

1 Introduction

- 1.1 We have entered into an agreement with Royal Jordanian Airlines plc to provide a co-branded Visa debit card to our Private Banking customers. Through this arrangement, existing customers of the RJA Royal Club (RJA's Frequent Flyer reward programme) can sign-up and access the Premium Visa Debit Card and earn RJA Miles through spending on certain Qualifying Transactions.
- 1.2 These Supplemental Conditions apply to your possession and use of use of the Premium Visa Debit Card issued by us (and the associated PIN and Debit Card Number) for withdrawing cash at ATMs and paying for goods and services directly from the Private Banking account you hold with us to which the Premium Visa Debit Card is linked as a primary account (the "Primary Account"). These Supplemental Conditions are additional to, and form part of, the Private Banking Terms and Conditions that govern the relationship between us and you. If there is any conflict between these Supplemental Conditions and the Private Banking Terms and Conditions, these Supplemental Conditions will apply.
- 1.3 Please read these Supplemental Conditions carefully and keep a copy for your records.
- 1.4 For the avoidance of doubt, these Supplemental Conditions are an agreement between you as the Account Holder (and our Private Banking customer) and us as the issuer of the Premium Visa Debit Card. We have responsibility for the issuance of the Premium Visa Debit Card and all associated activities, including execution of Card Transactions. RJA is the provider of the RJA Royal Club and has responsibility for and control over the accumulation, issuance, use, and redemption of RJA Miles, including those earned through spending on the Premium Visa Debit Card. These Supplemental Conditions do not create an agreement between you and RJA. Any agreement you have with RJA in regard to the RJA Royal Club is governed by the RJA Royal Club Terms and Conditions.
- 1.5 All definitions used in the Private Banking Terms and Conditions have the same meaning in these Supplemental Conditions and in addition:

"Account Holder", "you", "your"	means the person(s) in whose name(s) the Primary Account is maintained and, if there is more than one such person, includes any, each and all of you.
"ATM"	means any Automated Teller Machine or cash dispenser authorised to accept a Premium Visa Debit Card.
"Balance Order"	means a service provided by us which enables us to debit funds from other accounts you hold with us when the Primary Account has insufficient funds for a Card Transaction.
"Benefits"	means any benefits, privileges or promotions which we may offer or make available from time to time to Card Holders; "Card Holder" means the person to whom we issue a Premium Visa Debit Card.
"Card Holder Not Present Transaction"	means a Card Transaction requested by mail, telephone or over the Internet or by any other means when the Card Holder is not physically present at the point of sale.
"Card Transaction"	means each transaction whereby cash, goods or services are obtained by the use of a Premium Visa Debit Card and/or, if applicable, a Premium Visa Debit Card Number.
"Card Year"	means each period of 12 consecutive months from the date we issue your Premium Visa Debit Card.
"Co-Brand Arrangement"	means the arrangements as documented in the Co-Branded Card Agreement entered into between us and RJA for the provision of the Premium Visa Debit Card to our Private Banking Customers.
"Personal Customer"	means a 'consumer' as defined in the Payment Services Regulations 2017, as amended.

"Private Banking Terms and Conditions"	means the current version of our Private Banking Terms & Conditions (Personal Accounts).
"Qualifying Transactions"	means Card Transactions where the Premium Visa Debit Card is used at point-of-sale or on e-commerce platforms. Further details on Qualifying Transactions, including excluded Card Transaction types, is included at paragraph 6.2 below.
"RJA"	means Royal Jordanian Airlines plc.
"Premium Visa Debit Card"	means the Royal Jordanian Airlines Co-Branded Visa Debit card which is issued by us in accordance with the Co-Brand Arrangement, which can be used to withdraw cash from an ATM or to pay for goods and services (or a combination of these) and which is linked to your Primary Account. For the avoidance of doubt, the Premium Visa Debit Card is not a credit card, prepaid card or charge card.
"Premium Visa Debit Card Annual Fee"	means the annual membership fee for the Premium Visa Debit Card, which is £420 per Card Year.
"Premium Visa Debit Card Number"	means the 16-digit number found on the front of a Premium Visa Debit Card, which enables the Premium Visa Debit Card to be used to make or authorise payments, including by telephone or over the internet, to Suppliers who allow transactions with the Premium Visa Debit Card;
"RJA Miles"	means Royal Jordanian Airlines frequent flyer miles, which are earned by an Account Holder through the use of the RJA Card for Qualifying Transactions.
"RJA Royal Club"	means the RJA Frequent Flyer reward programme offered by RJA.
"RJA Royal Club Account"	means your account opened with RJA in relation to your membership of the RJA Royal Club and used to accumulate RJA Miles in accordance with the RJA Royal Club Terms and Conditions.
"RJA Royal Club Account Platform"	means the RJA Royal Club platform operated by RJA through which you are able to view any RJA Miles you have earned through the Premium Visa Debit Card. The RJA Royal Club Account Platform can be found and accessed via a link available on our website.
"RJA Royal Club Terms and Conditions"	means the terms and conditions which apply to your membership of the RJA Royal Club which can be found on our website.
"Scale of Charges"	means the scale of charges, which has been separately provided to you detailing, among other things, the charges in relation to the Premium Visa Debit Card.
"Supplier"	means any person (including a retailer or a bank) who agrees to accept a Premium Visa Debit Card and/or, if applicable, the Premium Visa Debit Card Number as payment for goods, services or cash.
"Third Party Provider"	means a third party provider of internet payment services which you use to access your Primary Account online, including payment initiation service providers; and
"We", "us", "our"	means Arab Bank Europe plc with our registered office at 35 Park Lane, Mayfair, London W1K 1RB.

