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**Article 1: Definitions**

Point-of-sale terminal:	equipment authorised by the Bank, intended for making Chipknip payments.
Chipknip:	the electronic purse function of the Card.
Chipknip holder:	the person to whom a Prepaid Chipknip is supplied.
Chipknip balance:	the credit balance stored on the Prepaid Chipknip.
Card:	the chipcard on which the Prepaid Chipknip is stored and which bears the Chipknip logo.
Prepaid Chipknip:	the electronic function of the Card.

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**Article 2: Prepaid Chipknip**

1. The Prepaid Chipknip is intended for payment transactions. When a payment transaction is completed, the amount paid is deducted from the Chipknip balance.
2. Payment transactions may only be made via equipment authorised by the Bank. No PIN code is used when making payment transactions.
3. Cancelling or blocking of the Chipknip balance is not possible.

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**Article 3: Period of validity**

1. The Prepaid Chipknip is valid during the period of validity shown on the Prepaid Chipknip.
2. During the period of validity and subject to handing in the Card, the Chipknip holder may require Interpay Elektronisch Geldinstelling B.V. to make the Chipknip balance available to the Chipknip holder. The credit balance left on the Prepaid Chipknip need to be at least € 5,-. A fee of € 1,50 is charged for redepositing the credit balance.
3. A defective Prepaid Chipknip only entitles the Chipknip holder to a refund of the Chipknip balance after handing in the Card to the issuing organisation at one of the authorised contact points published on the website shown on the Prepaid Chipknip. Should the authorised contact point be unable to examine the Card because of a technical defect thereof, and the Chipknip holder has handed in the Card to the authorised contact point, aforesaid, within twelve months after the last payment transaction, then eight (8) weeks after handing in the Chipknip the authorised contact point will calculate the Chipknip balance on the basis of the initial credit balance and the subsequent payment data of the Prepaid Chipknip. The Chipknip balance thus calculated will be made available by the authorised contact point to the Chipknip holder, on the Dutch bank or Giro account submitted by the Chipknip holder.

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**Article 4: Access and usage**

1. Generally applicable changes in access and usage  
Access and usage of the Prepaid Chipknip may be restricted, suspended, changed or terminated at any time for cogent reasons, without this granting any derived right. Such a change will be notified to the Prepaid Chipknip holder as promptly as possible through the appropriate channels.

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**Article 5: Processing payment transactions**

1. As soon as the Chipknip holder has completed all the actions required for payment, as indicated in the instructions for use, the payment transaction is binding and can no longer be cancelled by the Chipknip holder.
2. The administration conducted by or on behalf of Interpay Elektronisch Geldinstelling B.V. shall be held and taken to be full and conclusive evidence of payment transactions, unless the contrary is proved.  
The data stored on the Card – read out with equipment intended for that purpose by Interpay Elektronisch Geldinstelling B.V. – shall be held and taken to be full and conclusive evidence of the Chipknip balance, unless the contrary is proved. Should it not prove possible to read out these data, then the same shall apply as stated above with respect to payment transactions.

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**Article 6: Liability**

1. In the case of intention, gross default or gross negligence on the part of the Chipknip holder, the Chipknip holder is liable.

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**Article 7: Final provisions**

Any changes and supplements to these Terms and Conditions shall be binding for the Chipknip holder thirty (30) days after notification thereof on the website shown on the Prepaid Chipknip.