

## PLATINUM VISA DEBIT CARD



Our Platinum Visa debit card is a debit card that works with your Focus account. It gives you access to the money in your account wherever you are, whenever you want, wherever you see the Visa symbol. Money is deducted directly from your account balance.

### KEY FEATURES

- Designed to complement your Focus account
- As a debit card, money is deducted directly from your balance - no credit is extended
- It can be denominated in sterling, US dollar or euro
- Sufficient funds must be available in your account, in the currency of your card, to cover any expenditure
- Can be used at over one million Visa ATMs and in more than 24 million places around the world
- Balance enquiries can be made at any Visa cash machine that offers this facility
- Daily cash withdrawals of up to £2,000 (or currency equivalent) can be made from cash machines or over the counter of most banks displaying the Visa sign (subject to local regulations)
- Contactless technology offering a fast, simple and secure way to pay for purchases up to £45 in the UK
- Up to £50 cash back is available from participating retailers in the UK
- A dedicated Visa contact telephone number is provided for all cardholders, which is available 24 hours a day, seven days a week, from anywhere in the world

### KEY BENEFITS

- Convenience – easy to monitor your spending
- No interest to pay
- The Verified by Visa service is available on your Platinum Visa debit card for additional security when shopping online
- Flexibility in your Platinum Visa debit card parameters can be agreed with us in advance of large purchases or if you are planning to travel abroad
- Potential savings when travelling abroad by avoiding excessive charges and receiving more competitive foreign exchange rates
- Emergency medical and legal referral services

### CHARGES

There is no annual fee, however, if your account falls below the minimum balance required, an annual charge of £25 will be levied per debit card held on the account.

### CONTACT US

If you are interested in finding out more about our Platinum Visa debit card, please contact us at Nedbank Private Wealth.

### ISLE OF MAN OFFICE

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The parent of Nedbank Private Wealth Limited is Nedbank Group Limited, which is incorporated in South Africa and is regulated by the South African Reserve Bank.

The latest report and accounts, and details of Nedbank Private Wealth Limited's credit rating are available at [www.nedbankprivatewealth.com](http://www.nedbankprivatewealth.com).

Nedbank Private Wealth Limited is licensed by the Isle of Man Financial Services Authority. Registered office: St Mary's Court 20 Hill Street Douglas Isle of Man.

The Jersey branch is regulated by the Jersey Financial Services Commission. The London branch is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Registration No: 313189.

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The Jersey branch of Nedbank Private Wealth Limited is a participant in the Jersey Banking Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on [www.gov.je/dcs](http://www.gov.je/dcs) or on request.

Your eligible deposits with Nedbank Private Wealth Limited, London branch, are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. Any deposits you hold above the £85,000 limit are unlikely to be covered. Please ask for further information or visit [www.fscs.org.uk](http://www.fscs.org.uk).

P2c 08/20