2 Changes

- 2.1 We may change the Premium Visa Debit Card or introduce a new PIN for your Premium Visa Debit Card. If we do, this will not change anything in our agreement with you unless we tell you.
- 2.2 We may make changes to these Supplemental Conditions at any time in accordance with the Private Banking Terms and Conditions.

3 Issuing the Premium Visa Debit Card and Eligibility

- 3.1 Any usage of the Premium Visa Debit Card will result in funds being debited from the Primary Account or other accounts you hold with us and which are linked to the Premium Visa Debit Card (if requested by you).
- 3.2 To apply for a Premium Visa Debit Card you must be a UK resident aged 18 or over and be an existing member of the RJA Royal Club. You will also need to provide us with a completed application, which includes your RJA Royal Club frequent flyer number. Further details on the RJA Royal Club, and how to apply for membership, can be found on the RJA website at www.rj.com/en/.
- 3.3 We may ask for further proof of identity and/or address verification and may carry out checks electronically in line with our Private Banking Terms and Conditions.
- 3.4 After your application for the Premium Visa Debit Card has been accepted, you will receive the Premium Visa Debit Card, either by mail, or via personal collection. A Card Holder must sign the Premium Visa Debit Card immediately upon receipt with a ball point pen.
- 3.5 The Premium Visa Debit Card remains our property at all times, and you must return the Premium Visa Debit Card to us, destroyed, if requested by us at any time.
- 3.6 The Premium Visa Debit Card must not be used:
 - a) before the start date stated on the Premium Visa Debit Card;
 - b) after the expiry date stated on the Premium Visa Debit Card;
 - c) after any notification by us of its cancellation, withdrawal or suspension; or
 - d) to carry out transactions for an illegal purpose.
- 3.7 We will renew or replace a Premium Visa Debit Card as necessary (for example if it is lost, stolen or damaged), unless the Primary Account that it is linked to is closed or the Premium Visa Debit Card is cancelled or withdrawn, or its use suspended. An expired or replaced or otherwise redundant Premium Visa Debit Card must be destroyed by the Card Holder.
- 3.8 A PIN will be issued to a Card Holder which may be used only by that Card Holder to make a Card Transaction or ATM withdrawal. A Card Holder will be able to change the PIN through an ATM machine and we will tell the Card Holder how and when they can change the PIN when we issue the PIN. The PIN will be issued separately to the Premium Visa Debit Card for security purposes.

4 Withdrawing cash and making payments using the Premium Visa Debit Card

- 4.1 The Premium Visa Debit Card enables the Card Holder to do one or more of the following, subject to availability of funds in accordance with the Private Banking Terms and Conditions:
 - a) withdraw cash from an ATM.
 - b) make payment to Suppliers for goods or services in person (including contactless payments); and/or
 - c) make payment to Suppliers for goods or services as part of a Card Holder Not Present Transaction using the Debit Card Number.
- 4.2 For ATM withdrawals, you will be required to insert the Premium Visa Debit Card and PIN. There is a daily cash withdrawal limit as set out in the Scale of Charges or any other bank maximum limit imposed by the ATM provider if different. We may agree to a request from you to change this or we may change this limit at any time by providing notice to you in accordance with your Private Banking Terms and Conditions.

