General Cardholder Terms and Conditions v10

Effective from 1 March 2026 or immediately upon active acceptance by the GoHenry Card Parent Account Holder

These terms and conditions (the "**Agreement**") apply to the use of your GoHenry-branded Parent Account, Child Account(s), and Card(s) (the "**GoHenry Card**"), each issued and operated by IDT Financial Services Limited ("**IDT**"), the regulated provider of the Services under this Agreement.

Please read the Agreement carefully. If you have any questions and cannot find the answer here, or you would like a free copy of this Agreement, please call the GoHenry Member Services team on 0330 100 7676 or send an email to help@gohenry.co.uk.

GoHenry Limited ("**GoHenry**") acts as an outsourced service provider to IDT in connection with the Services, and is responsible for administering the GoHenry platform, mobile application, website, and customer support functions on IDT's behalf. This Agreement governs the Services only as provided by IDT. GoHenry may also make available additional products and services provided by third parties, which are not part of the Services, are not provided by IDT, and are subject to their own separate terms and conditions available on the GoHenry website.

1 INFORMATION ON WHO PROVIDES THE SERVICES AND THIS AGREEMENT

1.1 This Agreement sets out the terms and conditions that apply to your GoHenry-branded Parent Account, Child Account(s) and Card (s), each issued and operated by IDT. "**We**," "**us**," or "**our**" means IDT, as the issuing bank and principal provider of the Services, together with each of IDT's successors, affiliates, and assigns, and shall also include GoHenry to the extent that GoHenry is performing outsourced services on behalf of IDT. By signing up for the GoHenry Card, you agree to be bound by these terms and conditions. Copies of this Agreement can be found on the GoHenry website at https://www.gohenry.com/uk/terms-and-conditions/.

1.2 The following documents also apply to your use of the Services (where applicable) and should be read in conjunction with these general terms and conditions:

1.2.1 the Plus Terms and Conditions, which detail additional terms where you have signed up for the Plus Plan;

1.2.2 the Max Terms and Conditions, which detail additional terms where you have signed up for the Max Plan;

1.2.3 the Privacy Notice, which explains how GoHenry collects, uses and discloses personal data online and offline in connection with the services it provides;

1.2.4 the Cookie Policy, which provides information on the 'Cookies' present on the GoHenry website; and

1.2.5 the Modulr Terms and Conditions, which detail the standard terms and conditions applicable to one or more Modulr accounts created for the purpose of enabling bank transfers to be made to your GoHenry account via the Faster Payments Service ("**FPS**"), as well as future service offerings that may become available from time to time. By accepting these Modulr Terms and Conditions, you: (i) acknowledge that these terms include references to services that may not yet be part of the offering (such as Payment Initiation Services ("**PIS**"), which would enable you to initiate an online payment directly from your online payment account held with a third party provider, or Variable Recurring Payments (“**VRPs**”), which would allow you to connect authorised payments providers to your bank account so they can make recurring payments on your behalf, in line with limits you approve); and (ii) consent to the introduction of such Modulr services.

1.3 IDT is a principal member of Visa Europe and is a regulated bank, licensed by the Gibraltar Financial Services Commission, Gibraltar with its registered office at 57-63 Line Wall Road, Gibraltar and registered number 95716. At all times the GoHenry Card remains the property of IDT.

1.4 This Agreement will commence on the date you sign up for the GoHenry Card (the “**Commencement Date**”). This Agreement will terminate in accordance with Clause 15.

1.5 This Agreement and all communications shall be in English.

2 ABOUT GOHENRY CARDS

2.1 A GoHenry Card is a payment card that can be used worldwide to pay for goods and services at merchants that participate in the relevant card scheme(s). This means it can be used for purchases on the internet or on the High Street providing there are funds available on it. Where the functionality is enabled, the GoHenry Card can also be used to withdraw money from cash machines.

2.2 The GoHenry Parent Account is intended for use by parents who are over the age of 18 with children between the ages of 6 and 18. Further, the GoHenry Card is a youth card, intended for use by young people between the ages of 6 years and 18 years of age only, with parental permission (the “**Eligibility Criteria**”). If it is found that you or your children do not meet the Eligibility Criteria, GoHenry reserves the right to terminate or suspend your access to your account in accordance with Clause 15.2.5 on behalf of IDT.

2.3 As a prepaid card, it can only be used to spend funds that have been loaded onto it. The GoHenry Card is not linked to your bank account. Your child can only spend the money you have loaded onto their card. Because it is not a bank account or a credit card, you will not incur interest charges by going overdrawn, nor will you earn any interest on funds on the GoHenry Card.

3 ACTIVATING AND USING THE GOHENRY CARD

3.1 To obtain a GoHenry Card for your child you will need to sign up for a GoHenry Parent Account either on the website at www.gohenry.com/uk or via the mobile app which can be downloaded from App stores such as the Apple Store or Google Play. You can only request a GoHenry Card for children and teenagers between the ages of 6 and 18. The physical GoHenry Card will be sent to you through the post. GoHenry will only ship GoHenry Cards to your UK address and you (as the legal Cardholder) must not ship the GoHenry Cards outside the UK. You can apply for a GoHenry Child Account and GoHenry Card for each of your children aged between 6 and 18, up to a maximum of 4 per Parent Account. If you have more than 4 children, a second GoHenry Parent Account must be opened.

3.2 Once you have signed up for your GoHenry Parent Account, as part of the activation process, you will be asked to make an initial payment to your GoHenry Parent Account (please note, your initial payment is subject to our Account Limits Schedule). Once you have received your physical GoHenry Card, you will need to log into your GoHenry Parent Account either on the website or via the mobile app to activate it. If you do not activate your physical GoHenry Card, any transactions that your children attempt with the physical GoHenry Card will be declined.

3.3 After the first payment, you or the Co-Parent can add funds to your GoHenry Parent Account by bank transfer from your personal bank account or from your debit or credit card (the "**Parent Funding Source**") either via the GoHenry website or using the mobile app. You or the Co-Parent can make one-off payments or arrange to pay a regular weekly or monthly amount by setting up a standing order from the Parent Funding Source. The terms governing Co-Parent access to the Parent Funding Source are set out in Clause 10.4.

3.4 Funds will move automatically from your GoHenry Parent Account (or, where available, the Parent Funding Source) to your Child's Account either via the regular weekly allowance payment you set up during the activation process or through the payment of tasks. You or the Co-Parent can also move money across to your Child's Account and Card yourself using the 'quick transfer' button. Once added to your Child's Account, the funds can be withdrawn via a cash machine or spent using your child's GoHenry Card within the parental limits you have set. Those are further outlined in our Account Limits Schedule (see Clause 7.2 below).

3.5 From time to time we will communicate with you by sending you mobile notifications. In order to receive mobile notifications, you and the Co-Parent must enable them using the mobile app. Where you or the Co-Parent have not enabled mobile notifications, we will not be held liable for any losses incurred where notifications of security alerts such as account takeovers or breaches have been sent but not received due to your failure to enable notifications.

4 ADDING A CO-PARENT TO YOUR GOHENRY PARENT ACCOUNT

4.1 You can add a Co-Parent to your GoHenry Parent Account. To add a Co-Parent to your GoHenry Parent Account you will need to log in on the website or your mobile app and follow the invitation instructions. You can only invite one (1) additional GoHenry Co-Parent per GoHenry Parent Account. The Co-Parent must be over 18 years of age. Both you and the Co-Parent will share one Parent Account. **As part of the invitation process, you will need to confirm that you understand that you are entirely responsible and liable for the Co-Parent's use of your GoHenry Parent Account.** As an example, and for clarity purposes: if the Co-Parent tops up your Child's Account without your authorisation, you will be entirely responsible and liable for this top-up. **You can remove the Co-Parent's access to your Parent Account at any time.**

5 ACCOUNT PLANS

5.1 There are a few different account plans available that allow you to access the Services, as detailed below.

GoHenry Everyday
The Everyday plan allows you to sign up for a single Child Account and also enables you to extend the number of Child Accounts on your Everyday plan up to a maximum of four (4). Please note, each Everyday Child Account is paid for separately.

GoHenry Plus

The Plus plan allows you to sign up for a single Plus Child Account and also enables you to extend the number of Child Accounts on your Plus plan up to a maximum of four (4). Please note, each Plus Child Account is paid for separately.

