

CARD CANCELLATION AND BALANCE TRANSFER INSTRUCTIONS

You can cancel your card free of charge as long as you notify us before new card terms take effect (currently anticipated to be 8 May 2017). Please check and see which of these three situations applies to you.

Your card was issued to you as a *Benefit in Kind* by your employer, and you still work for them.

The remaining balance will be paid back to your employer. If you believe you are entitled to the funds remaining on the card, you will need to contact your HR department and arrange for it to be paid to you through your payroll.

Your card was issued to you as a *Benefit in Kind* by your employer, and you no longer work for them.

We will repay the balance direct to your nominated bank account, which must be in the same name as on your card (if there is one). You will be responsible for declaring any tax and NI due on the funds returned to you that were provided to you as a *Benefit in Kind*.

Your card was issued to you by your employer, but not as *Benefit in Kind*, or was issued to you by another company (perhaps as part of a promotional offer).

We will repay the balance direct to your nominated bank account, which must be in the same name as on your card (if there is one).

Benefits in Kind are benefits which you receive from your employment but which are not part of your salary. They include things like company cars, private medical insurance paid for by the employer and cheap or free loans.

Please visit your card website to review the current Cardholder Terms and Conditions.

If we receive your cancellation request after the terms change, our standard card cancellation/redemption fees apply (£2/£10 respectively), and will be deducted from your card balance before the transfer is made. If there are not enough funds on your card to cover these fees (up to £12) we will simply cancel your card without refund.

To cancel your card and/or request a transfer of your remaining card balance to your bank account, please email us at info@cardholdersvs.com. If you prefer to write to us, the address is:

Cardholder Services – Card Cancellation, PO Box 61, Tring, Herts, HP23 5QZ

When requesting the funds to be returned to your bank account, please make sure your request includes:

- your 9-digit Card ID (on the front of your card, bottom left hand corner)
- your name, as shown on the card
- your name and address, as linked to your bank account
- your bank account number and sort code
- A copy of a recent bank statement (either a scanned copy attached to your email, or post us a photocopy with your request letter)

Transfers into your bank account are subject to satisfactory completion of the required money laundering, fraud and identification checks, which means that we will need to see a recent statement from the bank we are transferring your remaining card balance to.

If you have any questions, do not hesitate to contact us on **0344 800 6435*** or by email at info@cardholdersvs.com and our Cardholder Services team will be pleased to help you!

** Calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs*