# MY BLUEBIRDS REWARDS FAQ

#### What is My Bluebirds Rewards?

My Bluebirds Rewards is the brand-new loyalty programme that allows members to earn loyalty points through their engagement with the Club and spending with affiliate retailers. Loyalty points can be earned as easily as attending a match, arriving an hour before KO or checking into the Club shop to name a few! Members can spend the loyalty points they've accrued via the membership portal on Bluebird's merchandise, retro items and money can't buy experiences.

# Who is eligible for My Bluebirds Rewards?

All 2021/22 Season Ticket Holders are automatically enrolled; however, you must register within the My Bluebirds Rewards portal.

#### How much does it cost to join?

There is no cost to join My Bluebirds Rewards.

# Can I access My Bluebirds Rewards from my computer or mobile device?

A device with internet access is required to access the portal, spend points and complete activities.

#### **Earning Points**

#### What are loyalty points?

Loyalty points can be earned by completing rewardable activities on the portal, engagement with the Club and spending with affiliate retailers. You can find an extensive list of rewardable activities under *Earn Points\_*on the My Bluebirds Rewards portal. You can spend the points you have accrued on the portal marketplace, raffle and auction.

#### How do I earn points by spending with Affiliate Partners?

Your new Season Ticket Card also operates as a pre-paid card that you can load funds onto and spend with affiliate partners, this is hosted via Pinglt for Clubs from Barclays. You must register your card to activate this feature, simply click Manage Pre-Paid Card on the app and follow the steps.

#### Can I purchase points?

No, loyalty points cannot be purchased.

# What happens to my points at the end of the season?

You have until the 30<sup>th</sup> June each year to spend your points, after which they will expire. Points cannot be transferred to the following season or to other members.

I don't think I've been rewarded the correct number of points. How do I contact somebody regarding this? Email <a href="mailto:rewards@cardiffcityfc.co.uk">rewards@cardiffcityfc.co.uk</a> outlining how many points you believe are missing from your account, the activity that rewarded the points and any other relevant information. Please note, points accrued from spending with affiliate partners can take up to 30 days to appear on your My Bluebirds Rewards account.

# My loyalty points are still missing. Who do I speak with?

Please allow up to 24 hours for rewarded points via the My Bluebirds Rewards portal to show on your account, you can check Rewards History on the portal to ensure the rewarded activity has been logged. Points rewarded via spending with affiliate partners can take up to 30 days to appear on your account. If after the specified times referenced you are still missing points, please email <a href="mailto:rewards@cardiffcityfc.co.uk">rewards@cardiffcityfc.co.uk</a> outlining how many points you believe are missing from your account, the activity that rewarded the points and any other relevant information.

# Am I only able to earn loyalty points if I use my pre-paid membership card when buying tickets or at the Cardiff City Superstore?

No, you can earn points for purchasing by using any accepted payment method and ensuring your membership number is used during the purchase.

#### **Redeeming Points**

# What can I do with my points?

Points can be redeemed on the marketplace, raffle and auction via the portal. Auctions will host exclusive, money can't buy experiences which you can bid on. The marketplace will feature an array of Bluebirds merchandise, prizes and retro items.

#### How many points can I bid in an auction?

You can bid however many points you have available in your account; points are only deducted from the auction winner.

# What happens if lots of people start bidding in the last few seconds?

The auction will continue for approximately 10 seconds to allow the bids to process.

#### What are the benefits of using my pre-paid card to make payments?

After you have downloaded the Official Cardiff City Club app, activated your card for payment and loaded funds onto the card, you can use this to spend with affiliate retailers which enables you to earn loyalty points. You can spend your loyalty points on the My Bluebirds Rewards portal on money can't buy experiences, retro items and signed goods. Please refer to the Offers page on the My Bluebirds Rewards portal to see affiliate partners and deals.