GoHenry Max

The Max plan allows you to sign up for two or more Max Child Accounts, up to a maximum of four (4), for a single fixed rate.

5.2 You can switch between the different GoHenry account plans at any time. You can switch through the mobile app or by contacting the GoHenry Member Services team, who provides all customer support functions on IDT's behalf. If you upgrade to a Plus or Max plan you will have access to the additional benefits immediately, however, if you downgrade to an Everyday or Plus plan you will lose access to the additional benefits with immediate effect.

5.3 When you switch account plans you will be charged your new monthly membership fee (as detailed in the Fees and Charges table below) from your next billing cycle. For example, if your payment is due on the 19th of the month and you sign up on the 8th, you will not be charged for your access to your new plan up until the 19th, where payment will be made in advance for the next month. The monthly membership fee will not be prorated.

6 IDENTIFICATION REQUIRED WHEN SIGNING UP FOR A GOHENRY CARD

6.1 We are required by law to obtain, verify and retain certain information about customers. This information is used to administer your Card and to provide the Services and to help identify you and your Card in the event that it is lost or stolen. This information is only kept for as long as is necessary and for the purposes described. Please see the Privacy Notice at https://www.gohenry.com/uk/terms-and-conditions/privacy-policy/ for more information.

6.2 We need to know that you are at least 18 years old and a UK resident before you can be issued with a GoHenry Parent Account and provide a GoHenry Child Account and Card to your child. In order to do this, we carry out an online identity check as part of the sign-up process and, in some cases, we may ask you to provide documentary evidence to support this. This is an identity check only, and although there will be a record of it on your credit file, it is not a credit check and will have no adverse effect on your credit rating. Please note that as part of this process, your personal information may be disclosed to credit reference and fraud prevention agencies.

6.3 In order to comply with applicable Anti-Money Laundering legislation, we are required to request additional information regarding customers' source of funds when certain thresholds are reached. Once your Parent Account has received loads in excess of £2,000, we will ask you for the following information:

- time at your current address;
- employment status / source of income;
- employer and job title where applicable;
- industry / work environment where applicable;
- household income; and/or

- if your income is not your main source of funds for the Accounts, to describe the main source of funds.

Once a credible source of funds has been provided, you will be able to continue using the Accounts and Card(s). If, however, after a reasonable period, this information has not been received, your Accounts and GoHenry Card(s) may be closed and any balances refunded to you.

6.4 When you sign up for the Services and complete the ID Check screen, you are providing your consent to the identity and source of funds checks described in this Agreement being undertaken.

6.5 To reduce the risk of misuse, you must explain to your child how to use their GoHenry Child Account and Card responsibly and in accordance with this Agreement and you must do so before they start using them. As the legal Cardholder, the overall responsibility for use of the GoHenry Card lies with you.

7 FEES, CHARGES AND ACCOUNT LIMITS

7.1 The Accounts and GoHenry Card(s) are subject to fees, charges and transaction/spending limits. All fees and charges may be found in this Clause 7. You should be aware that other costs may exist that are related to the GoHenry Card (such as a fee charged by an ATM service for withdrawing cash or fees charged by your credit card provider) but are not paid or imposed by us.

7.2 The spending limits, transaction limits, and other account restrictions applicable to your GoHenry Account(s) and Card(s) are set out in the Account Limits Schedule, which is available here and is incorporated into and forms part of this Agreement. IDT may update the Account Limits Schedule from time to time by posting a revised version on the GoHenry website. Any changes will take effect immediately upon posting, and your continued use of the Services constitutes acceptance of the updated limits.

FEES AND CHARGES	GBP
Monthly Membership Fee *	GoHenry Everyday: £3.99 per GoHenry Card For GoHenry Plus Accounts please see Plus Terms and Conditions For GoHenry Max Accounts please see Max Terms and Conditions
Loading the Parent Account (charged to you) The first load in a calendar month Subsequent loads in the calendar month	 Free 50p

Transferring funds from the GoHenry Parent Account to the GoHenry Child Account or from GoHenry Child Account to the GoHenry Parent Account	Free
ATM WITHDRAWALS	
Domestic (UK)	Free
International	Free
POINT OF SALE TRANSACTIONS	
Domestic (UK)	Free
International	Free
ADMINISTRATIVE FEES	
Fee for Replacement Card featuring the same design** - (lost, stolen or damaged)	Free
Fee for Replacement Card featuring a new design	Basic: £4.99 Collab: £5.99
Customer Funds Redemption Fee - During the term of the Card and up to 12 months post Expiry Date - More than 12 months following the Expiry Date	 Free £5.00
Dormancy Fee	£2.50 per month for an account that is deemed a Dormant Account
Bank Transfer to refund funds from the GoHenry Account to your personal bank account without terminating the Agreement	£5.00
Administration fee for Chargeback processing	Up to £15.00

*** For customers who signed up prior to January 2016, existing membership fees continue to apply.**

**** Subject to availability, see Clause 17 for more information.**

7.3 The **Monthly Membership Fee is a subscription** for the provision of the Services provided by IDT, including your Child's Account and their GoHenry Card. These fees are chargeable from the date you activate your GoHenry Parent Account until such point as the Accounts have been cancelled. You can cancel at any time as set out in Clause 15.4 of this Agreement. The monthly membership fee will be deducted automatically from the available balance on your GoHenry Parent Account or Parent Funding Source, NOT your Child's Account. ***Please be aware that***

monthly membership fees are recurring/continuous authority transactions and will be debited on the monthly anniversary of the date you activated your GoHenry Parent Account. Where your membership fee is taken from your GoHenry Parent Account in the first instance, and the balance available is insufficient to cover the membership fees due, payment will then be taken using your Parent Funding Source and this will be subject to a £0.50 service charge. No such charge is incurred where fees are initially sought from the Parent Funding Source. ***Please also be aware that should you enter into a free trial subscription period, you will be billed the monthly membership fee in accordance with this Clause 7.3 at the expiry of the free trial period.***

7.4 To keep the monthly membership fees as low as possible, the administration costs incurred by us in connection with loads to the GoHenry Parent Account will be passed on to you. For full details of all charges and when they apply, please see the Fees and Charges Table above**.**

7.5 Please note that all funds loaded to the Accounts must be electronic. Over the counter cash payment loads are prohibited.

8 AUTO TOP UP

8.1 The GoHenry Auto Top-up feature is designed to ensure you do not run out of funds on your Accounts and that your child receives their weekly allowance on time. The feature will automatically top-up your GoHenry Parent Account with your chosen top-up amount, using the Parent Funding Source you have linked to your GoHenry Parent Account. You can configure how to exercise this feature within the GoHenry app.

8.2 Please remember that Auto Top-up uses the Parent Funding Source to top-up your GoHenry Parent Account and that the costs of processing loads to your GoHenry Parent Account may be passed on to you. This means that the Service Charge for loading the GoHenry Parent Account will be added to the amount topped up. Details of both the Top-up amount and the load fee will be shown on your confirmation email.

9 HOW TO USE THE GOHENRY CARD

9.1 A GoHenry Card may only be used by the child for whom the GoHenry Card was ordered. The GoHenry Card(s) are non-transferable, and you are not permitted to allow any other person to use your Child's GoHenry Card, for example, by disclosing the PIN or allowing them to use the Card to purchase goods. Prior to use, the GoHenry Card should be signed by your child on the signature strip located on the back.

9.2 It will be assumed that a transaction has been authorised by you or your child where either:

9.2.1 the GoHenry Card was inserted into a Chip & PIN device;
9.2.2 the GoHenry Card PIN was entered or a sales slip was signed;
9.2.3 relevant information was supplied to the merchant and/or its authorised third parties that allows them to process the transaction, for example, providing the 3-digit security code on the back of your GoHenry Card in the case of an internet or other non-face-to-face transaction; or

9.2.4 your GoHenry Card is tapped against a contactless-enabled reader and accepted by such reader.

9.3 Notification will be received of your authorisation by way of an electronic message in line with the rules and procedures of the relevant card network. Once you have authorised a transaction, the transaction cannot be stopped or revoked. However, you may in certain circumstances be entitled to a refund in accordance with Clause 19.