- 4.3 For payments to Suppliers in person, in order to authorise the transaction, the Card Holder will be required (subject to availability of the options) to:
- a) insert the Premium Visa Debit Card into the Supplier's terminal and enter their PIN; or
 - b) present the Premium Visa Debit Card and sign a voucher to authorise a Card Transaction, (the signature on a voucher should be that of the Card Holder, made in the presence of a Supplier and correspond to the signature on the reverse of the Premium Visa Debit Card); or
 - c) touch the contactless reader with the Premium Visa Debit Card.
- 4.4 For Card Holder Not Present Transactions, the Card Holder will be required to provide the Premium Visa Debit Card Number and may also be required to provide the expiry date and 3-digit security code from the reverse of the Premium Visa Debit Card to authorise the transaction.
- 4.5 Where a Card Transaction is initiated by or through the intended recipient of the funds and the amount of the transaction is not known when it is authorised by the Card Holder, we will not block or earmark funds on the Primary Account or other accounts you hold with us, and which are linked to the Premium Visa Debit Card unless you have authorised the exact amount of the funds to be blocked. We will release the blocked or earmarked funds as soon as we become aware of the amount of the Card Transaction and in any event as soon as we receive the payment instruction.
- 4.6 Contactless payments can only be made for transactions under a certain maximum value which may vary from time to time depending on the country in which the Premium Visa Debit Card is used.
- 4.7 If you authorise a transaction via a Third-Party Provider, we will treat the transaction as an electronic payment and not a Card Transaction.
- 4.8 We may refuse to execute a payment instruction in accordance with paragraph 7.3.8 in the Private Banking Terms and Conditions.
- 4.9 Subject to paragraph 7 of these Supplemental Conditions below, if a Card Holder has authorised a Card Transaction in one of the ways set out in paragraphs 4.1 to 4.7 above:
- a) you will be liable for the Card Transaction and all associated costs, charges, and expenses even if, on the date of authorisation:
 - (i) Joint Account instructions have ended or been altered.
 - (ii) the debit is delayed.
 - (iii) the Premium Visa Debit Card is stopped, suspended cancelled or expires.
 - (iv) you have asked us to cancel a Premium Visa Debit Card but that Premium Visa Debit Card has not been returned to us; or
 - (v) the Primary Account or other account linked to the Premium Visa Debit Card is closed and the agreement between us ends; andthe Card Transaction cannot be stopped or reversed (we can only refund a payment which has already been authorised if the Supplier refunds us).

5 Foreign currency Premium Visa Debit Cards and using the Premium Visa Debit Card overseas

- 5.1 The Premium Visa Debit Card will be linked to your Primary Account with us in Euros (€), US Dollars (\$) or Pounds Sterling (£). You can also link the Premium Visa Debit Card to additional accounts you hold with us in Euros (€), US Dollars (\$) or Pounds Sterling (£).
- 5.2 Card Transactions will be debited from the Primary Account or additional linked accounts held in the same currency as that of the Card Transaction (provided such account has sufficient balance to cover the entire Card Transaction payment) so that you do not incur any foreign exchange commission fee.
- 5.3 You may also use the Premium Visa Debit Card in any location to withdraw cash or purchase goods or services in currencies other than the currency of your Primary Account or the currency of any additional account held with us which are linked to the Premium Visa Debit Card. Card Transactions which are denominated in a currency other than the currency of the

Primary Account or of any account linked to the Premium Visa Debit Card will be converted into the currency of your Primary Account using the Visa card scheme exchange rate as applicable from time to time.

- 5.4 You can also request information about our applicable exchange rates, fees, and charges by telephoning us or by asking our staff at one of our branches. Exchange rates can fluctuate, and the exchange rate actually applied will be the one which applies when we process settlement for the Card Transaction. It may be different from the exchange rate at the time the Card Transaction was made. The exchange rate and any fees applied will be set out in your next statement.
- 5.5 The amount credited to your Primary Account for refunds of Card Transactions made other than in Pounds Sterling (£) or involving a currency conversion may differ (higher or lower) from the amount debited for the original Card Transaction. This may be because the exchange rate used for the refund is different from that used for the original Card Transaction, the amount received by us through the Visa card scheme for the refund is different or settled in a different currency, or for any other reason outside of our control. You bear the risk of such differences in refund amounts, exchange rates and exchange movements, and we are not liable for any difference between the amount of the original Card Transaction and the corresponding refund, nor for any charges deducted by the merchant, their payment processor or the Visa card scheme. This does not affect your rights in respect of unauthorised or incorrectly executed Card Transactions under paragraph 8 below.

