

USER GUIDE

The Tuxedo Plus
tariff exclusively for your
Tuxedo Prepaid Card and eccount®

www.tuxedo-plus.co.uk

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Contents

Your Tuxedo Card and account Easy to Use	4
Get your PIN, Top-up and Use	6
Payment Services	8
Cashing Cheques	
Salary/Wage Payments	
Benefit Payments	
Direct Debit Payment Service	
Standing Orders	
Your PIN	10
Using Your account Manage your Card and Money	11
Travelling	12
Mobile account	13
Endless Possibilities with Tuxedo	14
Additional Cards	15
Share your Money	
Top-up Card	
Tuxedo Cashback	16
When is My Money Available?	17
Tuxedo Plus Fees Summary	18



The Tuxedo Prepaid Card and account

Designed to give you maximum visibility and control over your money, the Tuxedo account makes managing your finances easier than ever.

All funds are automatically allocated from your account to your card. To change your account preferences login at www.tuxedo-plus.co.uk

Simply Top-up as you go and enjoy the freedom to spend, share, receive and withdraw money in the UK and worldwide.

- ▶ **Safe** – your funds are managed by Newcastle Building Society and the product is regulated by the UK Financial Services Authority. It is a safe alternative to cash.
- ▶ **Manage** – you can manage your money safely and conveniently, moving and distributing it between your account and card online, through our automated telephone line, by text or using the Mobile account 24 hours a day.
- ▶ **Visible** – our fees and charges are very competitive and offer great value for money.
- ▶ **Easy** – it is a great way to manage your money as you can only spend the available balance.
- ▶ **Simple** – Get your PIN, Top-up and Use in millions of locations worldwide.
- ▶ **Top-up** – with cash at over 36,000 locations nationwide, by bank transfer or have funds paid directly into your account/card.
- ▶ **Spend** – online, in-store, by phone or mail order with your Tuxedo Card.
- ▶ **Share** – add an authorised user and share money with family and friends in the UK and abroad.
- ▶ **Receive** – salary/wages or other payments like benefits and refunds.
- ▶ **Withdraw** – cash from over 1 million ATMs worldwide with your prepaid card.

Easy to Use



Multiple ways to Top-up funds



Secure online master account



Control your money by text, online, by phone or using the Mobile account 24 hours a day



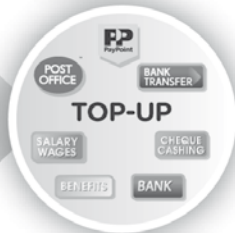
Have one or multiple cards and services linked to your account



Spend in the UK and abroad at shops, online, by telephone or mail order. Withdraw cash from ATMs

Get Your PIN, Top-up and Use

Now that you have registered and received your card, you can manage and control your money using your Tuxedo Prepaid Card and account.



Get Your PIN

To start using your Tuxedo Card, all you need to do is get your PIN from our secure automated service.

Call **020 7070 4902** and follow the instructions. If you would like to change your PIN to a number more memorable to you, this facility is available at most ATMs.

You must sign the signature strip on the reverse of your prepaid card immediately.

Top-up

Top-up with cash at 2,000 Barclays Bank branches (FREE), at over 14,500 Post Office® Branches (99p fee) or at over 19,500 locations nationwide displaying the PayPoint logo (3% fee). Simply ask the retailer to **swipe** your Tuxedo Card to ensure your Top-up is processed correctly.

You can also Top-up by bank transfer (FREE), by cashing cheques and having the funds paid directly into your account/card or by having your salary/wages or benefit payments paid into it.

Use

Your Tuxedo Card and account gives you the freedom of cash but with so much more control, flexibility and safety.

Make payments; shop online, spend in-store or order goods by mail or over the phone. If you need cash, choose from over 1 million ATMs worldwide.

Payment Services

Payments made into your account/card

Cashing Cheques

Now you can cash your cheques and funds will be paid directly onto your Tuxedo Prepaid Card.

Tuxedo offers a cheque cashing service enabling you to have your cheque paid directly into your account/card. To use this service or to find out more, please fill in the 'Cheque Deposit Slip' enclosed with your welcome pack and send along with your cheque to the address provided. Alternatively you can download this form from www.tuxedo-plus.co.uk

Salary/wage Payments

Why not have your salary/wages paid directly into your account/card?

Fill in the form enclosed with this welcome pack and hand to your employer or supply the bank details provided on page 2 of this booklet.

Alternatively you can download this form once you have logged in to your account online.

Benefit Payments

Benefit payments can also be paid directly into your account/card by sending us copies of your entitlement letter or documents. See the 'Salary/Wage Payment Form' enclosed for further details.