9.4 On receipt of your authorisation, IDT will deduct the value of the transaction plus any applicable fees and charges from the Available Funds on the GoHenry Card. This happens electronically and this process cannot be stopped. If you or the Co-Parent or your child wishes to cancel a transaction, you must contact the merchant. There are certain rules on how quickly transactions should happen, as follows:

9.4.1 within the United Kingdom and the European Economic Area (which includes the EU countries as well as Norway, Iceland and Liechtenstein), we will execute any transaction:

9.4.1.1 in euro;
9.4.1.2 in sterling;
9.4.1.3 in sterling or Gibraltar pounds within Gibraltar, in sterling between Gibraltar and the United Kingdom; and
9.4.1.4 involving only one currency conversion between the euro and sterling, provided that the required currency conversion is carried out in Gibraltar and, in the case of cross-border transactions, the cross-border transfer takes place in euro;

by transferring the amount of the transaction to the payment service provider of the merchant (e.g. the merchant's bank) by the end of the next Business Day after instructions to make the payment are received.

9.4.2 Any other transactions within the European Economic Area will be executed no later than 4 Business Days after instructions to make the payment are received.
9.4.3 If the payment service provider of the merchant is located outside the European Economic Area, the transaction will be executed as soon as possible.
9.4.4 The instructions to make a payment will be received when we receive them from the merchant's payment service provider or automated teller machine (ATM) operator. If the instructions are received on a non-Business Day or after 4:30 pm on a Business Day, they will be deemed received on the following Business Day.
9.4.5 Any transaction in a foreign currency will be converted into sterling. Exchange rates can vary throughout the day and these changes can be applied immediately and without notice. Details of the current exchange rates can be found on the Visa website. The exchange rates used for each transaction are shown in your GoHenry Child Account history or mobile app.

9.5 If there is not enough money in your Child's Account for the transaction your child is attempting to make, the transaction will be refused when the merchant seeks authorisation. On rare occasions a merchant may fail to seek authorisation for a transaction, and it may take your Child's Account into a negative balance. As long as it is the merchant's fault, and you have not deliberately used the GoHenry Card in a way that results in a negative balance, we will attempt to recover the money from the merchant. Situations like this will be dealt with on a case-by-case basis, but your child's Card may be suspended or restricted until a positive balance is restored or funds are retrieved from the GoHenry Parent Account or the card attached to the GoHenry Parent Account. We will inform you if the GoHenry Card is suspended unless this is prohibited by law. You must not attempt to spend more than the funds loaded onto the GoHenry Card and if you do so, you must repay any excess immediately. If you fail to do this, we reserve the right to use a debt collection agency and other legal remedies to recover the funds. We also reserve the right to charge you the expenses reasonably incurred in connection with any debt collection or enforcement efforts.

9.6 Normally, transactions made via the GoHenry Card are supported 24 hours per day, 365 days per year, however, this cannot be guaranteed and, in certain circumstances – for example, if there is a serious technical problem – GoHenry Card transactions or money transfers to your GoHenry Parent Account or your Child Account(s) may be unavailable. If this ever happens, it will be communicated to you and your child via mobile notifications to make sure you are aware and are kept up to date.

10 RESTRICTIONS ON THE USE OF GOHENRY CARDS

10.1 You must ensure that your child has sufficient funds available on the GoHenry Card to pay for each purchase, payment or cash withdrawal using the GoHenry Card. Any Available Funds in your Child's Account can be cashed or spent using the GoHenry Card, within the spending limits you or the Co-Parent have set. You or the Co-Parent can limit how much can be withdrawn, or spent, in a single transaction as well as per week, and you can decide where the GoHenry Card can be used, nominating one or more of the following:

- on the internet;
- on the High Street; and/or
- at the cash machine.

These spending limits can be varied at any time by you or the Co-Parent on the GoHenry website or using the mobile app.

10.2 The GoHenry Card can be loaded via bank transfers or using a UK debit or credit card. Prepaid cards, over-the-counter cash payments, Maestro or Visa Electron are not accepted. Other means of loading including but not limited to corporate payments, foreign card payments, and direct debits will also be restricted. The GoHenry Card is not linked to a bank deposit account and is not a cheque guarantee card, charge card or credit card, nor may it be used as evidence of identity.

10.3 You or the Co-Parent must not load the GoHenry Parent Account using any card, bank account or other payment instrument if you are not the named holder of that payment instrument. Any breach of this requirement is taken very seriously and will treat any attempt to do so as a fraudulent act.

10.4 As both you and the Co-Parent share the same GoHenry Parent Account, the Co-Parent must use the Parent Funding Source to top up your GoHenry Child Account. While the Co-Parent can access most GoHenry features, the Co-Parent cannot add or change the Parent Funding Source. By adding a Co-Parent to your GoHenry Parent Account, you accept full responsibility and liability for the use of the GoHenry Parent Account by the Co-Parent, including the Co-Parent's use of the Parent Funding Source. You acknowledge that the Co-Parent may use the Parent Funding

Source to top up the GoHenry Parent Account as well as the GoHenry Child Account without your prior authorisation, and you agree that we shall not have any liability to you in respect of any such use. Without prejudice to claiming further damages, if you dispute a transaction and we are required to return funds loaded from a Parent Funding Source that is not in your name, any funds lost and charges incurred, including any Chargeback Administration Fees, will be recouped from your GoHenry Parent Account or the Parent Funding Source, per occurrence. See the Fees and Charges table in Clause 7 for details of this fee.

10.5 If extended family or friends wish to send funds to your GoHenry Child Account, there are two ways in which this can be done:

- you can send them a GiftLink using our GiftLinks feature; or
- you can invite them to "join the family" by adding them as a relative via the GoHenry website or mobile app.

Please see the Account Limits Schedule at Clause 7.2 above for details of limits which apply to Giftlinks and relatives.

10.6 Using the GoHenry Card(s), Accounts and Services for any purpose contrary to laws, statutes or regulations applicable to you, including without limitation those concerning money laundering, fraud, criminal activity, or financial services, is strictly prohibited.

10.7 As the GoHenry Card is a youth card designed for use by children and teenagers, there are restrictions on the GoHenry Card to prevent its use at adult (18+) merchants. This protection is provided by the relevant card scheme's "Merchant Category" system. This system relies on merchants listing themselves appropriately which means that the protection offered can be limited. For example, if a local convenience store is categorised as "cigars or tobacco" then a GoHenry Card cannot be used. However, if the local convenience store chooses to list itself as a "grocery store", then the transaction will not be blocked.

10.8 Examples of categories of adult (18+) merchants where the GoHenry Card cannot be used include, but are not limited to

- wires or money orders;
- vape, cigar and tobacco shops;
- escort services and massage parlours;
- horse racing and dog tracks;
- adult entertainment venues, websites, or TV channels; and/or
- casinos, betting shops and gambling.

10.9 In addition to the Merchant Category system blocks mentioned above, we offer parental controls and security alerts as an additional level of protection. The parental controls allow you to set limits for where your child can use the GoHenry Card and how much they can spend as well as monitor where and when purchases have been made by your child. The security alerts include, without limitations, notifications about possible account takeovers or breaches. The alerts are sent to you as mobile notifications.

10.10 Please note that we will not be liable for losses incurred if you choose to disable the mobile notifications. As the legal Cardholder, the overall responsibility for use of the GoHenry Card lies with you.

10.11 If you or the Co-Parent have set transaction limits on your Child's Card and your child attempts to buy something over these limits, the GoHenry system will intercept the transaction and block it.

10.12 We understand that your child may wish to use their Child Account to receive bank transfer payments (e.g. for items your child sells on or offline). Whilst we do not prohibit such use of the GoHenry Child Account, the ability for your child to receive money into their GoHenry Child Account via bank transfer is intended for the receipt of wages by your child, and using the GoHenry Child Account to receive bank transfer payments such as for items your child sells online is not advised. If your child still chooses to use their Child Account for the receipt of funds for items sold, we will not be liable for any losses incurred. Please note that where there is a request for money from the remitter bank due to a claim of non-receipt of items sold, we are required to respond to that claim within 24 hours of receipt. Where funds remain in the GoHenry Child Account, we will remove those funds from the GoHenry Child Account and hold them as frozen funds for 24 hours, until satisfactory proof of postage is received. If no funds remain, we will advise the remitting bank of this. If satisfactory proof of postage is provided within 24 hours, we will share it with the remitting bank. If the proof is accepted or no response is received within 14 days, the frozen funds will be released back to the Child Account. If the proof is rejected, the funds will be returned to the remitter.

