

Terms and Conditions: Supplementary Card Spending Programme

By using the Supplementary Card Spending Programme (the "Programme"), you agree to the following Terms and Conditions:

1. The Programme helps you to manage the spending of your Supplementary Cardmember(s). You may request an amount on your Card Account up to which your Supplementary Cardmember(s) will be able to spend using their Card each billing period. However, the Programme does not provide for a fixed limit or cap on all transactions made by a Supplementary Cardmember. This is because certain transactions, fees and charges do not form part of the Programme, but will still be added to the balance of your Account. These are explained below in paragraphs 3 - 5. As stated in paragraph 9, you and the Business are jointly and severally liable for paying the full outstanding balance on your Account each month. This includes all spend made by the Supplementary Cardmember(s), including any transactions, fees and charges that do not form part of this Programme.
2. If a temporary or permanent spending limit is applied to your Account, the Supplementary Cardmember's spending limit will be included in that limit.
3. The following fees and transactions are not included in the Programme - fees (including default fees), cash advances and transactions treated as cash, loading of pre-paid Cards, American Express Travellers Cheque purchases and foreign exchange transactions.
4. Some transactions made by a Supplementary Cardmember may not be included in the Programme as for reasons outside our control, there may be a delay in our receiving information about that transaction and these are not incorporated into the Supplementary Cardmember's spending history until processed by us. Examples include purchases submitted manually by the merchant or where there has been a deferred electronic submission of the transaction to us (this could be due to connectivity issues, such as purchases made in-flight and contactless transactions).
5. The amount you specify when you enrol in the Programme will apply to transactions made by that Supplementary Cardmember(s) on or after the date that we assign the amount on our systems. This means that transactions made by that Supplementary Cardmember(s) before that date will not be included in the amount permitted to be spent. For example, if your Supplementary Cardmember(s) have made purchases and have an outstanding balance of £1000 on their Card on the day you enrol in the Programme and select an amount of £2000 up to which they can spend, that £1000 balance will not be included as part of the £2000 on our system. This means the Supplementary Cardmember could have an outstanding balance of £3000 at the end of the billing period that you enrol.
6. You may change the amount you have previously specified at any time by telling us. If the amount is increased, the Supplementary Cardmember's ability to spend will be increased once we are able to process the change on our systems. Unlike the initial enrolment of a Supplementary Cardmember, transactions made by that Supplementary Cardmember(s) before that date will be included in the amount permitted to be spent. For example if you have enrolled in the Programme and have set an amount of £2000 and wish to increase this to £2500, and on that date the Supplementary Cardmember(s) have an outstanding balance of £1500, for the remainder of that billing period, the Supplementary Cardmember(s) could spend a further £1000. In the subsequent billing period, they would be able to spend £2500.
7. If you wish to amend the amount to one lower than the Supplementary Cardmember's outstanding balance as of the date you tell us, the Supplementary Card cannot be used to make further purchases until the next billing period.
8. If any payments are applied to the Account during the billing period, for example, the Account balance is paid off or a refund is applied to the Account, this will not allow the Supplementary Cardmember to spend more than the limit specified.
9. You agree that you and the Business are jointly and severally liable for paying the full outstanding balance on your Account each month. This includes all spend made by the Supplementary Cardmember(s), including any transactions, fees and charges that do not form part of this Programme and which have been described above.
10. Your enrolment into this Programme does not guarantee that the Supplementary Cardmember(s) will be able to make purchases up to the amount you specify when you enrol. All transaction approvals remain subject to our usual business and risk controls.
11. If you decide you no longer wish to manage your Supplementary Cardmember(s) spend by using this Programme and notify us of this, your Supplementary Cardmember(s) will be able to spend without restriction, subject to our usual business and risk controls.
12. You will receive confirmation from us in writing and/or by email after you have enrolled into the Programme and selected the amount or changed it. It is your responsibility to check this confirmation.
13. It is also your responsibility to ensure that each Supplementary Cardmember is aware of the amount you have selected and any changes you make under this Programme. You agree that we may also confirm the amount to the Supplementary Cardmember if they contact us.
14. These terms apply in addition to your Cardmember Agreement, which you should read and keep together in a safe place.