

APPROVED - 11 September 2009

NEWCASTLE CARD SOLUTIONS CONNECTS WITH PHONES 4U TO OFFER TWO NEW PREPAID CARDS

Newcastle Card Solutions, the UK's largest issuing bank for prepaid cards, has teamed up with Tuxedo Money Solutions to offer two MasterCard® prepaid cards from Phones 4u, *Neon* for teenagers and *Escape* for adults.

The Neon card, which is aimed at teenagers from 13 to 17, can be used to withdraw cash from ATMs in the UK and abroad, and offers a secure solution for downloading games and music online. The card costs £9.99 with no monthly fee and offers up to 20% Cashback at certain online stores, with a minimum balance of £10 and maximum of £500.

The Neon card is fully approved by the Financial Services Authority for teenage use, with parental approval required when signing up. The card supports standing orders and direct debits, as well as PAYG mobile top ups.

The Escape card offers the same benefits as the Neon, with the additional option to add a secondary card to the account (for a £4.99 fee), useful to those who wish to share money with family or friends in the UK and abroad.

Both cards can be topped up at any Phones 4u store, online, at any PayPoint and in Post offices, as well as via bank transfer and benefits/wages payments.

Newcastle Card Solutions, a service from Newcastle Strategic Solutions, the financial services outsourcing division of Newcastle Building Society, is the number one provider of MasterCard® prepaid cards in the UK and Europe.

Head of Newcastle Card Solutions, Kriya Patel, says: "Lots of Phones 4u customers will already enjoy the benefits of PAYG phones, and now they can treat their finances in very much the same way. The Neon card allows parents to monitor their child's spending, whilst educating teenagers on managing their finances responsibly and budgeting. Both cards offer some really good cashback incentives and open up the world of online shopping to those who might not have access to credit and/or debit card facilities."

Paul Smith, Managing Director of E.Z Pay, from Phones 4u said, "The prepaid cards market is growing rapidly and we're really pleased that, through the partnership with Newcastle Card Solutions and Tuxedo Money Solutions, we are able to be a part of that growth, and offer a whole new dimension to our service."

ENDS

Notes to Editors

For further information, please contact:

Newcastle Building Society Group Corporate Communications Manager Nicola Smith 0191 214 0804 07917 388 329 Nicola.smith@newcastle.co.uk	Tuxedo Money Solutions Marketing Manager Heather Barlow 020 7632 4888 Heather.barlow@tuxedomoney.com
--	---

For further information on the Neon and Escape prepaid cards, please visit:

<http://www.neon-prepaid-card.com/index.html>

<http://www.escape-prepaid-card.com/>

About Newcastle Card Solutions

Card Solutions offers BIN sponsorship, card issuance, settlement services and complete regulatory compliance. It is currently ranked as the number one provider in UK and Europe by MasterCard® on monies settled, and third globally on MasterCard® prepaid network, with over 160 live schemes. It has 500,000 of its issued cards active month on month carrying out over 1,000,000 transactions.

About Newcastle Strategic Solutions Limited (NSSL) www.nssl.info

NSSL is the financial services outsourcing division of Newcastle Building Society and provides cost effective financial solutions to help businesses maximise their income potential. NSSL's four core services are:

- Fully Managed Savings Accounts
- Mortgage Management Services
- Savings and Loans Systems
- Card Solutions

Since its inception in 1997, and with a client portfolio of UK and international financial institutions, NSSL is now the most trusted and experienced partner in its industry, offering the security of being backed by a mutual building society. NSSL strives to be at the forefront in quality and technological innovation and its award-winning team works with clients to create fast, flexible and bespoke business solutions.

About Tuxedo Money Solutions

Multi Award winning Tuxedo Money Solutions provides industry leading prepaid solutions for businesses, consumers and partners - including co-brand and white label programmes. Tuxedo provides products to businesses for expenses, payroll incentives/rewards and outpayments/compensation as well as general spend, travel and

forex card products to consumers. Tuxedo's large portfolio of card programmes includes The Sun, News of The World, The Times, and STA Travel. Tuxedo is a MasterCard® Member Service Provider.

<http://www.tuxedo-ecount.co.uk/>