10.13 Therefore, where we receive a request from a remitting bank to return any funds which have been transferred to the GoHenry Child Account by bank transfer for goods sold by your child, and where such a request is due to a claim of non-receipt of goods or an accusation of a scam, and funds remain in the GoHenry Child Account in respect of the amount requested to be returned by the remitting bank, we will remove that amount from the Child Account for 24 hours and contact you to request that you provide proof of postage or other evidence in respect of the goods sold. If you provide such evidence within the 24-hour period that is satisfactory at our absolute discretion, we will provide the remitting bank with the evidence provided. If within 14 days we do not receive any further request from the remitting bank in relation to the request to return the funds, we will release the amount back into the GoHenry Child Account. If the evidence provided is rejected by the remitting bank within the same 14-day period, the amount will be returned to the remitting bank.

10.14 Where any request for return of funds is received by a remitting bank which is not due to a claim of non-receipt of goods or an accusation of a scam, we reserve the right to withdraw the relevant amount of funds from the GoHenry Child Account where sufficient funds are available in the GoHenry Child Account in respect of the amount requested to be returned.

10.15 Where insufficient funds remain in the GoHenry Child Account in respect of the amount requested to be returned by the remitting bank, we will advise the remitting bank of this within 24 hours of receipt of the request. We will not be held responsible for any losses incurred by you or any other person as a result of such a request, including the reimbursement or return of any funds, and we shall be entitled to recoup an equal amount from your GoHenry Parent Account or the Parent Funding Source in order to return the amount to the remitting bank, where necessary in accordance with Clause 10.13. Where the amount is unable to be recouped from the GoHenry

Parent Account or via the Parent Funding Source, you shall be liable to pay us such equal amount to enable us to return the amount to the remitting bank.

10.16 The GoHenry Card is not permitted for use on Buy Now Pay Later ("**BNPL**") platforms. Please make your child aware of such a restriction on BNPL platforms. Should your child make any transaction on a BNPL platform, please contact the BNPL platform or the business directly to arrange a suitable, alternative payment option.

10.17 We may, at our sole discretion and for legal, regulatory, or operational reasons, provide you with limited access to certain services or features of your GoHenry Account. This may include, but is not limited to, restrictions on payment methods, transaction types, account funding options, or other functionality. Such limitations may be implemented due to requirements imposed by our service providers, regulatory obligations, risk management considerations, or other factors beyond our reasonable control.

11 MANAGING THE GOHENRY CARD

11.1 A mobile notification will be sent to you and the Co-Parent to let you know that your Child has made a payment using the GoHenry Card.

11.2 You or the Co-Parent can check the balance and Available Funds on your GoHenry Parent Account as well as view recent transactions by logging into your GoHenry Parent Account. You can also download your monthly statement by logging into your GoHenry Parent Account on the GoHenry website. If necessary, you or the Co-Parent can check your balances by contacting the GoHenry Member Services team on the following number: 0330 100 7676.

11.3 If, for whatever reason, you or the Co-Parent are not happy with something your child has purchased using their GoHenry Card, either online or in a shop (for example, if they buy goods which are faulty, or are not delivered), your contract is with the merchant and the merchant's terms and conditions apply. You or the Co-Parent must contact the merchant that sold the goods and ask them to replace the items or provide a refund. If you or the Co-Parent are unable to resolve the issue with the merchant, please contact the GoHenry Member Services team who will endeavour to assist.

11.4 Please **be aware that many children inadvertently sign up to subscription services such as Amazon Prime, Spotify, Netflix or Microsoft Xbox.** These services constitute a Subscription Billing arrangement between the Cardholder and the relevant merchant. If you, the Co-Parent or your child wishes to amend or cancel their subscription billing payment or have any query or dispute concerning their subscription billing payment, they may only do this by contacting the merchant directly and the terms and conditions set by the merchant will apply. To stop a subscription billing payment, you or the Co-Parent must notify the merchant directly no later than the close of business on the Business Day prior to the day on which the payment is due to be made. We will not be liable for any subscription billing payment that is deducted from your Accounts before you or the Co-Parent have notified the merchant in this manner. You or the Co-Parent will not be able to cancel a payment that has already been made to a merchant under these terms.

11.5 If you or the Co-Parent load funds into your GoHenry Parent Account and then authorise a payment or withdrawal of those funds, you agree that you will not charge back, cancel, reverse or de-authorise the Parent Funding Source used to make that load. For the avoidance of doubt, if the Co-Parent loads funds into your GoHenry Parent Account using the Parent Funding Source and then authorises a payment or withdrawal of those funds, you agree that you will not charge back, cancel, reverse or de-authorise the Parent Funding Source use to make that load whether such payment or withdrawal was authorised by you or the Co-Parent.

11.6 Without limiting our rights or remedies, if you do charge back, cancel, reverse or de-authorise a payment in such circumstances, you are responsible for refunding the payment to GoHenry. We may, at our discretion, recover the amount by reducing your GoHenry Parent Account balance, re-charging the Parent Funding Source for the amount or otherwise collecting such amount from you.

12 EXPIRY OF THE GOHENRY CARD

12.1 **If your child is under the age of 18 -** Your child's GoHenry Card will expire on the Expiry Date. At that point, subject to your Accounts being in good order, fees up to date and the GoHenry Card still being actively used, you may be issued with a new GoHenry Card shortly before the Expiry Date. There is no obligation to do this and a new GoHenry Card will be issued at GoHenry's sole discretion. If a new GoHenry Card is issued, the Expiry Date on the newly issued card will apply and the new GoHenry Card will expire on that Expiry Date. Please note that you will never be asked to send an expired card back to us and we will never send anybody to collect it from your home.

12.2 **Once your child reaches the age of 18** - If your child turns 18, and is still using their GoHenry Card, they will be able to continue to use it until the Expiry Date. When the Expiry Date is reached, the GoHenry Card will be cancelled, and the child will no longer be able to use GoHenry. In these situations, the GoHenry Child Account will be closed, and your child will be unable to use it. Please note that in these situations, any other children you have with GoHenry Cards who are under the age of 18 will still be able to use their GoHenry Cards as normal.

12.3 You will be notified of the arrangements for the issue of a replacement GoHenry Card in accordance with Clause 12.1 above prior to your child's GoHenry Card expiring. Please note that if upon receipt of this notification you do not wish to receive a replacement GoHenry Card, **you may terminate the Agreement free of charge as set out in Clause 15.4.** For clarity, the "cooling off" period described in Clause 14 will not apply to any replacement GoHenry Card sent as a result of your child's card reaching its Expiry Date.

13 DORMANT ACCOUNTS

13.1 We will deal with Dormant Accounts in accordance with applicable laws and regulations. **A Dormant Account is a Parent Account which meets all of the following conditions:**

13.1.1 there has been no payment of the Monthly Membership Fee for a period of at least 9 months;

13.1.2 there is no funded Interest Savings Account opened in the name of any Child Account. For the avoidance of doubt, a funded Interest Savings Account is an Interest Savings account which has a balance of anything over £0;

13.1.3 for a period of at least 9 months, there have been no logins into the Parent Account (by either a Parent or a Co-Parent) or any Child Account; and

13.1.4 for a period of at least 9 months, there has been no movement of money between the Parent Account and any Child Account, no usage of any GoHenry Card associated with the Account, and no loads of the Parent Account.

13.2 **Reactivating your Parent Account** – if your Parent Account is a Dormant Account, you may be charged a Dormancy Fee as set out in Clause 13.4 below. If your account is a Dormant Account, you can reactivate your Parent Account by linking a valid payment method to your Parent Account. We reserve the right to suspend your access to your account or terminate this Agreement in accordance with Clause 15.2 below unless any outstanding amounts are received.

13.3 **Communicating with you about your Dormant Account –** we will contact you via email to the email address associated with your account prior to your Parent Account being deemed a Dormant Account, to notify you that your account will become a Dormant Account and to remind you that upon becoming dormant, your account may be subject to Dormancy Fees as set out in Clause 13.4 below. Please see Clause 13.2 above to see how you can prevent your account from falling into dormancy.