#### Can I spend with the affiliate partners online and in-store?

Some affiliate partners operate both online and in-store, others operate either online or in-store only. In order to earn points when purchasing with online affiliates, you must click their link within the portal, otherwise the points will not be rewarded. Please refer to the portal to see where you can spend with each affiliate and their exceptions.

#### How do I activate my membership card for payments?

Firstly, download our Official Cardiff City app and login using your Membership ID number which can be found on your card. Secondly, go to Manage Pre-Paid Card and follow the instructions.

#### Who is eligible to activate the membership card for payment?

To activate your membership card for Pingit for Clubs you must be 16 or older and a UK resident who only pays tax in the UK. A UK personal current account is required to register for Pingit for Clubs. If you choose not to activate your card for payment, your membership card will still provide access to your club. T&Cs apply.

# I have multiple season tickets under my business, can I activate multiple pre-paid cards?

No, if you are a box holder or corporate member whose season tickets are under your company name, only 1 card can be activated to use the pre-paid card. The name on your season ticket account must match that used when activating the pre-paid card via Pinglt for Clubs, and match the name on your current account where you will loads you card funds from.

#### **Claiming Rewards**

# How do I claim my rewards?

Once the stadium is back open in accordance with government COVID regulations, prizes can be collected on a designated day at the stadium. Prizes not collected within 60 days of being awarded will be revoked.

#### Managing your Pre-Paid Card (Pinglt for Clubs hosted by Barclays)

#### I've forgotten the passcode / locked myself out. How do I get back into the payments area of the app?

If you lock yourself out of the payments area of the app, Barclays will send you a text with a code and send a penny payment with a code into your linked bank account. As soon as you successfully enter these codes into the app you'll be able to log back in.

#### What happens if my card is lost, stolen or used fraudulently?

Contact us or Barclays and we can apply lost or stolen status to your card which will prevent it from being used. You will be asked to provide further information when doing this. You can also request a card replacement from us. For Barclays you will need to contact the Helpdesk on 0333 200 1012\*, and to contact us please email rewards@cardiffcityfc.co.uk.

#### How do I add money to my card?

You can add money on to your card by selecting the Top up button on the Manage Card screen from within Manage Pre-Paid Card area of the club app. Or you can set up a regular top up amount for when your balance falls below a chosen amount by selecting Auto top-up. If you choose to use this feature, once the balance of your Pingit for Clubs card falls below the value you've set, the app will automatically top up your Pingit for Clubs card using your chosen debit card so that you can continue to make transactions.

#### Where can I use my card?

It can be used to pay for goods and services wherever you can pay via VISA including chip & pin and contactless, including Transport for London (TfL) . You can also use the card to pay online with the details found on the card. Note, it cannot be used for offline transactions e.g. some toll payments.

#### How do I change my phone number?

You will need to cancel your registration and register again using the new phone number.

#### Why is Pingit shown on my Pingit for Clubs membership card?

Pingit for Clubs uses the Pingit brand, which enables the payments service on your card. Your membership card is a pre-paid, with a VISA contactless payment chip embedded. Once activated in the club app, the card can be used to pay for products and services wherever you see the contactless symbol, you can also use it to purchase items online. You can view your balance and transactions in the payments section of the club app.

#### **Setup & Registration**

#### Am I eligible to activate my Pingit for Clubs membership card for payment?

To be eligible for Pingit for Clubs you must be 16 years or over, have a current account in the UK and be a resident of the UK, the Isle of Man, Jersey or Guernsey, be a UK resident and are solely resident in the UK for tax purposes and have a UK Mobile Number.

(Note: Business accounts are not eligible)

#### Can I use my card for payment without activating it in the Pingit for Clubs app?

No. If you don't register to activate your Pingit for Clubs membership card for payment then you will only be able to use the card for stadium access. You will not be able to make any payments or collect reward points until it is fully registered and funds have been added to your card.

