funds in the Account. At the time of providing a Postchèque Card or VISA Card, POST Finance may grant an Overdraft for the relevant Account, under the conditions set out in the Price List.

Proof of transactions performed using a Card and their proper completion is given using records made by the ATM or Terminal and recorded by SIX Payment Services (Europe) S.A. In the case of transactions involving a currency conversion, the exchange rate applied notably comprises the VISA daily exchange rate plus the commission stated in the Price List.

### Security Measures (all Cards)

You must carefully conserve and protect your Card and keep your Security Credentials confidential. These should not be noted down on the Card or on anything kept with the Card or which could be accessed by third parties. Security Credentials should be entered taking the necessary precautions so as to be hidden from view and/or prying eyes. They should not be disclosed to any third party in any way. Failure to respect these security rules will be deemed gross negligence. In the event that Security Credentials are fraudulently used by a third party, it shall be the responsibility of the Card Holder to prove that he/she took the necessary precautions to ensure the confidentiality of his/her information.

In the event of the theft or loss of a Card and/or in the event that the Security Credentials are disclosed, even involuntarily, and it is suspected that the Card may have been used fraudulently, you should block the Card with SIX Payment Services (Europe) S.A. as quickly as possible by calling +352 49 10 10 and stating your name and surname and your Account number. Your telephone declaration must be immediately confirmed to POST Finance in writing. In the event of loss, theft or fraudulent use of your Security Credentials, you should also submit a formal complaint to the relevant authorities as quickly as possible. Proof of this complaint will need to be sent to POST Finance or SIX Payment Services (Europe) S.A. as quickly as possible.

### Specific security measures for VISA and Easy VISA Cards

When choosing a Luxtrust password, the Holder should choose a secure password that does not include easily identifiable combinations (e.g. telephone numbers, birthdays, car registration numbers, the name of the Holder or of a family member). The Security Credential on the back of the VISA Card is a number printed on the signature panel of the Card.

The Card Holder must take all necessary measures to ensure the security and confidentiality of his/her Security Credentials and of any instrument or item (including the Card, the LuxTrust certificate or mobile telephone number) used to confirm a transaction. In particular, he/she should not write his/her Security Credentials on the Card itself or elsewhere, or save them in electronic format, in full or in modified form, encrypted or otherwise. The Card Holder should also avoid disclosing his/her personal security message to any third party or making it accessible to any third party in any way whatsoever. The Card Holder should only enter his/her security credentials for online transactions if the corresponding field contains the Card Holder's personal security message together with the "Verified by VISA" logo. The Card Holder should immediately notify POST Finance if there is no personal security message displayed or if he/she suspects fraudulent use. The Card Holder should change his/her personal security message immediately if he/she has reason to believe that it has become known to a third party.

### Contactless (all Cards except Easy VISA)

*Contactless* transactions can only be performed within set limits.

Card transactions made using *Contactless* technology without entering a PIN are limited to a maximum of 25 EUR. Any purchase over 25 EUR will require the Card to be inserted into the Payment Terminal and the Security Credentials entered in order to perform the transaction. The Card Holder should follow the instructions displayed on the *Contactless* Terminal screen at all times.

The cumulative amount of consecutive transactions made without the use of a PIN may not exceed 100 EUR.

Furthermore, the security device requires the randomised entry of Security Credentials, even for amounts below 25 EUR. If your Card has been lost or stolen, it will thus be impossible to use it to make purchases involving large sums of money without the PIN code.

Cash Withdrawals from ATMs always require a PIN code and a check is made of the available funds.

### Viewing balances and transactions

You may view your Card balances and transactions at Points of Sale, ATMs and via Online Banking if you are an Account Holder. You will be duly informed of any other means put in place by POST Finance.

## Blocking

As set out in the General Terms and Conditions, POST Finance reserves the right to block the Card, for objectively justifiable reasons relating to the security of the Card, suspicion of unauthorised or fraudulent use of the Card or a significantly increased risk that you may be unable to meet your payment obligations.