13.4 **Process for dealing with Dormant Accounts –** if a Parent Account meets the criteria for being defined as a Dormant Account, we will carry out the following steps:

13.4.1 **If there is a balance on your Parent and/or Child Account(s)** – if your account is deemed a Dormant Account, any funds in any Child Accounts connected to your Parent Account will be moved into the Parent Account balance. Following this, we will apply the Dormancy Fees listed at Clause 7 on a monthly basis (starting from the next monthly billing period after the account is deemed a Dormant Account) until the balance in your Parent Account reaches £0. The application of Dormancy Fees will never lead to your Parent Account being put into a negative balance. Once the balance of the Parent Account is £0, we will follow the process for dealing with the Accounts set out in Clause 13.4.2 below. Please note that it is your responsibility as the holder of the Parent Account to ensure that your account does not fall into dormancy and to ensure that your child is able to utilise their account by paying the Monthly Membership Fee. If at any point your account ceases to be a Dormant Account (for example, because you have linked a valid payment method to your Parent Account and paid any Monthly Membership Fees due), we will stop charging a Dormancy Fee.

13.4.2 **If there is no outstanding balance on your Parent and Child Account(s)** – if both the Parent Account and any connected Child Account have a balance of £0, we may choose to close the Accounts. If we choose to close the Accounts, you will be notified of this decision via the email associated with your Parent Account and your account will subsequently be closed. At this point, this Agreement will be terminated in accordance with Clause 15 below.

14 COOLING OFF AND REDEMPTION PROCEDURE

14.1 You are entitled to a 14-day “cooling off” period from the date you complete the sign-up process during which you may cancel your GoHenry Accounts and GoHenry Card(s). Should you wish to cancel your Accounts and GoHenry Card(s) and terminate this Agreement during the “cooling off” period, you can do so in accordance with Clause 15.4 of this Agreement. You will be asked to destroy the GoHenry Card(s) issued to you. Please note that you will never be asked to send an expired card back to us and we will never send anybody to collect it from your home.

14.2 If you have used any of the GoHenry Cards, you will not be entitled to a refund of any funds that have been spent, including any associated fees, but any unspent Available Funds will be refunded to you free of charge.

14.3 Following the end of the “cooling off” period, you may terminate this Agreement before the Expiry Date in accordance with Clause 15.4 and redeem all of the Available Funds free of charge through the processes listed at Clause 14.5 below. Upon termination of the Agreement, your GoHenry Accounts and Card(s) will be closed.

14.4 Upon the Expiry Date, if the Agreement is being terminated, you may also redeem all of the Available Funds free of charge.

14.5 You may redeem some or all of the Available Funds without terminating the Agreement through the GoHenry App or by contacting the GoHenry Member Services team. You can only redeem funds to a bank account in the name of the GoHenry Parent Account Holder. Please note, not all banks are available. You can also contact the GoHenry Member Services team on 0330 100 7676 in accordance with Clause 20, in which case you may be charged a Bank Transfer fee in accordance with Clause 7.

14.6 If you request redemption of the entire Available Funds remaining balance of your Accounts, it will be assumed that it is your intention to terminate this Agreement and your GoHenry Accounts and GoHenry Card(s) will be closed. This Agreement will then be terminated in accordance with Clause 15.4.

14.7 In the event that you choose to terminate this Agreement, the Available Funds will be returned to you to the Parent Funding Source. The refund will be processed as quickly as possible once the cancellation is complete. Where payments have been made by bank transfer or standing order, your money will be refunded using the bank details held for you. You should allow 7-10 working days for the refund to show in your personal bank account or card, this is because it can take 5 days for any outstanding purchases made on the GoHenry Cards to settle. Your redemption request will not be completed if it is reasonably believed that you have provided false information, there are concerns about the security of a transaction or if your GoHenry Accounts or Card(s) are not in good standing.

14.8 Although the initial duration of the Agreement expires on the Expiry Date, due to the fact that it is possible for the Agreement to be extended, as set out in Clause 12.1, this Agreement is treated as an indefinite agreement for the purposes of payment services regulation and should you wish to redeem the Available Funds on your Accounts you will not be charged a redemption fee if you do so before the Expiry Date.

14.9 If for any reason you have some Available Funds left following the termination of the Agreement, you may redeem them in full up to 6 years following the Expiry Date. Please note that should you wish to redeem the Available Funds 12 months following the Expiry Date, you may be charged a redemption fee that is proportionate and commensurate with our incurred costs, as shown in the Fees and Charges table.

14.10 If you wish to cancel after ordering the GoHenry Card but have not yet activated the GoHenry Card, please advise GoHenry Member Services on 0330 100 7676 that you wish to cancel the Account by email from your registered email address for this Account and destroy the GoHenry Card without activating it. Your Account will be cancelled, and no charge will be made for the order of the GoHenry Card.

15 TERMINATION OF THIS AGREEMENT

15.1 Subject to Clauses 12.1, 15.2, 15.3 and 15.4, this Agreement will terminate on the Expiry Date subject to:

15.1.1 a replacement GoHenry Card being issued to you on or before the Expiry Date in which case this Agreement will continue; or

15.1.2 a request for cancellation by you and/or redemption by you of the entire remaining balance on your Accounts and GoHenry Card(s). There are no cancellation fees, but redemption fees and Dormancy Fees may apply as described in Clauses 13, 14 and 7.

15.2 IDT may terminate this Agreement and inform you of the termination immediately unless prohibited by law. GoHenry is authorised by IDT to communicate any such termination to you on IDT's behalf:

15.2.1 if you breach an important part of this Agreement, or repeatedly breach the Agreement and fail to resolve the matter within 10 Business Days, or use your GoHenry Card(s) or any of its facilities in a manner that is reasonably believed to be fraudulent or unlawful;

15.2.2 if you act in a manner that is threatening or abusive to GoHenry staff, or any GoHenry representatives; or

15.2.3 if you fail to pay fees or charges that you have incurred or fail to put right any shortfall on the balance of your GoHenry Card(s); or

15.2.4 if your Parent Account is a Dormant Account and there is no outstanding balance on your Parent Account or any Child Account(s); or

15.2.5 if you do not meet the Eligibility Criteria set out in Clause 2.2.

15.3 IDT or GoHenry on behalf of IDT may terminate the Agreement for no or any reason, including the reasons above, by giving you no less than two months prior written notice.

15.4 **You may terminate the Agreement at any time free of charge through the GoHenry App or by contacting the GoHenry Member Services team on 0330 100 7676 or** help@gohenry.co.uk. **You can also follow the steps outlined in the "How do I close my GoHenry Account FAQs" here** https://uk.community.gohenry.com/s/article/gb-How-do-I-close-my-gohenry-account. **A Co-Parent or Parent Account holder may also close an existing Child Account without terminating the Agreement by following the instructions provided by GoHenry through the GoHenry App**. Please note that should you choose to terminate this Agreement you will not be entitled to a refund of any Monthly Membership Fee paid prior to termination.

15.5 **If the Agreement terminates, your GoHenry Card(s) will be cancelled. You will be notified of the cancellation by email and asked to confirm that any Available Funds remaining on your Accounts can be returned to you.** The funds will be returned to you to the card used to load your GoHenry Parent Account. Where payments have been made by bank transfer or standing order, your money will be refunded using the bank details held for you. You should allow 7-10 working days for the refund to show in your personal bank account or card, this is because it can take 5 days for any outstanding purchases made on the GoHenry Cards to settle. If 6 months after termination we are unable to contact you to return the Available Funds and the amount is under £3.50, the remaining amount will be donated to a charity of our choice. Should you wish to redeem the Available Funds after they have been donated in accordance with this Clause 15.5, please contact GoHenry via help@gohenry.co.uk and the amount due will be returned to you. We will retain your claim to the funds for 6 years, after which your claim on any Available Funds will expire.

16 KEEPING YOUR GOHENRY CARDS AND DETAILS SAFE

16.1 It will be assumed that all transactions entered into by your child with the GoHenry Card or the GoHenry Card details are made by your child unless you notify us otherwise in accordance with Clause 19.1.

16.2 You are responsible for keeping your GoHenry Card, PIN and its details safe at all times. This means you must take all reasonable steps to avoid the loss, theft or misuse of the GoHenry Card or details. Do not disclose the GoHenry Card details to anyone except where necessary to complete a transaction. You and your child should be happy that the merchant or service provider is genuine and has taken adequate steps to safeguard your information before proceeding with the transaction and supplying them with the physical GoHenry Card or details. Failure to comply with this Clause 16.2 may be treated as gross negligence and will affect your ability to claim any losses. **NEVER COMMUNICATE YOUR PIN TO ANYONE, WHETHER IN WRITING, VERBALLY, OR OTHERWISE.** This includes printed messages, e-mails, online forms, telephone calls, and text messages.

