

**I need to activate my new card. How do I do this?**

You can activate your Aqua credit card by calling our automated service on 0800 028 7777 or activate it online here. Please remember to sign your new card right away.

**I have received my card but don't have a PIN. What should I do?**

Your PIN is sent out separately from your card so you should receive it within the next few days. If you don't, please call Customer Services on 0333 220 2691\*.

**I have received my PIN but would like to change it. How can I do this?**

You can change your PIN at any cash machine where you see the 'PIN services' option. Just insert your Aqua card and follow the instructions on screen. Any PIN change comes into effect immediately for both purchases and cash withdrawals.

**I have forgotten my PIN. What should I do?**

Just call customer services on 0333 220 2691\* and we'll send you a reminder by post.

**I want to buy something on the internet but have been asked for my card security code (CSC). What is this?**

Your CSC (which is sometimes called a CVV or CVC) is the last three digits that appear in the signature panel on the back of your card. You'll generally only need it when you're paying for something on the telephone or Internet. You should only ever give out this information when you are sure of the credentials of the person or website asking for it.

**Can I use my card abroad and will I be charged?**

Your Aqua credit card is a Mastercard, which means it's accepted in more than 36 million places and over 600,000 cashpoints around the world. Please remember that when you pay for anything in a foreign currency, depending on the type of Aqua card you have, you may incur a charge. This will be added to your purchase and will not appear separately on your statement. Please see your credit card terms and conditions for further information.

**What happens if I lose my card while I'm abroad?**

At Aqua we help our customers whenever and wherever we can. As soon as you realise that your card is missing, please call us immediately on +44 113 244 8986. You can even ask the operator to reverse the charges to this number.

### **Can I use my card to withdraw money from a cash machine and is there any charge?**

Yes and yes. You can use your Aqua credit card anywhere you see the Mastercard logo. Interest and fees are charged from the day the cash withdrawal appears on your account. There's also a cash fee of 5% (minimum £4) for using your card to withdraw cash.

### **Is there a limit to the amount of cash I can withdraw?**

You may be able to take out up to £300 a day, depending on your credit limit. Please remember that a fee of £4 or (5% of the amount, whichever is higher) will be applied to each cash transaction and interest will be charged from the date the transaction is added to your account (usually the next working day). Both of these could take you over your credit limit, so please be mindful of this and keep an eye on your balance.

### **Can I request a copy of my terms and conditions?**

Yes, you can request them at any time while your account is open. Just give our customer services a call on 0333 220 2691\*.

### **What is a preauthorised transaction? And what happens if I enter one?**

There are some transactions where the final price can still be unknown when you agree to it. When you book a hotel or hire a car, for example. When this happens the retailer will try to make sure you have enough money by reserving, or blocking, funds in your account. This is called a preauthorised transaction and results in your available balance going down without any money coming out of your account. It is not classed as a transaction. Please note we'll only block funds if you have authorised the exact amount to be blocked with the retailer. Once we're made aware of the actual transaction value, we'll release the funds from your account.

### **Can I have more than one cardholder on my Aqua credit card account?**

Yes, as long as they're aged over 18. All you need to do is ask. It's completely free and simple to arrange, just call our customer services on 0333 220 2691\* for more information. Please note that, as you are the main cardholder and the person we have an agreement with, you will be responsible for all use of the additional card.

### **I need to order a new card. How do I do this?**

It's easy. Just call our customer services on 0333 220 2691\*, ask for a new one and we'll take care of everything.

### **My Aqua card expires soon. What should I do?**

If you've kept your account in good order, we'll automatically generate and send out a new card 4-6 weeks before your card expires.

### **I would like to close my Aqua credit card account. How do I do this?**

Please call customer services on 0333 220 2691.

### **Where can I access my card details?**

You can access your account details via our Online Account Manager <https://portal.aquacard.co.uk/aqua/login> and the Aqua Card app. If you haven't registered for the Online Account Manager, just click on the 'REGISTER' tab at the top of any page on the Aqua website. You can download the App via The App Store or Google Play.

