

Supervised Accounts Terms and Conditions

Date of issue: May 6, 2019

If a Customer is under 18 years old, to lawfully use the card they must be supervised by a Supervisor. A Supervisor must be a parent, guardian or close relative, being the Supervised User's statutory representative. In the interest of the supervised user (the "**Supervised User**"), we require that a Supervisor is registered in our systems and reserve the right to verify the Supervisor's relationship with the Supervised User.

A Supervisor must explicitly confirm their acceptance of the Supervisor role and agree to monitor the Supervised User's Account and must guarantee the Supervised User's obligations under the Agreement as part of the role confirmation process.

We may accept as Supervisors users who are not EEA residents, however in such cases, due to regulatory restrictions, their own usage of our Services will be restricted as if they had only completed the Basic Registration. All Supervised Users must be EEA residents.

Upon confirmation of the Supervisor role, the Supervised User will be able to use the full functionality of the Services under the Supervisor's responsibility, except that all the Supervised User's Sub-accounts (the "**Supervised Accounts**") will be and remain shared with the Supervisor and cannot be shared with anyone else.

A Supervisor can, at any time, withdraw all funds available on the Supervised Accounts and terminate supervision, with the result that the Supervised User will no longer be able to use the Services.

When a Supervised User reaches the age of 18, he/she will be requested to accept once more the General Terms and Conditions and his/her Supervised Accounts will no longer be accessible to the former Supervisor.

We take no responsibility for the use or misuse of the Services by Supervised Users and it is the responsibility of the Supervisor to monitor and prevent inappropriate or illegal use.

By accepting the Terms and Conditions applicable to Supervision, you expressly confirm and agree to be the Supervisor and be liable for the actions of the Supervised User to the extent permitted by law, and agree that we may rely on your direct liability as Supervisor for the use of the Services by the Supervised User even if the use was in contravention of your instructions. If the Supervised User uses a Card, the Card will be deemed to have been ordered on your request. In addition, you expressly confirm your consent for us to collect, process and store the Supervised User's Information. If you do not accept such terms and/or guarantee, you will not be confirmed as a Supervisor and the Supervised User's Account will not be activated. There can only be one Supervisor per Customer aged under 18 at any point in time, but a Supervisor can supervise several Supervised Users.