16.3 When you activate your child's Card via the GoHenry website or the mobile app, the PIN will appear on screen. Later on, if you or the Co-Parent (as applicable) need to check the PIN, you, the Co-Parent or your child can view it by logging into your Parent or Child Account. **You will not be sent the PIN through the post.** The PIN can be changed at any cash machine.

16.4 Please note that although the GoHenry Card is intended for use by your child, you are legally responsible for the use and safekeeping of the GoHenry Card. It is important to explain to your child that they must look after their GoHenry Card at all times and keep it secure and that the PIN number must be kept safe and not shared or given to anyone.

16.5 You should share the following PIN security guidance with your child:

- memorising the PIN and making sure no other party has access to it;
- never writing the PIN down anywhere or storing it electronically;
- not disclosing your PIN to any person, including friends, family members, or anyone claiming to be from GoHenry or IDT; and
- always shielding your PIN when entering it at a cash machine or point of sale terminal.

17 LOST, STOLEN OR DAMAGED GOHENRY CARDS

17.1 If your GoHenry Card is lost or stolen, or you think somebody may be using it without your permission, you should block the GoHenry Card on the website or mobile app and you or the Co-Parent (as applicable) should contact GoHenry Member Services immediately on 0330 100 7676 to prevent fraudulent use of the GoHenry Card. A stop will be placed on the GoHenry Card so that it can't be used again, and you will then be issued with another GoHenry Card with completely new details. If you find your GoHenry Card after reporting it lost or stolen, you must destroy it by cutting it in half through the magnetic strip.

17.2 If the GoHenry Card is damaged, please contact the GoHenry Member Services team on 0330 100 7676 and it will be cancelled, and you will be issued with a new one.

17.3 Your replacement GoHenry Card will be free of charge where you request a card of the same design as the one lost, stolen or damaged, subject to availability. Where the design of your GoHenry Card is no longer available you may select a design from the same Category (Basic, Collab, Premium or Exclusive) or any lower priced Category free of charge. However, If you opt for a card with a new design, when the card with the same design is still available, you will be charged a replacement fee as shown in the Fees and Charges table in Clause 7 above.

17.4 If your GoHenry Card has not been lost, stolen or damaged and you want a new GoHenry Card before the old one has expired, you will be charged a GoHenry Card replacement fee as shown in the Fees and Charges table in Clause 7 above. The "cooling off" period described in Clause 14 does not apply to replacement GoHenry Cards.

18 PURCHASES FROM MERCHANTS

18.1 We are not responsible for the safety, legality, quality or any other aspect of the goods and services purchased with the GoHenry Card.

18.2 Where a merchant provides a refund for any reason, it can take several days for the notification of the refund and for the money itself to reach your Account. As such, please allow 5-10 working days from the date the refund was carried out for the refund to be applied to your GoHenry Card.

19 TRANSACTION DISPUTES AND CARD SUSPENSION

19.1 If you believe you did not authorise a transaction or that a transaction was incorrectly carried out, in order to get a refund, you or the Co-Parent (as applicable) must contact the GoHenry Member Services team on 0330 100 7676 to report the disputed transaction without undue delay – as soon as you notice the problem, and in any case no later than 120 days after the amount of the transaction has been deducted from your GoHenry Card. As soon as possible, and in any event no later than the end of the Business Day following the day on which you have informed the Member Services team on 0330 100 7676 about the unauthorised transaction, you will be refunded any unauthorised transaction and any associated transaction fees and charges payable under this Agreement subject to the rest of this Clause 19, except in cases where a reasonable suspicion is held that you have acted fraudulently and we notify the police or other relevant authority as permitted by law. We will then conduct an investigation as quickly as possible and notify you of the outcome. If the investigation shows that the transaction was indeed unauthorised, you will be permanently refunded the sums, as set out above in this Clause 19.

19.2 If a transaction initiated by a merchant (for example, this happens when you use your GoHenry Card in a shop and generally all of your transactions will be initiated by a merchant) has been incorrectly executed and proof is received from the merchant's payment service provider (e.g. the merchant's bank) that IDT is liable for the incorrectly executed transaction, you will be refunded immediately for the transaction and any associated transaction fees and charges payable under this Agreement. IDT is not liable for any incorrectly executed transactions if it can be shown that the payment was actually received by the merchant's payment service provider, in which case that payment service provider will be liable. Transactions are executed in accordance with the transaction details received. Where the details were provided by you (although this should not happen often as usually transaction details are provided by the merchant) and they were incorrect, IDT will not be liable for incorrectly executing the transaction but will make reasonable efforts to recover the funds involved. In such a case, you may be charged a reasonable fee to cover administration costs, of which you will be notified in advance.

19.3 If you receive a late payment from another payment service provider (e.g. a refund from a merchant's bank) via your GoHenry Parent Account, your GoHenry Parent Account will be credited with the relevant amount of any associated fees and charges so that you will not be at a loss and it will be as if the payment was not late.

19.4 Subject to the rest of this Clause 19, your liability for any losses incurred in respect of unauthorised transactions arising from the use of your lost or stolen GoHenry Card, or the misappropriation of the GoHenry Card's details, is limited to £50 per transaction except where:

19.4.1 the loss, theft or misappropriation of the GoHenry Card was not detectable by you (e.g. if someone used your GoHenry Card online) before the unauthorised transaction took place (unless you acted fraudulently, in which case you are liable for all losses incurred in respect of the unauthorised transaction); or
19.4.2 the loss was caused by acts or omissions of an employee or agent of IDT or GoHenry, in which case you are not liable for any losses.

19.5 You will be liable for all losses incurred in respect of an unauthorised transaction if you, the Co-Parent or your child:

19.5.1 have acted fraudulently; or
19.5.2 have intentionally or with gross negligence failed to:
19.5.2.1 look after and use your GoHenry Card in accordance with the Agreement; or
19.5.2.2 notify us of the problem in accordance with Clause 17.1.

19.6 Except where you have acted fraudulently, you will not be liable for any losses incurred in respect of an unauthorised transaction:

19.6.1 which arises after your notification to us;
19.6.2 where you have used the GoHenry Card in a distance contract, for example, for an online purchase;
19.6.3 where there has been a failure to provide you with the appropriate means of notification of an issue, as found in Clause 17.1.

19.7 The Member Services team may require you to complete a dispute declaration form. We may conduct an investigation either before or after any refund has been made and will let you know as soon as possible the outcome of any such investigation. If investigations show that any disputed transaction was authorised by you or you may have acted fraudulently or with gross negligence, any refund made to you may be reversed and you will be liable for all losses we have suffered in connection with the transaction including, but not limited to, the cost of any investigation carried out in relation to the transaction. You will be given reasonable notice of any decision to reverse a refund.

19.8 In certain circumstances, a transaction will be initiated but not fully completed. Where this happens, this may result in the value of the transaction being deducted from the GoHenry Card balance and therefore unavailable for use. This is referred to as a "hanging authorisation" or "block". In these cases, you will need to contact the Member Services team on 0330 100 7676 and present relevant evidence to show that the transaction has been cancelled or reversed.

19.9 We may, in our discretion, refuse to complete a transaction that you have authorised, in any of the following circumstances and without notice:

19.9.1 if there is a concern about the security of your GoHenry Card or there is a suspicion that your GoHenry Card is being used in a fraudulent or suspicious manner;
19.9.2 if there are not sufficient Available Funds to cover the transaction and all associated fees at the time that notification of the transaction is received;
19.9.3 if there is an outstanding shortfall on the balance of your GoHenry Card;
19.9.4 if there are reasonable grounds to believe that you are acting in breach of this Agreement;
19.9.5 if there are errors, failures (mechanical or otherwise) or refusals by merchants, payments processors or payment schemes processing transactions, or
19.9.6 if we are required to do so by law.

19.10 Unless it would be unlawful, where there is a refusal to complete a transaction for you in accordance with Clause 19.9 above, you will be notified as soon as reasonably practicable of the refusal and the reasons for the refusal, together, where relevant, with the procedure for correcting any factual errors that led to the refusal.