#### How do I de-activate my card for payment?

Select De-actviate Pingit for Clubs account from within the Profile and Settings menu. The app will ask you to withdraw all the money from your card before you cancel your registration. This will only cancel your card registration for payment, you will still have access to the stadium. If you wish to cancel your club membership, then you will need to contact us.

Note the account that was set up will still remain open in case you ever want to use it for payment again in the future and you will be required to re-register via Rewards and then Payment's area of your club app. To fully close the account that was set up for payment you will need to contact the Barclays Helpdesk on 0333 200 1012\*

# I have deleted the app from my phone / bought a new device, will I need to re-register?

Yes. You'll need to download the app onto you new phone first then you can re-register. However, If you have also changed any of your personal details you will need to contact the Barclays Helpdesk on 0333 200 1012\* so we change these details on our main systems before re-registering. Don't forget to also advise us regarding any changes.

# How do I activate the payment facility for my card?

In the Club App, access My Bluebirds Rewards and then Manage Pre-Paid Card. This will bring up the registration journey if you are accessing for the first time. Simply follow the steps, once registered you will be presented with a screen stating, 'You've set up your card and account!'.

#### How do I change my email?

Go to the Profile and Settings section in the main menu. You should see Personal Details and the current email address registered. To update, simply tap and it will give you the option to update.

# I didn't receive an account verification code. What do I do next?

You can try again to request another code after 24 hours or if you've changed / closed the bank account you used to register with us then please contact the Barclays Helpdesk on 0333 200 1012\* and they will be able to help you with this.

# How do I get my mobile verification code when activating for payments?

When you register or re-register your mobile number with Pingit, Barclays will send a text message with your mobile verification code to that number.

If you don't get the text message, or you've lost the code, you can ask for a new one – just go to the registration screen and tap 'Resend the message or change your mobile number' then tap 'Resend text message'.

# How do I get my bank account verification code when activating for payments?

Barclays will deposit £0.01 in the account you register or re-register in the "Payments" section of the club app and will ask you for the payment reference on this deposit to verify.

#### **Account Support**

#### I've lost my phone, how can I access my app?

Contact Barclays Helpdesk on 0333 200 1012\* and they will temporarily freeze your card for payment as a precaution. Whilst your card is frozen, all transactions using the card will be declined. If you find your phone, contact Barclays and we will unfreeze your card and you can continue to use it. If the phone isn't found, you'll need to download the app on your new phone, and re-register.

I've forgotten the passcode / locked myself out. How do I get back into the payments area of the club app? If you lock yourself out of the payments area of the app, Barclays will send you a text with a code and also send a penny payment with a code into your linked bank account. As soon as you successfully enter these codes into the app you'll be able to log back in.

#### What if I don't recognise a transaction on my account?

If you don't recognise a transaction on your account you can contact Barclays Helpdesk on 0330 200 1012\* and they can look into it. If you have any concerns about your account you can contact Barclays or your club to freeze the account immediately.

# How long does a refund take for an item I have bought?

Refunds generally take 3-5 working days, however this depends on the retailer. If you have any concerns, you must contact the retailer first. If you have still not received a refund, please contact the Barclays Helpdesk on 0333 200 1012\*

#### Can I refund my balance back to a different bank account?

No. You can only refund money to the account provided during registration.

#### What happens if my card is lost, stolen or used fraudulently?

Contact Barclays or us and we can apply lost or stolen status to your card which will prevent it from being used. You will be asked to provide further information when doing this. You can also request a replacement from us.

#### How do I view my statements?

Paper statements will be sent to you via post. Barclays will be looking to include them within your app soon. In the meantime, if you want to review your recent spend, you can select Transactions from the Manage card screen.

#### How do I change my bank account details that I registered with?

You will need to cancel your registration and register again using the new bank account details.

# How do I change my phone number?

You will need to cancel your registration and register again using the new phone number.

#### How do I change my address details?

You will need to cancel your registration and register again using the address details. Make sure you update us with these new details too.

