



French Decrees FAQs

Frequently Asked Questions

FAQs and answers to recently implemented decrees by French Government which will impact the cardholders issued under our program with registered addresses in France.

19.04.2017

What are the specific rules passed by the French Government?

1. The full text of Decree No. 2016-1523 can be found here:

<https://www.legifrance.gouv.fr/affichTexte.do?cidTexte=JORFTEXT000033369651&dateTexte=&categorieLien=id>

2. The full text of Decree No. 2016-1742 can be found here:

<https://www.legifrance.gouv.fr/affichTexte.do?cidTexte=JORFTEXT000033623267&dateTexte=&categorieLien=id>

If I have not yet provided my documents to verify my identity, does this impact me?

Yes. You are considered an unverified cardholder and will not be able to access your funds after **April 30, 2017** - until you are a verified cardholder.

Does this apply to residents of France who are nationals of a country other than France?

Yes, this applies to all persons who are residents of France.

How do I know if I am a verified or unverified cardholder?

If you are unsure of your verification status, you can simply login to www.cardholderonline.com. If you see an option to **"Upgrade Account"** and the alert "Click here to upgrade your account to enjoy higher limits and access additional services.", then you are unverified. If you do not see this, then you are already a verified cardholder and no further action is required to verify your account.

How do I become a verified cardholder?

If you are a **non-verified cardholder residing in France**, you must submit identity documents to maintain access to your funds. Verification of your documents can take 5-10 business days – so please upload your documents as soon as possible to avoid any usage disruption.

Upload documents securely by logging onto www.cardholderonline.com and clicking on **"Upgrade Account"**. Do not email your documents to us as this is not secure and will not be processed.

How long does it take to review my documents after I submit them?

Verification of your documents can take 5-10 business days – so please upload your documents as soon as possible to avoid any usage disruption.

How do I send my documents for verification?

Upload documents securely by logging onto www.cardholderonline.com and clicking on **"Upgrade Account"**. Do not email your documents to us as this is not secure and will not be processed.

If I have already provided my documents to verify my identity, does this still impact me?

Probably not. Verified cardholders will continue to have full access to their accounts up to €10,000.

What if I have over €10,000 on my account?



Any account with a balance greater than €10,000 will be blocked and funds will not be accessible. If you own an account with greater than €10,000, we will be in contact to discuss how to bring your account back into compliance with the new French decrees.

I have more than one card, but my email login is different for each card. Do I need to submit documents for each of them?

Yes. If you use different email addresses to access www.cardholderonline.com, then you will need to submit the documents for each card. You can submit the same documents; however, these must be submitted for each card via the “Upgrade Account” function on our website.

I still have questions. Who can I reach out to?

You can send your questions to your normal cardholder support email address.



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