6 Earning and spending RJA Miles

- 6.1 Charges (either on a percentage or flat rate basis) also apply whenever you use your Premium Visa Debit Card for Card Transactions which are denominated in a currency other than that of the Primary Account or other accounts to which the Premium Visa Debit Card is linked. These charges are set out in the Scale of Charges. Earning and spending RJA Miles.
- 6.2 You can earn RJA Miles by using your Premium Visa Debit Card for Qualifying Transactions. The accumulation and use of any RJA Miles earned through your Premium Visa Debit Card are subject to the RJA Royal Club Terms and Conditions. You should read the RJA Royal Club Terms and Conditions alongside these Supplemental Conditions in order to ensure you are aware of any rules applicable to your accumulation and use of RJA Miles earned via the Premium Visa Debit Card.
- 6.3 RJA Miles can only be earned through Premium Visa Debit Card spending on Qualifying Transactions. A Qualifying Transaction is a transaction using your Premium Visa Debit Card at point-of-sale or through an e-commerce platform (including international e-commerce platforms that are not operated in the UK). The following transaction types are excluded from being deemed Qualifying Transactions ("**Excluded Transactions**"):
- cash withdrawals from an ATM;
 - peer-to-peer transfers and bill payments;
 - quasi-cash transactions (the purchase of items that can be easily converted to cash or are considered cash equivalents, including but not limited to purchasing traveller's cheques, buying foreign currency, acquiring money orders, funding gambling activities, or transferring money via wire transfer services);
 - gambling and betting transactions;
 - the payment of any bank fees or charges; and
 - refunds or reversals.

If you use your Premium Visa Debit Card to fund an Excluded Transaction, you will not earn any RJA Miles. We reserve the right at our sole discretion to determine whether a transaction is an Excluded Transaction for the purposes of calculating RJA Miles. If RJA Miles are earned on a Qualifying Transaction that is later refunded or reversed, those RJA Miles will be lost.

- 6.4 Any RJA Miles you earn by using your Premium Visa Debit Card will be visible to you via the RJA Royal Club Account Platform. Any RJA miles earned by you through Qualifying Transactions on your Premium Visa Debit Card will be calculated and credited to your RJA Royal Club account every 2 weeks, meaning that any RJA miles you earn for a particular Qualifying Transaction may not be visible to you via the RJA Royal Club Account Platform until 2 weeks after the particular Qualifying Transaction has occurred.
- 6.5 You will usually earn RJA Miles at the rate of 1 RJA Mile for every £1, €1, or \$1 spent on Qualifying Transactions using your Premium Visa Debit Card (the "Base RJA Mile Rate"). From time to time, we may offer an alternative or promotional rate which increases the amount of RJA Miles earned for every £1, €1, or \$1 spent on Qualifying Transactions (a "Promotional RJA Mile Rate"). In the event a Promotional RJA Mile Rate applies, or we offer another Benefit, we will notify you in advance of

this. Any Promotional RJA Mile Rate will be subject to its own terms and conditions, which will be available through the RJA Royal Club Account Platform.

- 6.6 RJA Miles are calculated on the amount of the purchase and then rounded down to the nearest full RJA Mile. If you make a purchase of £15.99 on a Qualifying Transaction, you will earn 15 RJA Miles (£15.99 x 1 RJA Mile = 15.99 RJA Miles rounded down to the nearest RJA Mile).
- 6.7 You can earn up to a maximum of eighty-five thousand (85,000) RJA Miles per Card Year through spending on Qualifying Transactions via your Premium Visa Debit Card. If you have reached the maximum limit of RJA Miles in a Card Year, any further spend on Qualifying Transactions via the Premium Visa Debit Card will not generate any further RJA Miles.
- 6.8 In the event that you are unable to view any RJA Miles earned through your Premium Visa Debit Card via the RJA Royal Club Account Platform, or you believe that you have not been credited with RJA Miles you are entitled to under these Supplemental Conditions, you should contact your Relationship Manager at Arab Bank Europe Private Banking in the usual manner, ensuring that you include the details of the Qualifying Transaction for which you believe you have not been credited with RJA Miles and your RJA Royal Club frequent flyer number in your communication. In the event we receive such a communication from you, we will investigate and where appropriate, engage with RJA to resolve the issue.
- 6.9 For the avoidance of doubt, any queries, or communications regarding the redemption of RJA Miles earned through the Premium Visa Debit Card should be directed to RJA directly.