POST Finance will inform you of any such block and the reasons for it, where possible, before the Card is blocked and at the latest immediately thereafter, unless providing such information would compromise objectively justified security reasons or is prohibited by other relevant European Union or national law.

POST Finance will unblock the Card or replace it with a new Card once the reasons for blocking no longer exist.

## DEBIT CARDS (MyCash & Postchèque)

- Fee

The fee is automatically taken in full at the time of taking out a Card and on an annual basis thereafter.

- Transactions carried out using the Card

When the Card Holder uses his/her card to pay for goods, obtain services or make cash Withdrawals, he/she must:

- enter his/her PIN code for ATM cash Withdrawals or payments made using Terminals;
- or allow secure Terminals specially designed for this purpose to read the electronic chip on the Card, in the case of some simple payments;
- or make *Contactless* transactions on *Contactless* Terminals by positioning the Card close to the *Contactless* Terminal. Depending on the amount of the transaction and the number of *Contactless* transactions performed, you may be requested to insert the Card and/or use your PIN code;
- or to respect any other form of payment accepted by VISA.

- Method of payment for transactions performed using the Card

Proof of the transaction and its proper completion is given using records made by the ATM or Terminal and recorded by SIX Payment Services (Europe) S.A.

In the case of a transaction involving a currency conversion, the exchange rate applied comprises, among other things, the VISA daily exchange rate as well as the commission stated in the Price List.

For any MyCash Card request made under an Application for International Protection (Demandeur de Protection Internationale or DPI), the signatory applicant(s) for international protection is/are informed that POST Finance is required to transmit the following items of his/her/their personal data to the OLAI (Office Luxembourgeois de l'Accueil et de l'Intégration): surname, first name(s) and "DPI" "R" identification number, to enable the Card fees to be covered.

## VISA CARDS (Classic-Gold-Prestige)

### ▪ Fee

The fee is automatically taken in full at the time of taking out a Card and on an annual basis thereafter.

### ▪ Transactions carried out using the Card

When the Card Holder uses his/her card to pay for goods, obtain services or make cash Withdrawals, he/she must:

- enter his/her PIN code for ATM cash Withdrawals or payments made using Terminals;
- or provide the CVV 2 security code for transactions carried out by any remote means, along with the security elements required to activate 3D Secure;
- or allow secure Terminals specially designed for this purpose to read the magnetic strip and/or electronic chip on the Card, in the case of some simple payments;
- or make *Contactless* transactions on *Contactless* Terminals by positioning the Card close to the *Contactless* Terminal;
- or sign a sales voucher, a cash advance or a credit voucher;
- or to respect any other form of payment accepted by VISA.

### ▪ Usage

ATMs and retailers accepting VISA Cards can be identified through their display of the VISA logo.

A personal and non-transferable security number is shown on the back of the VISA Card. This is a number printed on the signature panel of the VISA Card. You must not disclose this security number to any third party under any circumstances except, where necessary, as part of a remote payment.

You will receive a new VISA Card once the expiry date of your VISA Card has been reached, unless POST Finance refuses to renew the Card or if you cancel the Card in writing at least 1 month prior to the expiry date of your VISA Card.

You are not authorised to exceed the amount of the usage limit granted by POST Finance and communicated to you in writing.

A VISA Statement will be sent to you at least once a month if you use your VISA Card. This VISA Statement is based on the data provided to POST Finance.

In the case of transactions involving a currency conversion, the exchange rate will be determined by VISA and will comprise, among other things, the VISA daily exchange rate as well as the commission stated in the Price List.

Using the "current account" function, you can make cash Withdrawals within the limits stated in the Price List. In this case, the amount withdrawn will not be shown on the VISA Statement.

Additional Services are attached to the VISA Gold Card and the VISA Prestige Card. If you have either of these Cards, please refer to the conditions attached to these Additional Services.