# How do I change my name?

You'll need to go into a Barclays Branch to do this with 2 forms of ID. Then you will be able to re-register in the payments area of the app. Don't forget to update us too.

#### How do I manage a Continuous Payment Authority (CPA) sometimes known as a recurring payment?

A Continuous Payment Authority ("CPA") is where you have given a retailer permission to regularly take money from your card, usually for a subscription i.e. gym, Netflix etc. To cancel a CPA, you should contact the retailer and cancel your payment arrangement with them. Note, payments will continue to be made even if you've requested to freeze your card.

#### What ways can I add money to my card?

You can add money to your Pingit for Clubs membership card using any Visa or MasterCard debit card registered to a UK address. Unfortunately, you cannot use credit or pre-paid cards.

# How much can I spend in one day?

Once activating for payment from within the club app, the following limits apply:

Topping up your account to fund payment on your Pingit for Clubs card

You can make up to 5 top-ups per day across up to 2 UK debit cards. Your maximum limit is £2,000 every 7 days. Spending on your Pingit for Clubs card

You can use your card for chip and pin or shopping online & contactless payments up to £100 and your maximum daily spend is £2,000 per day.

Using a cash machine

You cannot withdraw cash from a cash machine.

Withdrawing money from your Pingit for Clubs card

You can withdraw money from your card into your linked account up to maximum amount of £2,500 per day using your club app.

#### Card

#### How many cards can I activate for payment in my club app?

You can only activate one card for payment with the club.

#### Is my card secure when activated and used for payments?

Your card is very secure.

You will need to enter your PIN the very first time you use the card (you can find your PIN in the app), which will then allow it to be used it for contactless payments.

Barclays contactless chip utilises the latest advanced security features required by the payment card industry. The Pingit technology which enables Pingit for Clubs, has been awarded by The British Standards Institute for security and resilience – this means it's been tested independently to check if it protects your financial and personal details.

Your passcode protects your account. Make sure you don't store your passcode on your phone and don't write it down.

You're automatically protected by our Mobile Banking Guarantee. This means we'll refund any money that's taken from your account if you're a victim of fraud.

Payments are processed through the same secure technology as your Chip and PIN transactions.

Contactless transactions are also covered by the same fraud protection as Chip and PIN.

If you lose your card you should contact us immediately.

#### Can I use my card for online purchases?

Yes, your card can be used for online purchases. The 16 digit number is displayed on the front of your card along with the expiry date and your 3 digit security code (CVV) can be found on the back.

# Can I use my card for regular subscriptions?

Yes, you can, such as with Netflix, Spotify, gym payments etc. These are known as Continuous Payment Authorities (CPAs) and need to be set up directly with the provider.

#### Is there a limit on how much I can spend on my card after it's activated for payment?

Yes, the maximum you can spend on your card is £2,000 per day. As per industry standard, a single contactless transaction cannot exceed £100

After the first time you use your card via Chip & PIN, you can then use it to make contactless payments. Please note there will be occasions when you will be asked to confirm transactions using chip and pin to help prevent fraud.

#### I've lost my card

If you have misplaced your card you may wish to Freeze Card to stop it for payment. You can do this in the Payments section of your app. You can also do this by contacting the Barclays Helpdesk on 0333 200 1012\* or us to freeze the card. The card status will change to frozen and will remain as frozen until you unfreeze it in app or contact Barclays/us to do this.

Please note: Freezing a device will not stop any authorised continuous payments you have set up with a retailer e.g. online subscription service

If you are unable to find your card, you can report this lost or stolen and order a replacement directly with us. You can also report your card lost and stolen for payment by contacting the Barclays Helpdesk on 0333 200 1012\*

#### Can I use my card abroad?

Your card can be used abroad and to make payments in currencies other than pounds sterling. For information on costs and charges please see the T&Cs within the app.

#### Can I use my card to withdraw cash?

No. Your card cannot be used to withdraw cash from an ATM or to get cashback.

