

gohenry UK Website & Mobile app terms of Use v 6.0

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This is where we tell you all about the legal terms and conditions that apply to the use of the gohenry website (www.gohenry.co.uk), its related features and our mobile app.

It's important that you read them, because this is where we spell out our responsibilities as website and mobile app owners, and yours as a website and mobile app user. By attempting to register with us and using the website you are accepting these terms and conditions and are legally bound by them. If you don't wish to be bound by the terms and conditions, then you shouldn't use our website.

We may make changes to these terms and conditions at any time. If we do, we will post these changes here and they will be effective immediately. Please check regularly so that you are aware of any changes, as once they appear here, if you use the website, it means that you accept them.

1. Your Responsibilities

Please note that if you are under eighteen years old you may only use our website to register with us with the prior authorisation of a parent or guardian.

You agree that the details you provide us with while using the website or registering with us (such as your email address, your home address and your phone number) will be processed and used in accordance with our privacy policy which can be found at <https://www.gohenry.com/uk/web/terms-and-conditions/privacy-policy/>. We may for example use the details you provide us with to communicate with you.

You warrant that all the information you provide us with for the purpose of registering with us, obtaining a gohenry Pre-paid Visa Card and opening a gohenry account for your child is true, complete and current, and that the debit card, or the bank account you use for the purpose of registering with us and for future gohenry transactions is your own, and that there are sufficient funds available to cover your payments.

When you register with us you must choose a password. You are responsible for all actions taken under your password and you must only use the gohenry website under your own password. It is your responsibility to keep your password safe and to ensure that it is not disclosed to anyone. If you think someone else might know it, you must change it. You must not permit anyone else to use your password.

Your child will be able to choose their own password. This must also be kept safe and not disclosed to anyone other than you, as parents or guardian.

For security purposes you and your child may also enable fingerprint and facial recognition (Biometric Data) on the gohenry app, provided it is supported by your device. We advise that you do not let anyone else add their Biometric Data to your device. Your Biometric Data is not processed or stored by us once enabled, the data remains encrypted on your device.

2. Privacy Policy

We take your privacy very seriously. We will not pass on your personal, debit card or bank account details to anyone other than our banking partners. For full details of who they are, please see the section on [our partners](#). And for more details of how we protect your privacy please read our [privacy policy](#).

3. Payment

Your payments to us go into your gohenry parent account and then onwards to your child's account or to pay the monthly membership fees. gohenry accepts most major debit cards, or you can pay by direct transfer or Standing Order from your bank account. gohenry does not hold onto your bank details. If you choose to give these details to us in order to pay, they will be passed on to our banking partners and held securely as with any other banking transaction.

4. Our Fee

We will charge you a monthly fee for each child's use of the gohenry online service (which includes your child's account and their gohenry Pre-paid Visa Card). The monthly membership fee will be added on when we give you the total amount you need to pay, and will be deducted automatically every month from the outstanding balance on your gohenry parent account. To be very clear, please note that gohenry is a SUBSCRIPTION SERVICE and the gohenry membership fees are recurring/continuous transactions. Your monthly membership fees will be debited on the monthly anniversary of the date you activated your gohenry parent account. Please note that should you enter into a free trial subscription period, you will be billed the gohenry membership fee in accordance with this section at the expiry of the free trial period.

5. Changing Your Mind

If you register with us to open an account for your child and then change your mind, please let us know by calling us on 0330 100 7676 or emailing on help@gohenry.co.uk and we will cancel your application. If your child's gohenry Pre-paid Visa Card has already been sent out, we'll arrange to cancel the card and refund the balance of your account.

6. Recommend a Friend

We run a Recommend a Friend scheme under which a gohenry parent may recommend a friend to gohenry. Under this scheme and as a thank you for helping grow the gohenry family, the gohenry parent and/or the referred friend may receive a gift. The terms of this scheme are publically displayed on our website, and may be varied by gohenry at any time and for any reason.

For the avoidance of doubt, we can only reward a referral for a genuinely new referral (that is, someone who has never registered with us before) who opens an account with us. Please note that it may take up to two weeks for the reward to appear in the gohenry parent's and the referred friends' (if applicable) gohenry account.

7. Giftlinks and Relatives

gohenry's Giftlinks and Relatives features both provide a simple and secure way for children to receive money straight to their gohenry card on special occasions from friends and relatives. Your access and use of our website and its related features to gift money to a gohenry child through our Giftlinks or Relatives feature is subject to your compliance with these terms.

You may use our Giftlinks or Relatives feature to gift money to a gohenry child who is an authorized user of a gohenry account established by a gohenry parent.

When you receive a Giftlinks invite from a gohenry parent you will be prompted with a secure web page where you will be able to gift money to their child's gohenry card (without the need to download the gohenry application). You may gift money through the Giftlinks feature with your debit or pre-paid card, however, gifts may not be sent from certain countries due to financial and trade sanctions. Please note that we do not accept credit card payments. If

you are under 13 and want to gift money please obtain your parents' approval first. When gifting money always keep in mind our load limits as described below. The gohenry child and the parent will be notified as soon as you gift money. The monetary gift will be delivered to the child's gohenry card on the delivery date set by their parents. You will be notified when the delivery date of the gift is reached. To make subsequent gifts, you will need to make additional monetary gifts. The entire balance of the monetary gift will be transferred on the gift delivery date set by the parents.

