



# Cardholder Guide for Corporate Card Cardholders & Purchasing Card Cardholders

Elavon Financial Services DAC (“Elavon”)

Commercial Card Account (“the Card” or “your Card”)

## Activating Your Card

Before signing or using the Card, please read this guide and our policies located on our website (the “Documents” – available [here](#)). Once you have read the Documents, activate and sign the back of your Card. To cancel, call the number on the back of your Card. If cancelled, it is your responsibility to cancel all items billed on a recurring basis to your Card.

## Using Your Card

By using the Card, you acknowledge that you have read and understand the Documents. The Card is for business-purposes designed to allow you to purchase goods and services related to the business of your company. The Card is the property of Elavon and we may at any time, for any reason and without notice, prevent you from using it. You must not allow anyone else to use the Card. Maintain your Card’s security and use it only for business expenditures in accordance with your company’s policies.

## Paying Fees

You are responsible for all charges and fees you incur or otherwise authorise on your Card, even if your company has agreed to reimburse you the amount of any charge or fee. Late fees may apply for failure to make payments. Fees we may charge you for using the Card include:

- **annual fee:** appears on statements;
- **cash-advance fee:** percentage of the cash advance amount, up to 3%;
- **foreign transaction fee:** up to 2.5%. Applies to charges or transactions not in the billing currency of the Card and applies to transactions made at merchants, online, ATMs, or financial institutions;
- **late-payment fee:** a percentage of the past-due amount, up to 2.5%. Elavon may charge you an additional late-payment fee in each statement until the past-due amount is paid in full;
- **non-sufficient funds fee:** 15 EUR/GBP/CHF, 150 NOK/SEK/DKK, 450 CZK, 75 PLN, 4,500 HUF for a payment that cannot be processed or is not otherwise honoured by Elavon;
- **statement copy fee:** 5 EUR/GBP/CHF, 50 NOK/SEK/DKK, 150 CZK, 25 PLN, 1,500 HUF for an additional paper copy of a statement.

## Withdrawing Cash

Your company’s relevant policy will determine if you can make cash withdrawals at ATMs. You will receive a Personal Identification Number (“PIN”) separate from your Card.

## Statement and Making Payments

At the close of each billing cycle, you will receive a monthly billing statement summarising your Card transactions. If you are required to make a payment by your company, you may do so by following the instructions on the billing statement. Questions regarding your account and specific company procedures for handling expenses should be directed to your company’s program administrator.

## Transaction or Dispute Queries

Please retain your Card receipts, telephone and mail order transactions to check against your statements. Always check the amount of the transaction before you enter your PIN. By entering your PIN, you accept that the correct amount has been charged. If you wish to dispute any Card transaction, please notify Customer Service within 60 days of the statement date that the transaction first appeared.

## Lost or Stolen Card

If your Card is lost or stolen, or if your PIN becomes known to another person, please contact Customer Service immediately. This may assist in preventing fraudulent use of your Card and will enable us to issue a replacement card or a new PIN to you. Please notify your company in accordance with your company’s policies and/or instructions.

## Replacement Card

If your Card is damaged or malfunctioning, contact Customer Service immediately to request a replacement Card. Please notify your company in accordance with your company’s policies and/or instructions.

### Non-receipt of Requested Card

After a new account is setup, allow for normal mail time to receive your Card. If you believe that your Card should have been received, contact Customer Service immediately. Please notify your company in accordance with your company's policies and/or instructions.

### Changes to Cardholder Information:

Changes to a cardholder's information including name, address or telephone number should be immediately reported to Customer Service. Please notify your company in accordance with your company's policies and/or instructions.

### Changes to the Documents

Elavon will endeavour to inform you of any changes to the Documents. However, by using the card, you acknowledge that we may amend the Documents without your consent and without notifying you.

### Travel Insurance, Benefits and Emergency Assistance\*

Your Card provides you with benefits while travelling, including Traveller's Accident, Travel Inconveniences, Travel Assistance and Emergency Assistance. For full details regarding these services, please refer to the Insurance and Benefits Overview available here.

*\* Travel insurance, benefits, and assistance is provided to corporate card cardholders only. Emergency assistance through Visa's Global Customer Assistance Service is available for corporate and purchasing card cardholders.*

Elavon Customer Service	Country	Phone number
<ul style="list-style-type: none"><li>• Customer Service is available 24 hours a day, 7 days a week.</li><li>• Please call Customer Service to report a lost/stolen Card or to activate your Card.</li></ul>	Ireland:	0818 923486
	Germany:	069 380 789292
	Italy:	028 7103589
	UK:	0345 6014437
	France:	0811 64 00 82
	Spain:	901 810 958
	Netherlands:	0900 040 14 24
	International Dialling - when calling outside of the countries listed above:	+353 1 656 9898

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