#### Will I receive a PIN with my card?

Yes, but you won't receive this in the post, it will be available in your club app within the Payment section under the Rewards tab. Just select View your PIN from the Manage card screen.

You can change your PIN at any Barclays ATM.

#### Can my card be sent to a non-UK address?

No. Cards can only be delivered to a UK, Isle of Man, Jersey or Guernsey address when ordered from your club.

## What do I need to do when my card expires?

We will automatically send you a new payment card before your existing one is due to expire. If it has not arrived by expiry date, please contact the club.

#### I no longer want to use my card to make payments. How do I do this?

You can cancel your registration and remove payment services by selecting Deactivate my Pingit for Clubs account from within the Profile and Settings menu. You will still be able to use your card to access the stadium.

#### Where can I use my card?

It can be used to pay for goods and services wherever you can pay via VISA including chip & pin and contactless, including Transport for London (TfL) . You can also use the card to pay online with the details found on the card. Note, it cannot be used for offline transactions e.g. some toll payments.

#### How long is my card valid for?

Your card will be valid for payment for a maximum of 5 years. The club will send you a replacement when your card is due to expire. Please note the club will stop payment on your card if you don't renew your membership.

#### I reported my card lost or stolen but I have found it. Can I re-activate it?

No, you can't re-activate your Card. For your security, once you have reported your device lost or stolen it is blocked permanently. If you'd like a replacement card, you will need to contact us directly.

#### Can I use Apple or Google Pay?

No, it is not available at present.

#### How can I change my PIN?

You can change your PIN at any Barclays ATM.

# I have a disability how can I get help using my app?

Locate the Accessibility – Voice Over capability within your phone settings and toggle the button to On, this will then read out your card PIN details when selected in the payments area of the app. You can also contact us to order Braille Statements. If you need any further support please contact the Barclays Helpdesk on 0333 200 1012\* or us.

#### Why has my card been declined for payment?

There could be a number of reasons why your payment has been declined.

# Please check the following:

- 1) You have activated your card for payment in the 'Payment' tab of your app.
- 2) You have activated your card by using your PIN in a Chip and PIN device before using it as a contactless card.
- 3) You have not exceeded any limits on your account and that you have enough money available for the transaction in your account.
- 4) That your membership with us has not expired or that the card itself has not expired.

On occasion it could be a problem with the payment terminal or the card itself could be damaged. If you're still having issues please contact us or the Helpdesk on 0333 200 1012\*

# Functionality Support

I'm a Barclays customer will I be able to see my card transactions in my Barclays App or Online Banking? No. you will only be able to see your card transactions within the payment area of the app. For all your other Barclays banking needs, please continue to use the Barclays App or Online Banking.

### Can I refund money from my card?

Yes. You can refund money back to the account that you used to register with, simply using the withdraw feature in the payments area of the app.

# Can I change the default card for top up?

Yes. Tap 'Top up' on the 'Manage card' screen and swipe across to choose the card you want to use. If you want to use a new card, you can add this by selecting 'Add a new card'. Remember, you can top up with any MasterCard debit or Visa debit, registered to a UK address. Unfortunately, pre-paid or credit cards can't be used.

#### How do I add money to my card?

You can add money on to your card by selecting the 'Top up' button on the 'Manage card' screen from within the payments area of the club app. Or you can set up a regular top up amount for when your balance falls below a chosen amount by selecting 'Auto top-up'. If you choose to use this feature, once the balance of your Pingit for Clubs card falls below the value you've set, the app will automatically top up your Pingit for Clubs card using your chosen debit card so that you can continue to make transactions.

#### Is there a maximum and minimum amount of money I can top up onto my card?

Yes. The maximum you can top up each Pingit for Clubs Account in a single day is £2,000. The minimum top up amount is £5.00. If you try to exceed these limits then, you won't be able to continue.