Please note that a gohenry parent may disable a Giftlink invite at any time and for any reason. If you have gifted money before a Giftlink invite is disabled, the gohenry child will still receive your gift. This is to avoid disappointment by promising money and then taking it away.

When you receive a Relatives invite from a gohenry parent you will be prompted to create a secure web account where you will be able to log on and gift money to their child's gohenry card, the Relatives account that you create will only be accessible through the website and cannot be accessed through our mobile App. Please be advised that you may only create a Relatives account if you are over the age of 18. You may gift money through the Relative feature by bank transfer or with your debit or credit card, however, transactions from certain countries may not be allowed due to financial and trade sanctions. Please note that we do not accept pre-paid card payment. When gifting money always keep in mind our load limits as described below.

The gohenry child and the parent will be notified as soon as you gift money. The monetary gift will be delivered to the child's gohenry card immediately.

We do not charge a fee for your access or use of our Giftlinks or Relatives feature.

Once a gift is made through our Giftlinks or Relatives features, it cannot be refunded back to you.

For security and regulatory purposes, we impose limits on our Giftlinks and Relatives features, including limits on the amount to be gifted, subject to applicable law. The Giftlinks and Relatives features can only be used for a single load of funds to a child's gohenry card.

Here are the limits you should be aware of:

Event	Maximum number of daily load	Single load limit	Daily load limit	Monthly load limit	Monthly load limit time period
Giftlink loads outside birthday or Christmas	3	£250	n/a	£250	30 days prior to the last giftlink payment
Giftlinks loads during birthday or Christmas	10	£250	n/a	£750	30 days prior to bday/xmas & 5

					days after bday/xmas
Relative loads (web only)	3	£500	£500		

The payments exceeding this daily limit will be rejected.

Please note that once a monetary gift has been made through our Giftlinks or Relatives features it cannot be refunded back to you this is to avoid disappointment by promising money and then taking it away.

8. Payment Request

gohenry's Payment Request feature provides a simple and secure way for a gohenry child to request money from friends. Your access and use of our website and its related features to send money to a gohenry child through our Payment Request feature is subject to your compliance with these terms.

You may use our Payment Request feature to send money to a gohenry child who is an authorized user of a gohenry account established by a gohenry parent.

Anyone with a debit or credit card registered to a valid UK address may send money through our Payment Request feature. Please note that we do not accept pre-paid card payments.

We do not charge a fee for your access or use of our Payment Request feature.

For security and regulatory purposes, we impose limits on our Payment Request feature, including limits on the amount to be sent, subject to applicable law.

Here are the limits you should be aware of:

Event	Single load limit	Monthly load limit	Time period
Teen payment request	£250	£250	Calendar month

9. Copyright

All of the content of our website, including the gohenry logo, is owned by us and is protected by UK and international copyright laws. Please don't copy, download or use any of our material for either private or commercial use.

10. Uploading images and other material

You must not upload, message, transmit or otherwise make available or initiate any content that:

- Is unlawful, libellous, abusive, obscene, discriminatory or otherwise objectionable;
- Includes information that you do not have the right to disclose or make available under any law or under contractual or fiduciary relationships (such as insider information, or proprietary and confidential information learned or disclosed as part of employment relationships or under nondisclosure agreements);
- Infringes upon patents, trademarks, trade secrets, copyrights or other proprietary rights;

11. Questions to our customer service and messages on our site

If you post questions for our customer service or messages on our blogs or forums you own the copyright to this text. However, by posting text, you grant us unlimited free license to republish that text on our site and to redistribute, make available or sell that text in print or electronic form anywhere in the world as part of an edited compilation or otherwise.

12. Liability

We can't promise that your access to our site, or its content, will be delivered uninterrupted or error-free, or that the site will be free from viruses or other harmful properties. It is your responsibility to put in place satisfactory safeguards and procedures to make sure that any material you obtain through our site is free from contaminations or other harmful properties.

We have taken every measure we can to prevent internet fraud and to ensure that any data collected from you is kept safe and secure. However, in the extremely unlikely event of a breach in our secure computer servers, we cannot be held liable.

Under no circumstances will we be held liable for any direct, indirect, incidental or other kind of loss or injury resulting from your use or downloading of any content on our site.

13. The Legal Side

It is a crime to use a false name or a debit card or bank account that is known to be invalid. If you are caught entering false or fictitious information you will be prosecuted. gohenry tracks the fingerprints of every person who registers with us, to enable us and all legitimate crime prevention authorities to trace individuals engaged in criminal activities on our website.

gohenry has the right to end our agreement with you and to suspend or terminate your access to the website if any of the following occurs:

- You breach our terms and conditions
- You fail to make a payment to us that is due
- You fail to provide, when asked, information to allow us to check your identity or the validity of any information you have given us
- We suspect you have been or are engaged in fraudulent or illegal activity on goHenry.co.uk

If you break any of these terms and conditions, or if liabilities are incurred as a result of your use of the website, you will be responsible for the costs and expenses, including legal fees, that we, or our employees, officers, directors or agents incur as a result. This will include any costs that result if someone else uses your personal information, or your gohenry account, unless you can prove that it has been used fraudulently.

14. Contact Us

If you would like to know more about these terms and conditions, or you need to contact us for any reason, our Member Services Team is normally available from 8am to 8pm. Contact us by phoning 0330 100 7676 or by emailing help@gohenry.co.uk or by writing to us at:

gohenry Member Services
Abbey House
282 Farnborough Road
Farnborough
GU14 7NA