### ▪ Payment methods

At the time of taking out a VISA Gold Card and/or VISA Prestige Card, you will have the choice between a payment method (i) using deferred debit or (ii) with a credit facility that can be used in instalments. This choice may be changed by written request. In the event that the request is approved by POST Finance, the new payment method will be applied from the date of the VISA Statement following approval. In the case of a request to switch to a credit facility for use in instalments, any amounts owed for the period prior to the new system coming into effect shall remain due using the deferred debit operation. In the case of a request to switch to deferred debit, any amounts owed for periods prior to the new system coming into effect shall be immediately payable at the next Withdrawal Date.

You will receive a VISA Statement every month when using the deferred debit payment method. This is the default payment method used by VISA Classic Cards. The amount payable stated therein will be withdrawn from your Account on the Withdrawal Date. This amount is not subject to debt interest.

Using the credit facility for use with instalments, the minimum required amount, as set in the Price List, will be taken from your Account every month on the Withdrawal Date, as long as any sums owed appear on the VISA Statement. The remaining balance owed following the Withdrawal Date will attract interest at the annual rate as set out in the Price List. The interest rate may change at any time, pursuant to notice given by post, a notice included on the VISA Statement, email or any other suitable means. The new rate will take effect 2 months after notice has been given of any increase. The new rate shall take effect immediately or on a date given by POST Finance, for any decrease in the interest rate.

You can make payments over the required minimum at any time, without penalties, by crediting your Account. These payments will be accounted for in the calculation of interest and the remaining balance owed.

If more than one VISA Card is issued for the same Account, you and the other Card Holders shall be jointly and severally responsible for paying any amounts owed following the use of these VISA Cards.

## Easy VISA Cards

### ▪ Usage

POST Finance may, at its own discretion, following an application submitted using a Form provided by POST Finance, issue you with an Easy VISA Card.

ATMs and retailers accepting this Card can be identified through their display of the VISA logo.

A personal and non-transferable Security Number is shown on the back of the Easy VISA Card. You must not disclose this Security Number to any third party under any circumstances except, where necessary, as part of a remote payment.

You can credit the account attached to your Easy VISA Card (i) by making a cash payment at a Point of Sale, (ii) by bank transfer to the IBAN account given on the back of the Easy VISA Card, (iii) at POST Finance ATMs (for Holders of Debit Cards or VISA Cards issued by POST Finance), (iv) via Online Banking (for account holders) or (v) by any other means notified by POST Finance by email or post.

When you credit an amount that exceeds the maximum limit, the transaction will be refused and the amount will be returned to you by POST Finance.

All amounts and taxes appearing on the Price List are debited from the Card balance, except for the issue price.

The usage limit is checked at the time of each transaction via an electronic terminal in order to authorise the transaction in question. Easy VISA Cards cannot be used for transactions performed using a manual printer.

You can access your funds up to a weekly limit, as stated in the Price List, for payments at retail outlets and ATM cash Withdrawals. Any purchase or payment made when the account linked to the Easy VISA Card holds insufficient funds is prohibited and the transaction may be rejected. If the Account linked to an Easy VISA Card shows a negative balance, you must immediately reimburse this balance to POST Finance.

In the case of transactions involving a currency conversion, the exchange rate will be determined by VISA and will comprise, among other things, the VISA daily exchange rate as well as the commission stated in the Price List.

If the Account linked to your Easy VISA Card holds credit in your favour when the card expires, you can send a reimbursement request to POST Finance via Online Banking, by email or by post. The amount will be transferred to a postal or banking current account. A fee stated in the Price List is deducted for each reimbursement.

### ▪ Transactions carried out using the Card

When the Card Holder uses his/her card to pay for goods, obtain services or make cash Withdrawals, he/she must:

- enter his/her PIN code for ATM cash Withdrawals or payments made using Terminals;
- or provide the CVV 2 security code for transactions carried out by any remote means, along with the security elements required to activate 3D Secure;
- or allow secure Terminals specially designed for this purpose to read the magnetic strip and/or electronic chip on the Card, for some simple payments;
- or to respect any other form of payment accepted by VISA.

