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**NEWCASTLE BUILDING SOCIETY OPENS THE WAY FOR CHARITY DONATIONS  
WITH PREPAID CARDS**

*Success of prepaid card for endangered gorillas signals opportunities for further  
charity donations*

Newcastle Building Society, together with M-Cube Media, reports the great success of their latest joint venture - The Aspinall Foundation Prepaid Maestro® card - a card that will raise essential funds for the conservation of western lowland gorillas.

The Aspinall Foundation Prepaid Maestro® card is one of the first prepaid card programmes in the UK to reward cardholder loyalty by donating a set percentage of profits to a defined charity.

Accepted in more than 6.4 million locations throughout the UK and Europe, 50% of all profits generated each time the card is used are donated to support the work of the charity in the UK and Africa to conserve these critically endangered gorillas.

Following the success of this card programme after just three months from its launch, the potential for future charity card programmes seems undeniable. With such high percentages of profit being donated directly to the charity, prepaid cards can offer a real opportunity to raise funds for many worthwhile causes in the future.

Kriya Patel, Head of Card Solutions at Newcastle Building Society commented;

"We were delighted to be able to work with M-Cube on this very exciting prepaid card offering. With significant take up already of these cards, there is no denying that there is an appetite among charity supporters for similar programmes going forward."

Mr. Mashallah H.M.Ali, Chief Executive of M-Cube, commented;

"We've already rolled back the boundaries of the UK prepaid market with the launch of the Aspinall Foundation Prepaid Maestro Card; one of the first programme of its kind in the UK to directly reward cardholder loyalty by delivering additional income to a charity dedicated to conserving endangered species."

Bob O'Connor, Managing Director of The Aspinall Foundation commented;

"Working hand in hand with M-Cube we're now able to offer this innovative and exciting product to everyone who truly cares about animals; enabling them to make a vital contribution to the protection of wildlife worldwide whilst enjoying the peace mind which comes with using a safe and secure spending card."

-ENDS-

**Additional benefits for Aspinall Foundation Prepaid Maestro® card holders:**

- 10 per cent off all souvenirs, food and drink purchased at The Aspinall Foundation's parks Howletts and Port Lympne both located in Kent
- Free entry to a monthly prize draw offering the opportunity to win a VIP private tour of the Port Lympne Wild Animal Park, including the opportunity to feed Western Lowland gorillas
- Dozens of great offers and savings, up to 25% off with retail partners including SeaFrance, Spicers Hampers, Superbreak and Holiday Extras.

## Summary of Charges

### SUMMARY BOX

The information contained in this table summarises key product features and is not intended to replace any terms and conditions

On Application	
<b>Card issue fee</b>	<ul style="list-style-type: none"> <li>• <b>£11.98</b></li> </ul>
<b>Limits</b>	<ul style="list-style-type: none"> <li>• <b>Minimum amount of initial load</b> £10.00</li> <li>• <b>Maximum single load</b> £300.00</li> <li>• <b>Maximum total balance</b> £3000.00</li> </ul>
<b>Usage Restrictions</b>	<ul style="list-style-type: none"> <li>• <b>For full details please refer to the Terms &amp; Conditions</b></li> </ul>
Ongoing Features	
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• 50p per POS transaction</li> <li>• 2.75% of the transaction value per purchase transaction outside the UK</li> </ul>
<b>Cash withdrawal Fees</b>	<ul style="list-style-type: none"> <li>• £2.00 per ATM withdrawal in the UK (+ any ATM network charges)</li> <li>• 2.75% of the transaction value for ATM withdrawals outside the UK (+ any ATM network charges)</li> </ul>
<b>Balance Enquiry</b>	<ul style="list-style-type: none"> <li>• 6p per minute, <b>per call to balance enquiry line 0871 641 9981</b></li> </ul>
<b>Top-up fees and limits</b>	<ul style="list-style-type: none"> <li>• 50p per load at Post Office</li> <li>• 50p per load via Direct Debit/Bank Transfer</li> <li>• Maximum single load £300</li> </ul>
<b>Service fees</b>	<ul style="list-style-type: none"> <li>• 2.75% of transaction <b>foreign exchange fee (for transactions in a currency different to the currency that the card is denominated in)</b></li> <li>• £5.00 <b>Administration fee for paper statements, investigations etc.</b></li> </ul>
<b>Replacement card / PIN</b>	<ul style="list-style-type: none"> <li>• <b>£9.99 per card to replace lost or stolen card</b></li> <li>• <b>£1.50 for PIN re-issue or new PIN</b></li> </ul>
Closure	
<b>Cancellation or Redemption</b>	<ul style="list-style-type: none"> <li>• <b>£5.00 cash-out fee (cancellation of card &amp; return of funds)</b></li> <li>• <b>You must have more than £5.00 remaining on the card to redeem the balance</b></li> </ul>
<b>Expiry</b>	<ul style="list-style-type: none"> <li>• <b>Card valid for 1 years</b></li> </ul>

## About The Aspinall Foundation

Howletts and Port Lympne Wild Animal Parks were set up by John Aspinall with the aim of protecting and breeding rare and endangered species and returning them to safe

areas in their native homeland. World leaders in conservation, the parks have so far returned to the wild Przewalski's horses, black rhino, Sumatran rhino, Cape buffalo, ocelots, pythons and gorillas.

The objectives of the charity are to halt the extinction of rare and endangered species and to provide the most natural environment possible for the animals: to continue to be world leaders in animal husbandry and breeding and be a partner and catalyst to conservation efforts at home and overseas.

The Foundation also aims to increase public understanding of animals and their welfare and the issues involved in their conservation. The ultimate objective is to re-introduce the animals back to their wild habitat where possible.

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### **About Newcastle Building Society**

Newcastle Building Society is the biggest building society based in the North East and one of the strongest mutual building societies in the country. With assets under management of over £4.8bn we are certainly large enough to cope but small enough to care deeply about the needs of our members. We are committed to providing a range of innovative and attractive investment products and that is why we are offering this Fixed Rate Bond.

The Newcastle Building Society is committed to remaining mutual and by doing so we feel we are better placed to continue to provide our investors with the quality of service expected from one of the country's strongest building societies.

Newcastle Building Society has over 90 live prepaid and debit card programmes including:

- Debit cards
- Retail gift cards - replacement of paper gift token.
- Mobile phone cards - combined top-ups and payments cards.
- Teen cards - 13-plus age introduced to card holding.
- Sub-prime cards - Un-banked adults cards.
- Travel cards - Safe convenient alternative to travellers cheques.

- Corporate incentive cards - cards issued direct to employees as reward payments.
- Payroll and Payroll Plus cards - salary payment onto card of sub-prime employee.

The Society is a MasterCard® Principal Member, with the most MasterCard® approved prepaid programmes in the UK. We hold a SEPA licence and have live programmes in the UK, Ireland, Germany, Belgium and Italy.

### **About M-Cube**

M-Cube is the innovative leader in PrePay. Partnering with leading technology and financial providers, M-Cube delivers PrePay solutions that are well-respected, and is a trusted white label service provider, offering reassurance to both PrePay partners and their customers. M-Cube delivers PrePay choice with the mission to drive the acceptance, distribution and adoption of PrePay in the market.