



Reward Programme – ‘Important - How it works’

To Qualify

The SM>RT WHEELS Reward Card is only open to MORE TH>N Insurance Customers earning their first Quarterly Reward from 14th May 2022 onwards. We reserve the right to change this offer on a new policy or renewal contract at any time. This will not affect existing MORE TH>N SM>RT WHEELS customers who have already obtained a Reward card and Quarterly Reward during the term of their policy.

The Offer

The Card is a Mastercard® prepaid card which can be used online and offline for purchases at most retailers that accept Mastercard as a payment method*. Your Driving score will be reviewed quarterly and when you earn your first Driving reward, the appropriate amount of funds will be loaded onto your Reward Card; this will depend on your SM>RT WHEELS driving score. To receive a reward, you must have a positive Driving score. Your Driving score will continue to be reviewed on a quarterly basis and if you have a positive Driving score, the appropriate amount of funds will be loaded onto your SM>RT WHEELS Card. Only one Card will be issued per customer. Lost and stolen cards must be reported to us and a replacement card will be issued at a cost to the customer of £10. *The Card cannot be used for making payments at CAT terminals (Card Activated Terminals) such as pay@pump terminals, toll roads and bridges, car parking, automated train ticket machines, for subscriptions or automated periodic payments, gambling, or any illegal goods or services. Your card cannot be used to withdraw cash via cashback and cannot be used for cash withdrawals via ATM. There are no cash or any other alternatives available.

How It Works

To receive the Card, your MORE TH>N SM>RT WHEELS policy must remain in force and payments up to date or received in full. When you earn your first Driving Reward, your Reward Card will be sent to you within 28 days following the end of the first quarter of your policy that you earn a Driving reward. Just in advance of the arrival of your Card, you will receive a separate letter with your activation instructions.

Actions You Need To Take

Upon receipt of your activation instructions and the SM>RT WHEELS Mastercard prepaid card you must activate your card by calling Customer Services and selecting Card Activation option from the menu. At the end of the activation process you will be provided with your 4 digit PIN. You need to activate your card to be able to use it.

Things You Need To Know

Your Card will be valid until the expiration date printed on the front of the card (12 months from when your card is issued). If the amount of the value available on the Card is not sufficient to cover

your purchase, you will need to pay the difference by other means first (cheque, cash, debit or credit card) then use the Card. Please note that it is down to individual retailers' discretion whether they will accept split payments. MORE TH>N reserve the right to withdraw this promotion at any time.

In the case of customer queries or a lost or stolen card, please call the Edenred Reward Card Customer Service Team on [0333 400 0018](tel:03334000018) (lines open Mon-Fri 9:00am to 5:00pm excluding Bank Holidays), email at helpdesk@edenred.co.uk or visit www.incentiveawardcard.co.uk

Once you have activated your Card you shall be deemed to have accepted the Card terms and conditions for its use. Please see full details of the Card Terms of Use at <https://www.edenred.co.uk/reward-recipient/how-to-use-my-incentive-award-card/incentive-award-card-terms-and-conditions/#.XlxxuuLTcs>. By purchasing the MORE TH>N SM>RT WHEELS insurance product, you agree to be bound by the SM>RT WHEELS Reward Programme card terms of use.

MORE TH>N SMART WHEELS is a trading style of Royal & Sun Alliance Insurance plc (No. 93792) and is administered and sold by R&SA Marketing Services Ltd (No.2145778) which is an appointed representative of Royal & Sun Alliance Insurance plc (Financial Services Register Number: 202323) authorised by the Prudential Regulation Authority, and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Royal & Sun Alliance Insurance plc and R&SA Marketing Services Ltd are registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Calls may be recorded and monitored.

Your More Than Smart Wheels Reward card is issued by Edenred (UK) Ltd, in partnership with PrePay Technologies Limited, a company registered in England and Wales with number 04008083 who can be contacted at PO BOX 3883, Swindon, SN3 9EA; pursuant to license from Mastercard International. *Mastercard® is a registered trademark of Mastercard International Incorporated. PrePay Technologies Limited is authorised and regulated by the Financial Conduct Authority to issue e-money and is registered with firm registration number (FRN) 900010. Subject to availability. The Card issued by Edenred will function the same as through the previous issuer. No additional charges will apply but the card terms are updated. It will be necessary to pass some of your data to Edenred UK Limited (the provider of the SM>RT WHEELS Card) for the purposes of administering the Card. Your data will be used in accordance with the cardholder Terms & Conditions.