## 3D SECURE (VISA and Easy VISA Cards)

The Card Holder can activate 3D Secure on his/her Card using the dedicated portal.

The Card Holder must request a one-time activation code via the dedicated portal (<https://3dsecure.lu>) in order to activate 3D Secure on his/her Card. This activation code will be sent to the Card Holder by post to the address previously given to POST Finance. Using this activation code, the Card Holder can track the 3D Secure activation on the dedicated portal. The Card Holder should follow the relevant activation procedure to do this, which will notably require entry of the activation code.

At the time of this activation, the Card Holder should choose at least one of the authentication methods given below to proceed with Internet transactions that require 3D Secure identification (hereinafter referred to as a "3D Secure transaction"):

- Confirmation of a 3D Secure transaction using a Token-type LuxTrust certificate (hereinafter referred to as a "LuxTrust certificate")

In order to link the LuxTrust certificate to his/her Card, the Card Holder should, as part of the activation procedure, enter his/her LuxTrust Security Credentials (User ID / Token), his/her LuxTrust password and the one-time password given on his/her LuxTrust certificate.

In order to perform a 3D Secure transaction using a Token-type certificate, the Card Holder should confirm his/her 3D Secure transaction with his/her LuxTrust user ID, his/her LuxTrust password and the one-time password given on his/her LuxTrust certificate.

- Confirmation of a 3D Secure transaction using a one-time password sent by SMS text message

In order to link his/her Card to a mobile telephone, the Card Holder should provide his/her mobile telephone number during the activation procedure.

If 3D Secure activation is requested via the dedicated portal, POST Finance will send a one-time code by SMS text message to the telephone number provided by the Card Holder, via a service provider specialising in communication by SMS text message. The Card Holder should enter this one-time code to finalise activation of the 3D Secure service.

To perform a 3D Secure transaction using a one-time code sent by SMS text message, the Card Holder should confirm the 3D Secure transaction using the one-time code sent by SMS text message to the telephone number given by the Card Holder at the time of activation of the 3D Secure service for the Card in question.

The Card Holder should also set up a personal security message. This personal security message will be displayed during each subsequent 3D Secure transaction when the Card Holder is asked to enter his/her Security Credentials.

Activation of the 3D Secure service is free of charge and is carried out over a secure Internet connection. By activating the 3D Secure service, the Card Holder agrees to these Terms and Conditions.

The Card Holder must perform a separate activation procedure for each of his/her Cards. If the Card Holder receives a new Card with a new PIN code (e.g. in the event of loss or theft), this will also have to be activated.

At the time of confirming a 3D Secure transaction, the Card Holder must ensure that the dedicated portal includes the following protective elements:

- the portal address should begin with "https";
- the address bar of the portal should display a small padlock icon;
- the portal should display the personal security message set up by the Card Holder;
- the portal should show the "Verified by Visa" logo;

If any of these protective elements do not appear on the dedicated portal or if the Card Holder suspects fraudulent use of his/her Security Credentials, he/she must immediately notify Six Payment Services (Europe) S.A. and block the Card. He/she should also not confirm the transaction and will be solely responsible for any damage that might result from entering these Security Credentials and from any confirmation of the transaction.

Retail transactions over the Internet that require 3D Secure identification cannot be made without activating the 3D Secure service.

POST Finance reserves the right to terminate the 3D Secure service at any time.

POST Finance does not guarantee the constant availability of 3D Secure and cannot be held responsible for any damage that might arise from any outage, interruption (including any necessary maintenance) or overloading of POST Finance systems or of systems belonging to any third party mandated by POST Finance.

Furthermore, POST Finance may not be held responsible for any failure of the 3D Secure service, for any damage that might arise from an outage, malfunction or interruption affecting public electronic communications networks (Internet, mobile telephone networks) or servers, civil unrest, or any other incident beyond its control.