19.11 Your GoHenry Card may be suspended, in which case you will not be able to use it for any transactions, if there are reasonable concerns about the security of the GoHenry Card or if it is suspected the GoHenry Card is being used in a fraudulent or unauthorised manner. You will be notified of any such suspension in advance, or immediately after if this is not possible, and of the reasons for the suspension unless to do so would compromise reasonable security measures or otherwise be unlawful. The suspension will be lifted and, where appropriate, you will be issued a new GoHenry Card free of charge as soon as practicable once the reasons for the suspension cease to exist.

19.12 You may also be entitled to claim a refund for a transaction that you authorised provided that:

19.12.1 the authorisation did not specify the exact amount when you consented to the transaction; and

19.12.2 the amount of the transaction exceeded the amount that you could reasonably have expected it to be (taking into account your previous spending pattern on the GoHenry Card, the Agreement and the circumstances of this case).

19.13 Such a refund must be requested from the GoHenry Member Services team within 8 weeks of the amount being deducted from the GoHenry Card. You may be required to provide evidence to substantiate your claim. Any refund or justification for refusing a refund will be provided within 10 Business Days of receiving your refund request, or where applicable, within 10 Business Days of receiving any further evidence requested. The refund shall be equal to the amount of the transaction. Any such refund will not be subject to any relevant fees.

20 GOHENRY MEMBER SERVICES TEAM

20.1 GoHenry acts as an outsourced service provider to IDT in connection with the Services, and is responsible for administering the GoHenry platform, mobile application, website, and customer support functions on IDT's behalf. GoHenry is a company registered in England and Wales under company number 06146113 with its registered office at Spectrum Point, 279 Farnborough Road, Farnborough, GU14 7LS.

20.2 The UK-based GoHenry Member Services team is available 7 days a week from 8am – 8pm. Contacts received outside these hours will be treated as having been received on the following Business Day. Please also note that calls may be monitored or recorded for training purposes.

20.3 You can contact the Member Services team by any of the following methods:

- Live Chat from either the website or mobile app;
- Email: help@gohenry.co.uk;
- Phone: 0330 100 7676; and/or
- Post: GoHenry Member Services, Spectrum Point, 279 Farnborough Road, Farnborough, GU14 7LS.

20.4 If GoHenry on IDT's behalf needs to contact you or send you a notification under this Agreement, you will be sent an email to the email address or a mobile notification to the phone number held on your GoHenry Parent Account. In the event of suspected or actual fraud or security threats that may be noticed on your GoHenry Accounts or Card, you will be sent a mobile notification prompting you to contact the Member Services team. It is important, therefore, that you enable mobile notifications on your device. You will not be called directly in such cases, so if you receive a call from anyone telling you that they are calling you because they suspect that your GoHenry Accounts or Card(s) have been used by someone else, for example, please make sure that you do not speak to them but instead call the Member Services team straight away on 0330 100 7676, as these could be fraudsters.

20.5 If you are not satisfied with any element of the service you receive, any complaints should be made to the Member Services team using the contact details in Clause 20.3 above. Calls may be monitored or recorded for training purposes.

20.6 Every effort is made to make sure that you receive the best possible service. However, if you are not happy with how your complaint has been managed by the Member Services team and you wish to escalate your complaint, you should contact IDT Financial Services Limited, 57-63 Line

Wall Road, Gibraltar, email address: complaints@idtfinance.com, web www.idtfinance.com in the first instance for further assistance. Please also click here for more information on how to escalate a complaint to IDT. A copy of IDT's complaints policy can be found on IDT's website or requested by contacting the Member Services team.

20.7 If IDT is unable to resolve your complaint and you remain unhappy, you may contact the Gibraltar Financial Services Commission, PO Box 940, Suite 3, Ground Floor, Atlantic Suites, Europort Avenue, Gibraltar, e-mail: complaints@gfsc.gi, web www.fsc.gi. It is important to be aware that legally it is not the role of the Gibraltar Financial Services Commission to resolve disputes between you and IDT.

21 LIMITATION OF LIABILITY

21.1 IDT and GoHenry (whether acting on behalf of IDT or in its own capacity as outsourced service provider) will not be liable (legally and financially responsible) for:

21.1.1 any fault or failure relating to the use of the GoHenry Accounts or Card(s) that is a result of abnormal and unforeseeable circumstances beyond our control which would have been unavoidable despite all our efforts to the contrary, including but not limited to, a fault in or a failure of data processing systems;
21.1.2 the use of the Co-Parent of your GoHenry Parent Account;
21.1.3 the goods or services that your child purchases with the GoHenry Card(s);
21.1.4 any loss of profits, loss of business, or any indirect, consequential, special or punitive losses arising from your use or your inability to use the GoHenry Accounts or Card(s); or
21.1.5 a merchant refusing to honour a transaction or refusing a payment;
21.1.6 any acts or omissions that are a consequence of our compliance with any national or European Union law, or any applicable rules or regulations of a regulator.

21.2 In any event, our liability will be limited to the balance of the GoHenry Card at the time that the event(s) occur.

21.3 In addition to the circumstances in Clause 21.1 and Clause 21.2, our liability shall be limited as follows:

21.3.1 where the GoHenry Card is faulty due to a manufacturing or production defect, our liability shall be limited to the replacement of the GoHenry Card or, at our choice, repayment to you of the Available Funds on your GoHenry Card; or
21.3.2 where sums are incorrectly deducted from the GoHenry Card due to the fault of IDT, IDT's liability shall be limited to payment to you of an equivalent amount to that deducted.

21.4 Nothing in this Agreement shall exclude or limit any of our regulatory responsibilities, or liability for death or personal injury.

21.5 If your child has used the GoHenry Card or allowed the GoHenry Card to be used fraudulently, in a manner that does not comply with this Agreement, for illegal purposes, or if your child has allowed the GoHenry Card or details to be compromised due to gross negligence, you will be held responsible for the use and misuse of the GoHenry Card. All reasonable and necessary steps will be taken to recover any loss from you, and there shall be no maximum limit to your liability except where relevant laws or regulations impose such a limit. This means your child should take care of their GoHenry Card and details and act responsibly, or you will be held liable.

21.6 The security of your money is taken very seriously. Your funds are held by IDT, as the issuing bank, in a secure client account specifically for the purpose of redeeming transactions made via your GoHenry Card. This means that in the unlikely event of the insolvency, funds in this client account will be protected against claims made by creditors. Please note that the Gibraltar Deposit Guarantee Scheme does not apply to your funds as they are not deposits. By using your GoHenry Card and by entering into this Agreement you are indicating that you understand and accept these risks. The Member Services team will be happy to talk through any questions or concerns you might have.

22 DATA COLLECTION BY GOHENRY IN CONNECTION WITH SERVICES UNDER THIS AGREEMENT

22.1 GoHenry collects certain information about customers using the Services and the users of the GoHenry Card in order to operate the GoHenry platform and deliver the Services on behalf of IDT. For the purposes of applicable data protection legislation, IDT and GoHenry each act as independent data controllers in respect of the personal data they process in connection with the Services, and have entered into appropriate data sharing arrangements. Details of how each party processes your personal data are set out in their respective privacy policies.

22.2 All information is collected and used in accordance with GoHenry's privacy notice ("**Privacy Notice**") which can be found at https://www.gohenry.com/uk/terms-and-conditions/privacy-policy/. By accepting this Agreement, you accept GoHenry's Privacy Notice.

22.3 We will manage and protect your personal data in accordance with the UK Data Protection Act 2018, the UK General Data Protection Regulation, and the Gibraltar Data Protection Act 2004 respectively.

22.4 GoHenry will never pass your or your family's details to a third party for marketing purposes without your explicit permission.

22.5 You or the Co-Parent can opt-out of marketing on behalf of yourselves or your child. Further details can be found in GoHenry's Privacy Policy in the section titled "Opting out". Please note that this will opt you, the Co-Parent or your Child out of marketing communications only and not service communications (e.g. emails about planned maintenance, push notifications in relation to transactions, confirmation of loads, etc.).

22.6 GoHenry is reliant on you providing accurate information in order to implement its Privacy Notice and cannot be held responsible if you circumvent age restrictions by providing incorrect date of birth or other information.

