



GuardianCard Website & Mobile app terms of Use v1

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This is where we tell you all about the legal terms and conditions that apply to the use of the GuardianCard website (www.guardiancard.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

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 ([hyperlink](#)). 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 GuardianCard Pre-paid Mastercard and opening a GuardianCard account 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 GuardianCard 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 GuardianCard 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 parent(s) or other account holders will be able to choose their own password; this must also be kept safe.

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 ([hyperlink](#)). And for more details of how we protect your privacy please read our privacy policy ([hyperlink](#)).

3. Payment

Your payments to us go into your primary GuardianCard account to pay the monthly membership fees. GuardianCard accepts most major debit cards, or you can pay by direct transfer or Standing Order from your bank account. GuardianCard 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 use of the GuardianCard online service. 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 GuardianCard account. To be very clear, please note that GuardianCard is a SUBSCRIPTION SERVICE and the GuardianCard membership fees are recurring/continuous transactions. Your monthly membership fees will be debited on the monthly anniversary of the date you activated your GuardianCard account. Please note that should you enter into a free trial subscription period, you will be billed the 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 and then change your mind, please let us know by calling us on 01482 739139 or emailing on help@guardiancard.co.uk and we will cancel your application. If your GuardianCard has already been sent out, we'll arrange to cancel the card and refund the balance of your account.

6. Copyright

All of the content of our website, including the GuardianCard 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.

7. 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;

8. 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.



9. 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 contamination 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 kinds of loss or injury resulting from your use or downloading of any content on our site.

10. 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. GuardianCard 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.

GuardianCard 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 guardiancard.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 GuardianCard account, unless you can prove that it has been used fraudulently.

11. 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 01482 739139 or by emailing help@guardianacard.co.uk or by writing to us at:

GuardianCard Member Services
Orchard House
The Square
Hessle
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