

General Terms and Conditions for ALPCAPS Payment Cards

1. Scope of the Agreement

1.1 These General Terms and Conditions ("GTC") govern the issuance and use of payment cards ("Card(s)") provided by ALPCAPS to the Cardholder. By applying for and/or using the Card, the Cardholder agrees to these GTC.

1.2 The GTC apply in addition to the specific terms provided during the Card application process. In case of discrepancies, the specific terms shall prevail.

2. Use of the Card

2.1 The Card may be used for transactions such as payments and withdrawals within the limits determined by ALPCAPS. These transactions must comply with the applicable laws and the terms of this Agreement.

2.2 The Cardholder is responsible for ensuring sufficient funds or credit availability in the associated account ("Account") to cover transactions.

2.3 ALPCAPS reserves the right to decline or limit transactions without prior notice, particularly in cases of suspected misuse or insufficient funds.

3. Ownership and Expiry of the Card

3.1 The Card remains the property of ALPCAPS and must be returned upon request or termination of the Agreement.

3.2 The Card is valid until the end of the month/year embossed on the Card. ALPCAPS may issue a replacement Card unless the contractual relationship is terminated.

4. Cardholder Obligations

4.1 The Cardholder must:

Sign the Card immediately upon receipt.

Keep the Card and its authentication details (e.g., PIN, passwords) secure and separate.

Notify ALPCAPS immediately of any loss, theft, or unauthorized use of the Card.

4.2 The Cardholder is required to check transaction statements and report any discrepancies within 30 days of receipt.

5. Fees and Currency Conversion

5.1 Fees associated with the Card, including issuance, renewal, and transactions, are specified in the fee schedule provided by ALPCAPS. Third-party fees and costs may also be charged.

5.2 ALPCAPS reserves the right to amend the fee schedule at any time, with changes communicated appropriately.

5.3 Transactions in currencies other than the Card's denomination may be converted at ALPCAPS' applicable exchange rate, with additional fees applied.

6. Liability

6.1 The Cardholder is fully liable for all authorized transactions. Liability for unauthorized transactions may be limited if the Cardholder promptly reports the loss or misuse.

6.2 ALPCAPS is not liable for refusals by merchants to accept the Card or for technical issues affecting its use.

7. Termination and Blocking of the Card

7.1 The Cardholder or ALPCAPS may terminate the contractual relationship at any time without prior notice.

7.2 Upon termination, all outstanding amounts become immediately due. The Cardholder must render the Card unusable and settle any balances.

7.3 ALPCAPS may block or cancel the Card at its discretion, particularly in cases of suspected misuse or breach of the GTC.

8. Data Processing and Disclosure

8.1 The Cardholder consents to ALPCAPS processing and storing personal and transaction data to provide Card-related services and comply with legal obligations.

8.2 ALPCAPS may share data with third-party service providers and regulatory authorities, including entities located abroad, in accordance with applicable laws.

9. Amendments to the GTC

9.1 ALPCAPS reserves the right to amend these GTC at any time. Amendments will be communicated in a manner deemed appropriate by ALPCAPS

9.2 The Cardholder is deemed to have accepted amendments unless an objection is raised in writing within one month of notification. In the event of objection, the Cardholder may terminate the Agreement

10. Governing Law and Jurisdiction

10.1 These GTC are governed exclusively by the laws of Switzerland.

10.2 The exclusive place of jurisdiction for all disputes arising out of or in connection with this Agreement is Fribourg, Switzerland. ALPCAPS reserves the right to initiate legal proceedings in the Cardholder's place of residence or any other competent jurisdiction.

11. Contact Information

For all inquiries related to the Card, including reporting loss or misuse:

Email: support@alpcaps.com

Customer Support Numbers:

UK: +44 7445014584

USA: +1 3194659923

Canada: +1 4502357914

Website: www.alpcaps.com