22.7 You can contact GoHenry at any time to ask what data GoHenry is holding in regard to you, the Co-Parent and your Child and GoHenry will be happy to provide this unless prohibited by law from doing so. You can also request details to be amended if they are deemed to be incorrect i.e. your email addresses, home address, etc. If you wish to contact GoHenry about the information held, please email GoHenry at privacy@gohenry.co.uk. If you would prefer this information be provided in hard copy, please contact the Data Protection Officer at the address below:

The Data Protection Officer GoHenry Limited
Spectrum Point
279 Farnborough Road
Farnborough
United Kingdom
GU14 7LS

23 CHANGES TO THE AGREEMENT

23.1 We may change this Agreement for a variety of reasons, including the following:

23.1.1 to make it easier to understand or more useful to you;
23.1.2 to align with changes in our business operations, especially those due to updates in our financial systems or technologies;
23.1.3 to comply with applicable legal or regulatory requirements;
23.1.4 to account for changes in the costs of running our services; or
23.1.5 to accommodate for the introduction of new services or products, or for changes to existing services or products.

23.2 If any changes are made, other than those listed in Clause 23.3 below, you will be informed by email and they will be published on the GoHenry website two (2) months before the changes take effect.

23.3 The only changes which we may make without telling you first are changes:

23.3.1 to our interest rates or exchange rates which benefit you;
23.3.2 to our interest rates or exchange rates where they are linked to an external rate that changes (such as the Bank of England base rate);
23.3.3 for legal, regulatory or security reasons, or to enable the proper delivery of the GoHenry Card and Services;
23.3.4 to non-regulated payment or banking services terms;
23.3.5 to terms for products or services that don't change the terms of your existing GoHenry Parent Account or your Child Account(s); or
23.3.6 required or permitted by law to be made without 2 months' notice.

23.4 If we make a change or add a new product or service that falls within the scenarios listed at Clause 23.3, we may make the change or add the product or service immediately and let you know with as much advance notice as possible. If you are unhappy with the changes, you will be able to terminate this Agreement at any time free of charge as detailed in Clause 15.4.

23.5 For changes not listed at Clause 23.3, you will be deemed to have accepted the change if you do not notify us otherwise prior to the date the change takes effect and if you continue to use the GoHenry Card or Services. If you do not accept the change, you may end this Agreement immediately and free of charge before the expiry of the 2-month notice.

23.6 Copies of the most up-to-date version of this Agreement are available on the GoHenry website at all times on https://www.gohenry.com/uk/terms-and-conditions/ and will be sent to you by email upon request free of charge at any point during the Agreement.

24 PARTNERSHIPS AND PROMOTIONS

24.1 From time to time, IDT may provide promotions, offers, or partnerships to customers as part of their Services. Such promotions, offers, or partnerships may be provided by GoHenry in its own capacity, by IDT, or by third-party providers. We reserve the right, in our sole discretion and without notice, to add, modify, or remove any promotions or partnerships at any time. These benefits do not form part of the Services and we make no guarantee regarding their continued availability. Where third parties are involved, their terms and conditions will apply and neither IDT nor GoHenry accept any responsibility or liability for third-party performance, products, or services.

25 SERVICE TESTING AND VARIATIONS

25.1 From time to time, we may conduct tests, trials, or experiments involving different features, functionality, or user experiences across our services. This may result in some users receiving different interfaces, features, or service variations during testing periods. However, we will use reasonable endeavours to ensure that all users receive an equivalent standard and level of service, regardless of which version or variation they experience. Any testing will be conducted in accordance with our commitment to fair treatment of all customers and will not materially disadvantage any user in terms of core service delivery, security, or support.

26 TECHNOLOGY AND AUTOMATED SYSTEMS

26.1 We may occasionally use artificial intelligence and automated systems to enhance your GoHenry experience, including fraud detection, spending insights, customer support, and personalised financial education content. These systems analyse your Account activity, transaction patterns, and app usage to provide relevant features and protect your Account.

26.2 Our AI systems may influence recommendations shown in the app, educational content delivery, and security measures applied to your Account. Any information, recommendations, or content provided by our AI systems is for informational and educational purposes only and should not be considered as financial advice or a substitute for professional financial, legal, or tax advice. Where automated systems make decisions that could significantly affect your Account access or services, you can request human review by contacting our Member Services team.

26.3 You expressly understand and agree that our AI systems may provide, at times, inaccurate output, and it is your sole responsibility to verify the accuracy of any information or recommendations provided. You should not rely solely on AI-generated content for financial decisions. We do not guarantee or make any warranties with respect to the accuracy, completeness, or reliability of AI-generated content, and we disclaim all liability arising from or related to your use of or reliance on such content.

26.4 Your data is processed by these systems in accordance with our Privacy Notice. We implement appropriate safeguards to ensure AI-driven processes are fair, transparent, and aligned with your interests as our customer. All financial decisions remain your responsibility, and you agree that we shall not be liable for any decisions you make based on AI-generated recommendations, insights, or content.

27 LAW AND COURTS

27.1 The Agreement, and your relationship with us arising out of or relating to the Agreement, will be governed by the law of England and Wales. All disputes arising out of or relating to the Agreement shall be subject to the jurisdiction of the courts of England and Wales.

28 ASSIGNMENT

28.1 The benefit and burden of this Agreement may be assigned to another company at any time by giving you 2 months' notice of this. If this is done, your rights will not be affected.

29 SEVERANCE

29.1 If any term or provision in the Agreement shall be held to be illegal or unenforceable, in whole or in part, under any enactment or rule of law, such term or provision or part shall to that extent be deemed not to form part of the Agreement but the validity and enforceability of the remainder of the Agreement shall not be affected.

DEFINITIONS

"Account(s)" means the GoHenry Parent and/or Child e-money account provided by IDT and administered by GoHenry as the context applies.

"**Agreement**" means these terms and conditions and all documents incorporated herein by reference or hyperlink, as may be amended from time to time.

"**Available Funds**" means at any given time any unspent funds loaded onto your Card which are available to pay for transactions and fees and charges payable under this Agreement.

"**Business Day**" means any day other than a Saturday, Sunday or national public holiday on which banks are open for business in Gibraltar and the UK.

"**Card**", **"GoHenry Card"** or "**Prepaid VISA Card**" means an e-money card issued by IDT to you.

"Child Account" means the GoHenry child e-money account attached to the Card.

"**Co-Parent**" means the person you have invited to use your Parent Account in accordance with this Agreement.

"**Commencement Date**" means the date you activate the Parent Account.

"**Contactless**" means a payment feature that provides cardholders with a way to pay by tapping the Card on a point–of–sale terminal reader for transactions of up to a specified limit.

"**Dormant Account**" has the meaning given to it in clause 13.1.

"**e-money**" means electronic money.

“**Expiry Date**” means the date printed on your Card which is the date your Card will cease to work.

“**Interest Savings Account”** means the interest-bearing savings account offered to customers on specific GoHenry subscription tiers. The Interest Savings Account is provided by Bondsmith Savings Ltd. Bondsmith Savings Ltd is registered in England and Wales, No 13223331. Registered office: 124-128 City Road, London, EC1V 2NJ. Bondsmith is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011, Firm Reference 955601, for the issuing of electronic money.

“Parent Account” means the GoHenry parent e-money account.

“Parent Funding Source” has the meaning given to it in clause 3.3.

“**PIN**” means your unique personal identification number which is provided to you for use with your Card.

“**Services**” means: (a) the regulated payment services provided by IDT (acting as principal), comprising: (i) the issuance of electronic money (e-money); (ii) the provision of the GoHenry Card (a prepaid Visa card); (iii) all payment services related to the Accounts; (iv) the underlying regulated payment infrastructure; and (v) associated account management and transaction capabilities; and (b) the platform services administered by GoHenry on behalf of IDT (in its capacity as outsourced service provider), comprising the GoHenry website, mobile apps, physical GoHenry Card distribution, customer support through the Member Services team, and other operational and administrative functions. For the avoidance of doubt, the Services do not include any third-party products or services that GoHenry may make available separately, such as Junior ISAs or interest-bearing savings accounts.

“**We**,” “**us**,” or “**our**” means IDT, as the issuing bank and principal provider of the Services, together with each of IDT’s successors, affiliates, and assigns. References to “**we**,” “**us**,” or “**our**” shall include GoHenry only to the extent that GoHenry is performing administrative, operational, or customer-facing functions on behalf of IDT in its capacity as IDT’s appointed outsourced service provider, and not as principal. For the avoidance of doubt, GoHenry does not issue e-money, provide payment services, or hold customer funds in its own right.

“**website**” means the website at www.gohenry.com/uk unless specified otherwise in the Agreement.

“**you**” or “**your**” refers to the Parent Account holder and all Child Account and Cardholders.