### **How can I contact Aqua?**

Online: Visit your Online Account Manager or via the Aqua Card app.

By phone: You can contact Aqua by calling 0333 220 2691.

If you are calling from abroad, please call +44 113 244 8986

By post: Please write to

Aqua Card Services

PO BOX 172

Sheffield

S98 1JT

### **How do I tell you if I change address?**

Please tell us your new address before you move house. You can either change your personal details in your Online Account Manager <https://portal.aquacard.co.uk/aqua/login> or call customer services on 0333 220 2691\*. If you are calling from abroad, please call +44 113 244 8986.

You can also write to us at:

Aqua Card Services

PO BOX 172

Sheffield

S98 1JT

**I recently applied for an Aqua credit card and was accepted. Can you tell me what the credit limit will be?**

We can give you a rough idea. We'll provide an initial credit limit of between £250 and £1,200 depending on your individual circumstances and what we believe you can afford to comfortably repay.

**Can I ask for my Aqua credit limit to be increased or decreased?**

Yes, of course. As a responsible lender, we monitor accounts on an on-going basis to see how you're getting on. It's important that you make your contractual minimum payment on time and keep within your credit limit as this may affect our decision. We need to see that an account is well managed and payments are made on time over a number of months before we can offer you a credit limit increase. You can reduce your credit limit at any time by calling customer services. You can also choose how you would like us to manage your credit limit preferences.

**How can I update my Credit Limit Increase preference?**

You can do this using your Online Account Manager or by using our automated customer service line. You can choose from one of the following options:

- Automatically. We'll tell you about credit limit increases and activate them automatically unless you tell us not to.
- Let us know. We'll offer you a credit limit increase but you must contact us to accept it.
- No Increases. We won't offer you credit limit increases at any time, unless you change your preference.

**How can I increase the chance of my credit limit being increased?**

The best way to get a credit limit increase is to stay within your limit and keep making at least your contractual minimum payment, on time, every month. We need to see an account is well managed and payments are being made on time before we can consider increasing your credit. We also take into account how you manage accounts and other matters when considering whether you are eligible.

**What happens if I go over my credit limit?**

We'll send you a text message if you're getting close to your credit limit. If you go over at any time during the month, you will be charged a fee of £12. This will appear on your next statement. You will also lose any promotional rates you have on your account at that time.

## **How often do I have to make a payment?**

Each month you'll receive a statement from us showing where and when you used your aqua credit card, together with the amounts you spent. You must pay at least the contractual minimum payment every month, which is an amount equal to the sum of interest, default fees plus either 1%, 2%, 2.5%, 2.75% or 3.25% of the full amount you owe, as shown on your statement (minimum £5). If you owe less than £5 then you must repay the full amount. You should always try to pay more than the contractual minimum payment, as this means you will pay less interest and pay back the amount you owe more quickly. You will also need to pay any arrears or over limit amount, which are due immediately. You may see a Recommended Extra Payment appear on your statement, as part of your Payment Requested. This is an additional amount on top of your contractual minimum payment that we recommend you pay to clear your balance faster and to help ensure your account does not fall into Persistent Debt. You can contact us to change your monthly payment date to suit your personal circumstances. This can be changed up to three times a year.

## **What is Aqua Coach?**

Aqua Coach is your credit building tool, found in the More menu of your Aqua app. Aqua Coach provides you with access to your credit score information (powered by TransUnion), as well as credit management tools to help you be better with credit.

## **Is Aqua Coach free?**

Yes, Aqua Coach is free for Aqua customers.

## **Why is my credit score important?**

Your credit score gives you a good indication of where you stand and how well you have managed your credit relationships in the past in terms of how likely you will be accepted for the best credit deals and interest rates.

## **Does accessing my credit score through Aqua Coach impact my credit score?**

No, accessing your credit score via Aqua Coach does not impact your credit score. To refresh your credit score Aqua will perform a 'soft search', which may be visible to you in your credit report, however it is not visible to lenders and does not impact your credit score.