**Payment functionality is subject to application and acceptance of the T&Cs.

The bPay chip is valid for a minimum of two years.

Upon expiry, the chip will no longer work for contactless payments.

For more information, visit bPay website.

*This offer is valid for Nuband X-Pay devices activated by 23:59 on 31 July 2018. £10 credit will be applied no later than 45 days after activation. bPay reserves the right to remove this offer at any time.