

iFAST Global Bank Multi-Currency Debit Card - Early Access Referral Programme – Terms and Conditions

1. Introduction

1.1. These Supplementary Terms & Conditions (“Supplementary Terms”) form part of, and should be read in conjunction with, the iFAST Global Bank Digital Personal Banking Terms & Conditions (“Main Terms”).

1.2. These Supplementary Terms govern the **iFAST Global Bank Multi-Currency Debit Card – Early Access Referral Programme (“Programme”)**, offered by iFAST Global Bank (“the Bank”).

1.3. By participating in the Programme, you agree to be bound by these Supplementary Terms and the Main Terms. In the event of any inconsistency, these Supplementary Terms shall prevail to the extent of such inconsistency.

1.4. Participation in the Programme does not guarantee access to the Debit Card service by any particular date.

1.5. For the purposes of this Supplementary Terms, **“Debit Card”** refers to the **virtual (including Digital Wallet(s)) version of the payment card** linked to your Personal Bank Account. It allows you to spend directly from the balance available in your Multi-Currency Current Account.

1.6 **“Early Access”** refers to a period which the issuance of Debit Card is made available to eligible customers under the Programme, prior to the public launch of the feature.

1.7 Capitalised terms used but not defined in these Supplementary Terms shall have the meaning given to them in the Main Terms.

2. Programme Eligibility & Duration

2.1. The Programme is available to all iFAST Global Bank Multi-Currency Current Account holders (**the “Account Holder”**), in accordance with the Main Terms.

2.2. The Programme runs from **29 September 2026 until such date as may be determined by the Bank (“Programme Period”)**.

2.3. Early Access to the Debit Card feature may be made available to eligible customers prior to the official launch of Debit Card issuance in the **9 designated countries and**

regions: Hong Kong, Singapore, Thailand, Malaysia, Taiwan, the United Arab Emirates (UAE), Pakistan, Germany and Italy. Availability is subject to readiness and the Bank's discretion.

2.4. To participate in the Programme, the **Account Holder must be a resident of one of the countries or regions specified in Clause 2.3.**

2.5. The Debit Card made available under the Programme **will initially be provided in digital form and supports Apple Pay and Google Pay.** Use of these digital wallet services is subject to their availability in the customer's market, device compatibility, eligibility requirements and the applicable terms and conditions of the relevant wallet provider. Visa Click to Pay may also be available to eligible customers in supported markets, including Germany and Italy. Physical Debit Cards may be made available at a later stage, subject to availability and further notice from the Bank.

2.6. The Bank reserves **the right to determine the eligibility of customers for this Programme.**

3. Programme Structure & Early Access Eligibility

3.1. Eligible Account Holders in the 9 designated countries and regions may be enrolled in the Programme and placed on the waiting list.

3.2. During the Programme Period, an Account Holder may move up the waiting-list queue by referring new-to-bank individuals ("Referred Friends"). A referral will be considered successful where the Referred Friend:

- opens a new iFAST Multi-Currency Current Account using the Account Holder's unique referral link;
- and has their account application approved.

3.3. Successful referrals may improve an Account Holder's position on the waiting list. The Bank will determine the order in which Early Access is made available.

4. Early Access Conditions

4.1. Debit Card issuance during Early Access may be subject to:

- Feature limitations;
- Availability in certain countries and regions.

4.2. Inclusion in the Programme does not require an Account Holder to apply for a Debit Card. Account Holders may choose whether to apply when the Debit Card becomes available to them. The Bank may amend, suspend or withdraw the Programme at any time.

5. Disqualification & Abuse

5.1. The Bank reserves the right to disqualify any Account Holder where there is reasonable suspicion of:

- Fraud, abuse, or manipulation of the referral mechanism;
- Provision of false or misleading information; or
- Breach of the Main Terms or these Supplementary Terms.

5.2. Disqualified participants may be removed from the waiting list and excluded from Early Access.

6. Changes & Termination

6.1 In the event of termination of the Programme, this Supplementary Terms shall automatically be terminated simultaneously.

6.2. The Bank may modify these Supplementary Terms, including changes to the Programme's eligibility criteria or the Programme Period. Changes may be made for the following reasons, including but not limited to:

- Improve or update the Programme, including adding or removing new requirement or changing the terms of Early Access.
- Reflect changes in law, regulation or best practice.
- Adopt new technology or align with industry innovations.
- Clarify these Supplementary Terms or correct errors.

6.3. Where reasonably practicable, any modifications will be communicated through email, online banking notifications, the Bank's website, or other appropriate channels.

6.4. Any suspected fraudulent transactions, misuse, manipulation, abuse or attempts to unfairly benefit from the Programme may result in disqualification from participation. If the Bank has reasonable grounds to believe that such activity involves a serious breach of law, regulations or banking policies, this may also lead to account closure in accordance with the **Main Terms**.

6.5. These Supplementary Terms shall automatically terminate upon the closure of the Account Holder's account (for any reason) under the applicable Main Terms.

7. Liability

7.1 To the fullest extent permitted by law, the Bank shall not be liable for any loss, damage, or inconvenience arising from:

- Participation or inability to participate in the Programme;
- Delays in or failure to grant Early Access; or
- Changes to the Early Access service or Programme structure.

8. Other Applicable Terms

8.1. The terms of your accounts are set out in the **Main Terms** and other terms provided when you opened your account.

8.2. The Bank is authorised and regulated by the FCA and PRA in the United Kingdom. Details of our authorisation can be found on our website.

9. General Terms

9.1 These Supplementary Terms are issued pursuant to and form part of the Main Terms.

9.2. All other provisions of the Main Terms continue to apply to your use of the iFAST Multi-Currency Current Account, including but not limited to terms on account eligibility, complaints, data protection, and liability.

9.3. These Terms & Conditions shall be governed by and interpreted in accordance with the laws of England and Wales.

For more details, please contact our customer service team at **clienthelp@ifastgb.com** or reach out to us via **online chat and online call**, available:

- Weekdays: from 1:00 am to 11:00 pm GMT, or 2:00 am to 12:00 am GMT+1 (BST)
- Weekends: from 8:00 am to 12:00 pm GMT, or 9:00 am to 1:00 pm GMT+1 (BST)

Our customer service support is available during these hours.