Alternatively you can download this form once you have logged in to your account online.

Payments made out of your account/card

Direct Debit Payment Service

Set-up a direct debit payment service from your primary card and take away the worry of having to remember to make regular payments. Funds must be available in your account/card for payments to be made.

Complete the form enclosed with this welcome pack and post it to us together with your direct debit mandate.

If you need additional forms, these can be downloaded from www.tuxedo-plus.co.uk

Standing Orders

You can now set up a standing order from your Tuxedo account/card, if you need to pay a set amount on a regular basis. This facility will help you to keep track of your finances, manage outgoings more efficiently and help to ensure that you do not miss payments as long as there are available funds in your account.

Alternatively you can fill in the form enclosed with your welcome pack or if you require additional forms, these can be downloaded from www.tuxedo-plus.co.uk

Note: Funds moved between your account and your cards or from card to card are credited instantly.

Check www.tuxedo-plus.co.uk
regularly for new service updates

Your PIN



You can change your PIN at most ATMs. Insert your card and enter your existing PIN, then follow the on-screen instructions to change the PIN to a 4-digit number of your choice.

Your Tuxedo Prepaid Card can be used to withdraw cash with your PIN or to make purchases in stores where PIN verification is required.

You should never disclose your PIN or personal details to anyone. Tuxedo Customer Care will never ask you to reveal your PIN.

When PIN verification is not offered, you will be asked for your signature.

Using Your account

Manage your Card and Money

24 hours a day

Managing your card and money is quick, easy and safe. To perform important functions on your card:

- ▶ Login online: **www.tuxedo-plus.co.uk** and select 'account Summary'.
- ▶ Login online: **www.tuxedo-plus.co.uk** and select 'Mobile account' to download the account to your mobile phone handset.
- ▶ Call our automated telephone line: **0845 225 0043** or **+44 (0)20 7070 4905** if calling from a mobile or overseas.
- ▶ Text the bold word from the list below to **80777** (from overseas text **+44 7781 474 776**). Register your mobile number with us to use the text services.

Note: amount indicates the money value in numbers and XXXX indicates the last 4 digits of the 16-digit card number.

This service only applies if card is registered to the mobile number that the text is being sent from.

Manage your Card

BLOCK	Block your card from being used
BLOCK	Block a specific card from being used
UNBLOCK	Enable your card after blocking use
UNBLOCK	Enable a specific card again after blocking use
LOST	Report your card lost
LOST	Report a specific card lost
STOLEN	Report your card stolen
STOLEN	Report a specific card stolen

Manage your Money

BAL		Check total balance
BAL		Check card balance
BAL ECC		Check account balance
MOVE	from to	Move money from card to card
MOVE	from ECC to	Move money from account to card
MOVE	from to ECC	Move money from card to account

Balance updates by text: standard network rates apply when you text us. Text replies from us are FREE. Move money services by text, call or online: charged at 20p each.

Travelling

Use your Tuxedo Prepaid Card when travelling abroad and benefit from the extremely competitive exchange rates Tuxedo offers.

- ▶ Find the current daily exchange rate of a particular currency on the 'Customers' section of www.tuxedo-plus.co.uk
- ▶ Use our exchange rate calculator in the 'Customers' section of www.tuxedo-plus.co.uk
- ▶ Call our automated telephone line on **0845 225 0043** or **+44 (0)20 7070 4905** if calling from a mobile or overseas, for the most up to date exchange rates

Unlike many other card services Tuxedo does not charge any exchange rate conversion fees.

Taking The Tuxedo Card abroad is so convenient:

- ▶ hold funds off your card in your account and move onto your card as required for extra security
- ▶ instantly block/unblock or cancel your card if lost or stolen
- ▶ instantly Top-up from the account to your card(s) in emergencies
- ▶ more convenient than travellers cheques and a safe alternative to carrying cash
- ▶ accepted in millions of locations worldwide including ATMs

Mobile account

New and Exclusive

Tuxedo offers you the opportunity to download your account direct to your mobile. This means that you can securely manage your money using your handset when you are on the go!

Enjoy benefits such as:

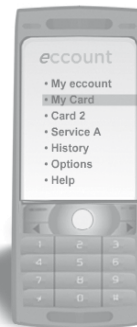
- ▶ viewing mini-statements
- ▶ checking your balance
- ▶ moving money wherever you are worldwide
- ▶ moving money on or off your card/s and account
- ▶ block/unblock cards

To register for this service, all you will need are the following:

- ▶ Your mobile telephone number
- ▶ Your mobile phone model details
- ▶ Your 9-digit account number*

To register please visit our website.

