

A. SCHEDULE OF NOTICE OF CHANGES TO THE CARD PROCESSING AGREEMENT

A.1 Chargeback timeframe

‘The maximum time frame for the majority of reason codes is 120 days from the transaction processing date. The 540 days rule applies to Goods/Services not received/defective or not as described. **Visa** - In terms of the Goods/Services not received/not as described or defective - The maximum chargeback timeframe is 540 days. **MasterCard** - In terms of Goods/Services not received/not as described or defective - MasterCard limits the 540 day rule to ‘on-going services’ i.e. gym membership. If the transaction relates to a delayed delivery, the chargeback timeframe could exceed 540 days from the transaction processing date’.

A.2 Termination

In the Clause 10 Termination is updated to state : 10. TERMINATION. Intuit may immediately and without notice terminate this Agreement or suspend the Services provided to you, if you fail to comply with these terms or if you no longer agree to receive electronic communications (see Section 6.4), and Intuit may immediately and without notice suspend the Service provided to you or if your account performance is unsatisfactory (e.g. excessive chargebacks, or refunds).

A.3 Service Charge Appendix

For your information we have now posted a appendix our website [link to Service Charge Appendix]. The service charges have not changed we are simply ensuring you know the information is available on the website and we have included below a copy of the Exhibit.

Exhibit B - Service Schedule Appendix				
Transaction Service Charges (% of transaction amount)				
Credit Cards	Visa	2.75%		
	MasterCard	2.75%		
Debit Cards	Visa	2.75%		
	MasterCard	2.75%		
	Maestro	2.75%		
Other Charges				
RFI (Request for Information)		£5.00		
Chargebacks Admin fee		£20.00		

A.4 Single rate pricing structure

The following clause has been added to Exhibit B of your Agreement

You hereby agree that in accepting these terms of use for a mobile device card processing solution, (a) you consent to a single rate pricing structure for the processing of all MasterCard, Visa and Maestro transactions that you accept, (b) you understand you will not receive separate pricing information for credit card transactions, commercial card transactions, debit card transactions and other transaction types, and (c) you will be invoiced in accordance with a single rate pricing structure.

A.5 Prohibited Categories

The following Prohibited Categories have been added to Exhibit A of your Agreement

- Application Submitting Services
- Counterfeit Goods
- File Sharing Sites, or Cyberlockers
- Ghost Writing Sites / Essay Mills
- Search Engine Optimisation
- Part Worn or Retread Tyres
- Risk to HMS's Reputation includes now the further categories :
 - ➔ Fake ID's
 - ➔ Sale of Malware