

Terms and conditions.

If you purchased or deposited Neosurf before 12.00 am 24th November 2023 your T's and C's are [here](#).

If you purchased or deposited Neosurf from 12.00 24th November 2023 until 29th December 2023 your T's and C's are [here](#).

“Safe-Voucher”, “the company”, “we”, “us” or “our”, refers to Safe-Voucher Ltd. Safe-Voucher Ltd distributes e-money issued by Moorwand Ltd, serving customers across the United Kingdom. Moorwand Ltd, registered in England and Wales under company registration number 08491211, is authorised and regulated by the Financial Conduct Authority as an Electronic Money Institution (FRN 900709). Registered address: Moorwand Ltd | Fora, 3 Lloyds Avenue, London, EC3N 3DS.

FCA Link: <https://register.fca.org.uk/s/firm?id=001b000003ZcrWQAAZ>

“Customer”, “user”, “you”, “your”, “their” or “they”, refers to the person purchasing a Neosurf Prepaid Voucher and/or registering for a myNeosurf account, and to whom these Terms and Conditions shall apply.

“Voucher”, refers to a Neosurf Prepaid Voucher which stores electronic money units representing a claim you hold on the issuer.

“PIN” means the Personal Identification Number on the Neosurf Prepaid Voucher distributed to you by Safe-Voucher, which consists of a 10-character alphanumeric code.

“myNeosurf Account”, refers to Neosurf’s e-money account/wallet.

“Distributor” refers to a Safe-Voucher authorised retail outlet who facilitates the purchasing of Neosurf Prepaid Vouchers.

“Merchant” refers to any commercial or business entity that is approved by, contracted to, and integrated with Safe-Voucher, to accept payment through Safe-Voucher.

Warning

If you do not agree with the following Terms and Conditions please disconnect from our website and refrain from buying a Neosurf Prepaid Voucher.

In the case you already purchased a Neosurf Prepaid Voucher you may ask for a refund according to Section-9 hereafter.

1: OBJECT OF THE CONTRACT

The contract aims to define the conditions for using a Neosurf Prepaid Voucher.

2: DESCRIPTION OF SERVICE

Vouchers are distributed by a network of retail outlets authorised by Safe-Voucher.

The Vouchers are sold for face value which must appear on the voucher. The Vouchers show an expiry date on the voucher receipt.

The Vouchers allow you to make payments on the websites of merchant partners of Safe-Voucher.

The Vouchers also allow you to credit certain e-money wallets/accounts such as myNeosurf Accounts.

3: USE OF A NEOSURF PREPAID VOUCHER

Each Voucher has a 10 alphanumeric characters PIN printed on it.

It is by entering this PIN on a dedicated online form that the customer places an order for payment or transfer of funds with their Voucher.

You acknowledge that all payment orders passed through entering your Voucher PIN will be made by you.

Once a service is subscribed on a merchant of Safe-Voucher, you choose to pay by Voucher and click on the Neosurf logo among the means of payment.

A new window will appear under the colours of Neosurf that summarises:

- The merchant you want to pay
- The service or product type you want to purchase
- The amount you agree to pay

You are invited to enter the Voucher PIN in 3 white boxes (4 +3 +3 characters).

It is by entering the Voucher PIN on this page that the customer pays the contracted service to the merchant, or transfers funds using their Voucher

The Voucher is immediately debited by the amount paid or transferred.

You can repeat as many times as you want until exhaustion of the balance of the Voucher.

Safe-Voucher may refuse to execute a payment order given by you, for various reasons including the lack of provision or any other cause.

The myNeosurf account is not a bank account, it cannot be used to receive salary, wage or similar payments made to you for paid services carried out by you nor can it be used to receive funds for onward payment into a bank account. If you have purchased a Neosurf voucher for such purpose we will provide you with a refund no more than once per account. If we reasonably believe you are using your myNeosurf account for such purpose, we may close your myNeosurf account.

4: CURRENCIES AND FEES

Vouchers are sold in GBP.

If payments are made in a different currency, your Voucher will be debited according to the current exchange rate plus an exchange fee.

The exchange fee is 2% (3% for the currency PLN).

Service Fee: No service fee applies as long as you log in or make a transaction at

least once every 3 months on your Voucher or myNeosurf Account. Otherwise, a service fee of £3 will be deducted monthly from your Voucher value or account.

5: DUTIES OF SAFE-VOUCHER AND- SERVICE AVAILABILITY

Safe-Voucher implements all the necessary technical resources to ensure you may use the service for its intended purpose, and to ensure the best access possible to that service.

The service can, in principle, be used 24 hours a day, on every day of the year.

However, the service is available via the Internet and via mobile phone networks, and Safe-Voucher does not guarantee continuous availability of service.

The service may particularly be interrupted temporarily in case of force majeure, technical difficulties, or other computer-related disruptions and, in particular, in the event of a disruption in the communication network used.

In addition, you agree that access to or use of the service may temporarily be interrupted because of repair services, maintenance, updating of data or changes implemented by Safe-Voucher.

6: LIABILITY OF SAFE-VOUCHER AND THE USER

The responsibility of Safe-Voucher towards you may only apply for proven facts affecting you directly.