7 Keeping the Premium Visa Debit Card, PIN and Premium Visa Debit Card Number secure

- 7.1 The Card Holder must not disclose the Premium Visa Debit Card Number or give their Premium Visa Debit Card to any third party except:
- a) for the purpose and in the normal course of effecting a Card Transaction;
 - b) when reporting the loss or theft of the Premium Visa Debit Card; or
 - c) for the purposes of an agreement with a lost card notification agency approved by us.
- 7.2 The Card Holder must exercise all reasonable care to ensure that the Premium Visa Debit Card is not lost or stolen and to prevent the PIN, password or other security information becoming known to any other person. This means that:
- a) the Card Holder must not disclose the PIN, password or other security information to anyone or use or record the PIN, password or other security information in a way which allows another person to discover it.
 - b) the Card Holder must never write the PIN, password, or other security information on the Premium Visa Debit Card or on anything usually kept with it.
 - c) the Card Holder must never write the PIN, password or other security information down without making a reasonable attempt to disguise it; and
 - d) upon receipt of the PIN, the Card Holder must promptly destroy the PIN notification.
- 7.3 Neither us nor RJA will ever request details of your PIN or other security information. If you receive such a request from someone purporting to be us or RJA, do not provide them with your PIN or security information and contact your Relationship Manager immediately.
- 7.4 The Card Holder must tell us immediately either by calling us on 0800 141 2775 (from the UK); +44 207 712 8833 (from outside the UK) at any time if:
- a) the Premium Visa Debit Card is lost or stolen;
 - b) the details of the Premium Visa Debit Card (including the Premium Visa Debit Card Number or PIN) for any other reason be liable to misuse; or
 - c) the PIN, Premium Visa Debit Card Number or other security information become(s) known to a person other than the Card Holder to whom it was issued;
 - d) so that we can block and suspend any further use of the Premium Visa Debit Card, Premium Visa Debit Card Number and PIN. Notification of loss or theft may be given by the Account Holder, the Card Holder or by a third party (such as

a card notification agent) approved by us for this purpose. Notification by the Account Holder or the Card Holder to a third party shall not constitute notification to us.

- 7.5 If a Premium Visa Debit Card is lost, stolen, or misused, we may disclose (or we may require the Card Holder to disclose) any relevant information to the appropriate authorities. The Card Holder must give us and/or the authorities all information they have regarding the loss, theft or misuse of the Premium Visa Debit Card or the disclosure of the PIN, or other security information. You and each Card Holder must also take all reasonable steps to help us and the authorities to regain the Premium Visa Debit Card.
- 7.6 Should a Premium Visa Debit Card which has been reported lost or stolen be retrieved, the Card Holder must not use the Premium Visa Debit Card and the Premium Visa Debit Card must be forwarded to us at the following address: Arab Bank Europe plc, 35 Park Lane, Mayfair, London W1K 1RB. Before the Premium Visa Debit Card is forwarded, the Card Holder must cut the Premium Visa Debit Card vertically through the magnetic stripe on the Premium Visa Debit Card and through any electronic chip on the Premium Visa Debit Card. It is your responsibility to ensure that the Premium Visa Debit Card is returned to us.

8 Liability

- 8.1 If the Premium Visa Debit Card, Card Number or PIN has not been lost, stolen, compromised, or misappropriated, but a Card Holder thinks a payment has been processed which has not been authorised by the Card Holder or it has been processed in error, the Card Holder must contact us immediately on 0800 141 2775 (from the UK); +44 207 712 8833 (from outside the UK).
- 8.2 If any unauthorised payment arises from the loss, theft, or misappropriation of the Premium Visa Debit Card, we will refund the amount incurred and restore the Primary Account to the state it would have been but for that payment. However, you will be liable for:
- a) all payments from the Primary Account to the extent that they have been made by a person who acquired possession of the Premium Visa Debit Card with your consent; and
 - b) up to £35 of any money taken from your Primary Account before the Card Holder told us about the unauthorised payment. After the Card Holder has told us, you will not have any further liability for any subsequent unauthorised payments.
- 8.3 If you have initiated or authorised a payment using your Premium Visa Debit Card, and:
- a) the intended recipient claims not to have received the money;
 - b) the wrong amount has been paid, or the payment has been made late; or
 - c) the exact amount of the payment was not specified and it ultimately exceeds the amount you could reasonably have expected; then paragraph 10.3 of the Private Banking Terms and Conditions will apply in full.
- 8.4 You must not make any claim of set-off against us in respect of any claim which you may have against a Supplier unless the law gives you a right to do so.
- 8.5 We will not be liable to you for:
- a) any failure or delay by a Supplier or ATM provider to accept the Premium Visa Debit Card, PIN or Premium Visa Debit Card Number; or
 - b) the way in which a Supplier or ATM provider communicates such failure or delay or communicates any refusal to allow a prospective Card Transaction.
- 8.6 We are not liable for:
- a) how your RJA Miles are accumulated, issued, used or redeemed;
 - b) any activity undertaken by RJA or any of its associated companies; or
 - c) any other activity or lack of activity outside of our control in relation to RJA Miles.