# My debit card is about to expire, how can I remove it from the app?

In top up, select the manage cards icon in the top right-hand corner and you can delete the required card. If your card has already expired it will be highlighted in red.

#### Can I see my Pingit for Clubs account in other banking apps?

No, this feature isn't available in Pingit for Clubs.

#### Can I transfer my funds to my friend?

No, you cannot transfer to anyone. If you wish to withdraw funds from your card then the amount will be refunded to the account you used to register.

#### Is there web access to my card?

No, unfortunately you can only access card via your phone app.

# I am a UK resident but I pay tax outside the UK, why can't I register for the Pingit for Clubs Account?

You'll need to pay tax in the UK to activate payments on your Pingit for Clubs card.

#### How do I top up my card?

You can top up your card:

- · Manually using a debit card
- Setting up an regular (auto) top-up using a debit card.

Note, you must have activated within the payment area of your club app to see your Pingit for Clubs card transactions and to have the option to use a debit card to top up.

# Can I use my card on Transport for London (TfL)?

Yes. For individual journeys, just touch your card on the Transport for London (TfL) card reader as you would use a contactless card or Oyster card.

# I've forgotten my passcode for the 'Payments' area of my Pingit for Clubs app – can you send me a reminder?

For your security, we don't send reminders – you'll need to re-register your account.

- Tap 'Help' (?) in the top right of the log-in screen
- Tap 'Ok, let's go'
- So that we can get you up and running again we'll need you to enter a new passcode.
- Next, we'll send you a text with a code and also send a penny payment into your linked bank account. As soon as you enter these codes into the app successfully you'll be able to log back in.

# Can I still access my card in the 'Payments' area of my club app if my fingerprint/face recognition log-in isn't recognised?

Yes. If you've enabled Touch ID/Face ID (iOS) or Fingerprint Scanner (Android) for your club app and your fingerprint isn't recognised, you can enter your 5-digit passcode instead that was set up when you registered for payments within your club app.

If you keep having problems with fingerprint authentication, go to 'Touch ID' or 'Fingerprint Scanner' in your device settings and re-scan your fingerprint.

### What if I have other people's fingerprints registered on the device?

We recommend that you delete any fingerprints that aren't yours from your device. If you've enabled Touch ID (iOS) or Fingerprint Scanner (Android) for your club app, anyone with a fingerprint registered for that service on your device can access your card. They'll also be able to access other apps that use fingerprints if you've installed them and enabled fingerprint log-in.

# **Other**

#### Will activating my Pingit for Clubs card for payment affect my credit score?

No, it will not impact your credit score.

#### How do I make a complaint?

If your complaint is regarding the payments area of the app please contact the Barclays Helpdesk on 0333 200 1012\* and we can help you. For any other complaints please contact us.

#### Can I go overdrawn?

As the Pingit for Clubs card is a pre-paid card, you are not able to be overdrawn.

#### **How can I contact Pingit for Clubs?**

For membership, access or loyalty point queries please contact us directly.

For queries relating to payments you can contact the Helpdesk in a number of ways.

Phone: 0333 200 1012

#### Why is payment disabled for activation on my phone?

Pingit for Clubs cards can only be activated for payment on handsets that are on iOS 11 and above, and Android 8.0 and above. This is to keep your data safe – earlier operating systems don't let us do this.

#### Is the Pingit for Clubs Account covered by the Financial Services Compensation Scheme (FSCS)?

The FSCS does not protect the money you have in your Pingit for Clubs Account. This is because these are "e-money" accounts. These types of account do not satisfy the definition of a "deposit" account and are therefore not within the scope of FSCS protection.

Pingit for Clubs Accounts are provided by Barclays Bank UK PLC. Barclays is a UK bank authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This includes permission to issue e-money and undertake payments services under the Financial Services Markets Act 2000 ("FSMA").