It will cover only direct and proven damages such as defined by law and jurisprudence.

Thus, Safe-Voucher will not be liable because of third parties, strikes, fraud, disruption of supply sources, computer viruses, machine incidents, hacker attacks, explosions or any other event beyond its control.

These events will have the same effect as the force majeure (suspension of contract and possible termination by the parties in the terms and conditions set out below).

In case of appeal against Safe-Voucher by a third party because of you, you will indemnify Safe-Voucher against any demands, claims or convictions.

The responsibility of Safe-Voucher will not apply in case of force majeure as defined by law and the Supreme Court.

7: PROOF

It is expressly agreed that any payment order or remittance which is subject to validation by entering the code on the Voucher is deemed to emanate from you.

You acknowledge that validation of such operations by secret PIN is proof of your acceptance, without reservation, unless proven otherwise.

You hereby certify that all payments you will make will be for the purchase of goods or services through the site of a merchant, partner of Safe-Voucher.

You are advised that all transactions you initiate can be recorded in electronic, magnetic or optical support.

You expressly agree that the evidence of transactions initiated and/or ordered by you,

pursuant to this contract, is the result of recordings made by Safe-Voucher, unless proved otherwise.

8: ASSISTANCE

You may ask for assistance about the use of Vouchers by sending an e-mail to: support.uk@neosurf.com.

9: REIMBURSEMENTS AND COMPLAINTS

To request a reimbursement for a Voucher, you must first open a Neosurf Account at www.myneosurf.com or via the Digital Cash App, then credit it with funds from your Voucher balance. Once your account is credited, you can request a refund or withdrawal of the balance by clicking on the "Refund" link and entering your bank details (IBAN and BIC). You can usually find your IBAN and BIC on your bank statement usually found in the top-right corner just below your sort code and account number. If you can not see this check bank FAQs/support to obtain. The same process applies to non-voucher deposits within the account when requesting a refund or withdrawal.

For all refunds and withdrawals, a valid Neosurf account is required to complete a Know-Your-Customer (KYC) ID verification. If you haven't completed this process, you will be asked to provide necessary documentation for your safety and security. This may include proof of address, bank account details, government-issued ID (e.g. passport), and a video or image to verify your ID. Failure to verify these documents may result in delays in processing your refund request. Please register here if you haven't already applied. [Open myNeosurf Account](#)

Refunds or withdrawal requests involving the loading of vouchers to an account, followed by an immediate refund request without any spending attempt, will necessitate an explanation of the transactions' purpose from our customer support team. Safe-Voucher Ltd does not allow the use of our services to transfer cash to bank accounts or to banking services like Revolut, which operates under a e-money license. Our customer support team will assist in understanding the necessary steps and clarifications required for refund requests. support.en@neosurf.com

If we cannot verify bank account ownership, we may deny the refund request. A management fee of 5% will be applied to all refunds to help cover the costs of issuing your voucher and processing the payment to the relevant bank.

For claims related to payments made to a website using your Voucher or Digital Wallet Account, please request the refund directly from that website or service. If you require further assistance, please email our team. support.en@neosurf.com

Claims related to purchased goods or services, order cancellations, or reimbursements should not be directed to Safe-Voucher Ltd. Instead, they must be submitted to the respective website or service. This article only covers issues related to failures or errors in executing payment transactions by Safe-Voucher Ltd.

Complaints:

Any dispute request can be sent by registered letter with acknowledgement of receipt to Safe-Voucher at our registered office C/O Neosurf Services, Third Floor, Goldvale House 27-41 Church Street West, Woking GU21 6DH UNITED KINGDOM within 7 days of receipt of order (address at end of this document), or via email address to support.en@neosurf.com or operations@moorwand.com.

You agree to provide all the necessary elements to determine the circumstances of the transaction.

In the case of a dispute, the customer can take the case to the Financial Ombudsman (details below): Address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR Website: <https://www.financial-ombudsman.org.uk/> Telephone: 0800 023 4567.

10: PERSONAL INFORMATION STORAGE, PROTECTION AND CONFIDENTIALITY

Personal information collected through this contract are binding and can be processed by computer.

The information collected will be used to manage this contract, and can also be used by Safe-Voucher for commercial prospecting operations.

On their personal information collected, the customer has a right of access and rectification.

In addition, the customer may invoke a right of opposition, including the use of such information for marketing purposes.

This right of opposition may be exercised when collecting personal information.

To exercise all such rights, (access, rectification, opposition), the customer can write to Safe-Voucher (address at end of this document).

If you wish to close your account, you may do so in writing to Safe-Voucher (address at end of this document).

11: LAW

This contract is governed by the law of England and Wales.

In the absence of agreement the only relevant courts are the jurisdiction of England and Wales.

These Terms are provided to you in the English language. Where we have provided a translation of these Terms to you, you agree that such translation is provided for your convenience only and that the English language version of these Terms will govern your agreement with us. If there is any contradiction between the English language version of these Terms and any translated version, the English language version takes precedence.

12: CONTACT ADDRESS

Safe-Voucher Ltd, Third Floor, Goldvale House, 27-41 Church Street West, Woking GU21 6DH UNITED KINGDOM