9 Blocking and cancelling the Premium Visa Debit Card

- 9.1 A Card Holder can stop a Premium Visa Debit Card and cancel its further use at any time without charge at any time by calling us on 0800 141 2775 (from the UK); +44 207 712 8833 or by emailing us at privatebanking@arabbankeurope.com and forwarding the Premium Visa Debit Card to us at the following address; Arab Bank Europe plc, 35 Park Lane, Mayfair, London W1K 1RB. Before the Premium Visa Debit Card is forwarded, the Card Holder must cut the Premium Visa Debit Card vertically through the magnetic stripe on the Premium Visa Debit Card and through any electronic chip on the Premium Visa Debit Card.
- 9.2 We can stop the use of a Premium Visa Debit Card by blocking a Card Holder's ability to use the Card, Card Number and PIN if in our opinion, it is reasonable to do so due to concerns relating to:
- a) the security of the Card, Card Number or PIN; or
 - b) the suspected unauthorised or fraudulent use of the Card, Card Number or PIN; or
 - c) if you can use the Card, Card Number or PIN to access an arranged or unarranged overdraft, if we perceive a significantly increased risk that you may be unable to fulfil your liability to pay.
- 9.3 If we stop the use of a Premium Visa Debit Card, Card Number or PIN, we shall tell you before (or immediately after) doing so and give you our reasons for doing so, unless telling you would be unlawful or compromise reasonable security measures. As soon as the circumstances for stopping the use of such personalised device or set of personalised procedures have ceased to exist, we will allow you to use them again or replace them as soon as practicable.
- 9.4 We will also block the use of a Premium Visa Debit Card if:
- a) you close your Primary Account;
 - b) your relationship with us comes to an end; or
 - c) we become aware that the Card Holder has died.

10 Termination and transfer of RJA Miles

- 10.1 You will only be able to earn RJA Miles through the Premium Visa Debit Card if the Co-Brand Arrangement is still active. If the Co-Brand Arrangement is, or is to be, terminated, we will give you 30 days' notice of such termination. Upon termination of the Co-Brand Arrangement, you will still be able to use your Premium Visa Debit Card until the expiry date printed on it, however you will be unable to earn any further RJA Miles for Qualifying Transactions. Upon the expiry date printed on the Premium Visa Debit Card, you will be unable to execute any Card Transactions and these Supplemental Conditions will be terminated.
- 10.2 In the event that these Supplemental Conditions are terminated for any reason (including if you close your Primary Account or your relationship with us otherwise comes to an end), any accumulated RJA Miles will be automatically transferred to your RJA Royal Club Account, subject to the RJA Royal Club Terms and Conditions, and will be visible to you via the RJA Royal Club Account Platform, which can be accessed via a link available on our website.

11 Complaints and disputes

- 11.1 If you have a complaint about the Premium Visa Debit Card, or any of the services provided by us under these Supplemental Conditions or the Private Banking Terms and Conditions, you should contact your Relationship Manager in writing. All complaints regarding the Premium Visa Debit Card or the services provided by us will be dealt with in accordance with our complaints procedure as set out in paragraph 11 of the Private Banking Terms and Conditions.
- 11.2 In the event you have a complaint about any service provided by RJA, including the RJA Royal Club, the redemption and use of RJA Miles, or the RJA airline service, you should contact RJA directly.

12 Visa Global Customer Assistance Services

- 12.1 The following Global Customer Assistance Services are automatically available to Card Holders (subject to applicable restrictions and to the charges set out in the Scale of Charges): Emergency Cash Disbursement and Emergency Replacement Cards. Details of how these services work can be found by calling 0800 141 2775 (from the UK) or +44 207 712 8833.

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Not all products and services are regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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