This means Barclays Bank UK PLC is required to comply with certain rules for UK banks when issuing e-money and carrying on payment services. These rules are set out in the relevant parts of the Electronic Money Regulations, the Payment Services Regulations, the Financial Conduct Authority Handbook and the Prudential Regulation Authority Rulebook which includes a comprehensive capital and prudential supervisory regime.

As a result of the existing capital, prudential and other requirements referred to above you can rest assured the money you have in your Pingit for Clubs Account is in good hands.

#### Do I get interest on money held in the Pingit for Clubs Account?

No, we don't pay interest on money held in your Pingit for Clubs Account.

#### Are purchases made with my card covered under chargeback scheme rules?

Yes, all purchases using your card will all be covered by the VISA chargeback scheme rules.

# How can I get the payment terms and conditions for my card?

You'll find the payment terms and conditions once logged into the "Rewards" and "Payment" section of your club app by clicking on 'Profile & Settings' and then 'T&C's.

# What mobile phone operating systems can be used to activate payment with Pingit for Clubs?

Pingit for Clubs will be available on handsets that are on iOS 11 and above, and Android 8.0 and above. This is to keep your data safe – earlier operating systems don't let us do this.

#### **Auto Top-Up**

#### What is Auto top-up?

Auto top-up is a feature which can be used to ensure you always have money in your Pingit for Clubs Account (the available balance you can spend on your card). When your balance falls below a certain amount that's set by you, Pingit for Clubs will automatically top up your card with an agreed amount using your chosen debit card, so that you can continue to make transactions.

Creating an Auto top-up ensures your Pingit for Clubs card is always topped up and won't be declined by a retailer due to insufficient funds. However, please ensure the account you are using to top-up has sufficient funds, otherwise your top up will fail or you may be charged fees by your account provider.

# How do I set up an auto top-up?

On the 'Manage card' screen, tap on the 'Auto top-up' button.

Enter an amount into the 'If my balance falls below' field. Then enter an amount which is equal to, or greater than this into the 'top up with' field. Next, add or chose a debit card that you'd like to make the top-up from.

Then every time you make a payment with a retailer which takes your Pingit for Clubs card balance below the 'If my balance falls below' amount, your 'top up with' amount will automatically be taken from your chosen debit card.

We will continue to take the amount as instructed, until you cancel the auto top or the payment fails.

#### How can I stop my card from topping up automatically?

On the 'Manage card' screen, select 'Auto top-up'. Then you can choose to 'pause' your auto top up by toggling the button to OFF. You can toggle it back to ON again at any time.

When in a paused state no auto top-ups will be taken and you'll see an 'orange pause' icon on the 'Auto top-up' button instead of a green tick.

However, if you wanted to remove your Auto-top up completely, simply click onto the 'Remove auto top-up' link.

#### How will I know if my auto top-up failed?

If there is an issue with your Auto top-up, which has caused the top-up to fail, then you'll be notified both within the payments area of the club app and via a text message. The notifications will inform you that the auto top-up rule has not been met and also the next steps that you will need take.

#### Where can I see all the auto-top ups that have occurred?

You'll be able to see any Auto top-ups that have occurred within your transactions list, under Profile and Settings. Tapping into an Auto top-up transaction will show you the amount, date and time that the Auto-top up took place.

#### Why do I need to make an immediate payment when creating an auto top up?

If the balance on your Pingit for Clubs card is lower than your 'If my balance falls below amount' then we'll need to take your 'top up amount' immediately. This is to ensure that the next time a payment is made at a retailer, you will have sufficient funds on the card to activate your auto top up rule.

If your balance is higher than the 'If my balance falls below' amount but you choose to add a new debit card when setting up your Auto top-up, we'll prompt you to top-up immediately with £5.00. This is so we can validate and store the new card in the payments area of the app.

\*General servicing: Monday – Friday 07:00 – 22:00 Saturday – Sunday 08:00 – 18:00

Lost and Stolen: available 24/7

To maintain a quality service, we may monitor or record phone calls.