

## PIN4 CASH TERMS AND CONDITIONS FOR UNITED KINGDOM

### How Pin4 Cash Works:

1. A Pin4 Cash order (an “Order”) can be redeemed by the Order recipient (“you” or the “Recipient”) at participating Automatic Teller Machines (“Participating ATMs”) for cash in an amount equal to the value of the Order. Orders may only be redeemed at Participating ATMs in the United Kingdom and no Orders may be redeemed outside of the United Kingdom or at ATMs other than Participating ATMs.
2. Upon creation of an Order by an authorized entity (a “Sending Entity”, Wolverhampton City Credit Union), Pin4 will endeavor to send the Recipient an SMS text message to the mobile phone number provided by Wolverhampton City Credit Union. The SMS text message will include the value of the Order and the four-digit Order ID (following the letters “PC”). Wolverhampton City Credit Union will separately provide the Recipient with a four-digit secret code or PIN (the “Secret Code”).
3. The SMS text message described above will also contain an expiration date for the Order that is determined by Wolverhampton City Credit Union. The Order may only be redeemed by the Recipient on or prior to the designated expiration date. After the expiration date of an Order, the Order is automatically cancelled and becomes invalid and of no further value. Recipient shall have no claim against any Participating Entity for all or any portion of the value of an expired Order.
4. Pin4 will also endeavor to send the Recipient a second SMS message with a hyperlink to an ATM locator to assist the Recipient in finding a Participating ATM location.
5. To redeem an Order, the Recipient must have four pieces of information (the “Credentials”) (a) the mobile phone number to which the SMS text messages were sent, (b) the value of the Order, (c) the Order ID, and (d) the Secret Code. The Recipient should follow the “Cardless” prompts on the Participating ATM screens to access Pin4 Cash and then follow the additional prompts to input the Credentials.
6. If the Order is valid and the Credentials are input accurately, the Order will be authorized by Pin4 and the ATM will disburse cash in an amount equal to the Order value.
7. Orders can be from £20 to £500 in £20 increments. No partial Order disbursements will be made. An Order can only be disbursed one time in the full amount of the Order

value. There is no surcharge or other fee to the Recipient at the Participating ATM for the redemption of the Order. Wolverhampton City Credit Union may impose a set fee for providing this service and you will be advised of same before placing any order.

<b><u>Withdrawal amount</u></b>	<b><u>Fee charged</u></b>
£20.00	£2.86
£40.00	£3.05
£60.00	£3.23
£80.00	£3.41
£100.00	£3.59
£120.00	£3.77
£140.00	£3.96
£160.00	£4.14
£180.00	£4.32
£200.00	£4.50
£220.00	£4.68
£240.00	£4.87
£260.00	£5.05
£280.00	£5.24
£300.00	£5.42
£320.00	£5.60
£340.00	£5.79
£360.00	£5.97
£380.00	£6.15
£400.00	£6.33
£420.00	£6.51
£440.00	£6.70
£460.00	£6.88
£480.00	£7.06
£500.00	£7.33

8. In the event the Order has expired or been cancelled by Wolverhampton City Credit Union or the Credentials input by the Recipient do not match the Credentials for the Order in the records of Pin4, then no Order disbursement will be authorized. If the ATM is able to print a paper receipt, the ATM may print a receipt with additional details regarding the reason for the denied authorization.
9. If the Recipient believes the Order should still be valid and believes he/she has input the proper Credentials for the Order, the Recipient may attempt to redeem the Order again at the same or a different Participating ATM. Not all ATMs participate in the Pin4 Cash program, so the Recipient will not be able to redeem the Order at any ATMs other than Participating ATMs. These Participating ATMs are shown on the ATM locator included in

the second SMS text message, however, neither Pin4 nor any other Participating Entity (defined below) guarantees the accuracy of the ATM locator nor that any particular ATM listed on the ATM locator will be (a) operational or able to disburse Orders at any particular time or (b) at the location designated on the ATM locator.

10. Once an Order is redeemed and the cash is disbursed, the Order is automatically cancelled and becomes invalid. If the Recipient successfully redeems an Order and either (a) the ATM disburses no cash or (b) the ATM only disburses a portion of the Order value, then the Recipient should follow the dispute process set forth below.