* see bottom left hand corner of your card



My Card

- ▶ Mini Statement
- ▶ Balance Enquiry
- ▶ Transfer Funds
- ▶ Block Card
- ▶ Report Lost or stolen

Mini Statement

My Card
 Balance £307.82 CR
 06 Feb - £51.07
 Amazon
 09 Feb - £15.00
 Odeon
 10 Feb -£272.85
 British Airways
 11 Feb £200.00
 Transfer from My account

Endless Possibilities with Tuxedo

Spend, share, receive and withdraw your money the easy, safe way with your Tuxedo Prepaid Card and account.



Additional Cards

Share your Money

The Tuxedo Card is too good to keep to yourself. You can share your account with a family member or friend.



To make it easy, we'll give you a second Tuxedo Card with your authorised user's name on it for FREE.

You can control your authorised user's card using your account to either share your available funds or allocate as needed.

Top-up Card

Give a family member or friend a Top-up Card and allow them to load your Tuxedo Prepaid Card with cash at over 14,500 Post Office® branches and at over 19,500 PayPoint locations.

This is a great service if you are travelling abroad and would like someone in the UK to Top-up your card for you.

You can order your FREE Top-up Card by calling Customer Care.

Tuxedo Cashback

Start earning cashback every time you shop online!

Tuxedo Cashback pays you to shop online at over 1,000 leading retailers. Make purchases through the Tuxedo Cashback site and start earning immediately.

Simply register your details before shopping on the site. You can use any credit, debit or prepaid card and the cashback will be calculated and paid onto your Tuxedo Prepaid Card once you have reached a minimum of £10 cashback.

With a wide range of categories from gifts, flowers, electronics, toys and much more, it pays to shop with Tuxedo Cashback. Keep a lookout for special offers and discounts to ensure you are getting the most out of shopping online with your card.

Sign up at www.tuxedocashback.com

When is My Money Available?

Cash paid at:

- ▶ PayPoint: available to spend instantly
- ▶ Post Office®: available within 4 working days
- ▶ Barclays Bank: available within 4 working days

Loading by:

- ▶ Bank transfer: available within 4 working days
- ▶ Salary/wage payments: available within 4 working days
- ▶ Benefit payments: available within 4 working days
- ▶ Cheque cashing: available within 10 working days

Top-up facilities are all subject to change



Tuxedo Plus

Fees Summary

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

FEES SUMMARY	
ON APPLICATION	
Card issue fee	£10 including card, account, user guide and necessary forms to provision required services
Additional card fee	FREE second card
Limits	£10 - minimum amount of initial load £2000 - maximum load £3000 - maximum card/eccount balance
ONGOING FEATURES	
Transaction fees	FREE and unlimited in the UK and abroad
Cash withdrawal fees*	50p in the UK and £2.00 abroad
Top-up fees and limits	FREE at Barclays Bank branches (max £1,500 cash only load) FREE by bank transfer (max £1,500 load) 99p at Post Office branches (max £250 load) 3% at PayPoint locations (max £249 load)
Salary/wage payments	FREE (max £2,000)
Benefit payments	FREE (max £2,000)
Cheque loading: Cheques up to £1,000 Cheques from £1,001 - £2,000 Cheques from £2,001 - £3,000	£10 £20 £30
Service fees	£12 monthly fee
Replacement card fee	£4.99
Other fees	FREE and unlimited standing orders £2 - direct debit payment services provisioning charge per direct debit FREE and unlimited monthly direct debits payments £5 - per instance for failed standing order or insufficient funds for direct debit payment service FREE Mobile account £2 - Paying-in book Balance enquiry: please check with your service provider
CLOSURE	
Cancellation or redemption	£10 cash out fee. You must have more than £10 remaining to redeem the balance
Expiry	Card valid for 3 years

*Some ATMs may charge an additional fee and should advise you before you confirm the transaction

Note: The Fees Summary may be updated from time to time. Please check the website frequently for any changes. Tuxedo reserve the right to update its fees and charges

Lost or Stolen Card

Call our lost or stolen telephone line:
0845 241 4278 or **+44 (0)20 7101 6599**
if calling from a mobile or overseas



tuxedo 
eccount

PO BOX 49777
LONDON, WC2E 7WZ


Customer Care:
0845 241 4276 or +44 (0)20 7101 6598

www.tuxedo-plus.co.uk

Winner/2008
THE CARD AWARDS



Tuxedo MoneyPlus is a company registered in England and Wales, registration number: 05831827. Registered address: Brettenham House, Lancaster Place, London WC2E 7EN.



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