### Disputes:

1. The Recipient should contact Wolverhampton City Credit Union by email at [contactus@wccul.co.uk](mailto:contactus@wccul.co.uk) with the subject line "PIN4CASH HELP" in the event they have questions regarding how to use Pin4 Cash or if they have experienced an issue with an Order. The first SMS text message received by the Recipient will include a phone number for the Recipient to contact Wolverhampton City Credit Union with any questions or issues.
2. If the Recipient is able to successfully redeem his/her Order, but receives no cash or cash in an amount less than the full order value, then the Recipient may open a dispute (a "Dispute") with Wolverhampton City Credit Union. **The Recipient must open a Dispute within ten days after the redemption of the Order.** Upon the Recipient opening a Dispute, Wolverhampton City Credit Union will research the Dispute by obtaining the records of the transaction from the ATM owner. Recipient acknowledges and agrees that the transaction records from the ATM owner shall be the definitive records regarding any transaction and shall control the resolution of any Dispute.
3. If the records of the transaction from the ATM owner show that no cash was disbursed or cash was disbursed in an amount less than the full Order value, then Wolverhampton City Credit Union will issue a new Order to Recipient (or, at Wolverhampton City Credit Union's discretion, otherwise reimburse the Recipient) for the amount the Recipient did not receive.
4. If the records of the transaction from the ATM owner show that the full value of the Order was disbursed, then Wolverhampton City Credit Union shall have no obligation to reimburse the Recipient for the amount claimed by Recipient not to be disbursed.

## Miscellaneous:

1. Orders are issued by the (“Issuers”) Optimus Cards UK Limited (Reg. Number: 09044866), a company registered in England & Wales whose address is De Montfort House, High Street, Coleshill, B46 3BP UK, authorised as an Electronic Money Institution by the Financial Conduct Authority (FRN: 902034).
2. Recipient consents to the receipt of SMS text messages from Pin4 on behalf of Wolverhampton City Credit Union and Issuing Entity in connection with the Pin4 Cash program. Recipient may opt out of receiving additional text messages by replying “STOP” to any text message from Pin4.
3. Pin4 has agreements with entities who own ATMs (“ATM Partners”) to have their ATMs be Participating ATMs disbursing valid Orders for the Pin4 Cash solution. These ATM Partners, together with Wolverhampton City Credit Union, the Issuer and Pin4, are “Participating Entities” for purposes of these Terms and Conditions. Pin4 is the trade name for HalCash North America, Inc., a corporation formed under the laws of the State of Delaware, USA.
4. Pin4 reserves the right to cancel or suspend the redemption of any Order prior to its expiration in the event it believes the Order may involve fraud, misconduct, illegal, inappropriate or suspicious activities or otherwise create a risk to the reputation or business of Pin4 or any of the Participating Entities.
5. The risk of loss of the Order Credentials shifts to Recipient upon receipt. Recipient is responsible for safeguarding and maintaining the confidentiality of his/her Order Credentials and should not share these with any person or entity. None of the Participating Entities will be responsible for, or have any liability in connection with, the unauthorized redemption of any Order due to Recipients failure to maintain the confidentiality of his/her Order Credentials.
6. None of the Participating Entities will be responsible for, or have any liability in connection with:
  - a. The cancelation or expiration of any Order for any reason.
  - b. The Recipient deleting, forgetting, misplacing or otherwise losing access to his or her Credentials after receipt; provided, however, that Wolverhampton City Credit Union, in its discretion, may elect to resent the original SMS text message to the Recipient, remind the recipient of his/her secret code (if available to Wolverhampton City Credit Union) or cancel and replace the original Order.
  - c. The failure of any SMS text message to be delivered to the Recipient’s phone.

7. Orders may not be exchanged for multiple Orders or Orders of a lesser value nor may value be added to an existing Order.
8. NONE OF THE PARTICIPATING ENTITIES MAKE ANY WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO ANY ORDERS, INCLUDING WITHOUT LIMITATION, ANY EXPRESS OR IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. IN THE EVENT AN ORDER IS NON-FUNCTIONAL, YOUR SOLE REMEDY, AND THE SOLE LIABILITY OF THE PARTICIPATING ENTITIES, WILL BE THE REPLACEMENT OF SUCH ORDER. IF APPLICABLE LAW DOES NOT ALLOW LIMITATIONS ON IMPLIED WARRANTIES OR THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES, SOME OR ALL OF THE ABOVE DISCLAIMERS, EXCLUSIONS, OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS.
9. The Pin4 Cash program and your Orders are governed by the laws of England and Wales.
10. The Privacy Policy of Wolverhampton City Credit Union applies to the Pin4 Cash program and your Orders: <https://www.wccul.co.uk/privacy-notice>. Wolverhampton City Credit Union will be the controller for purposes of applicable data protection and privacy laws and regulations in regards to any personal data you provide in connection with the Pin4 Cash program. You authorize Wolverhampton City Credit Union to share your personal data with the other Participating Entities and their subcontractors to process such data in connection with the operation of the Pin4 Cash program.
11. Pin4 or Wolverhampton City Credit Union may, in their sole discretion, vary these Terms and Conditions for legal, security, regulatory or other reasons or suspend or discontinue the Pin4 Cash program at any time.