



MASTERCARD BUSINESS DEBIT CARD FEES AND CHARGES

Valid from July 15, 2019

CARD CURRENCY	USD
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CARD ISSUING, MAINTENANCE AND CLOSING FEES

Card issuing	USD 70
Card maintenance, per month	Free of charge
Non-active card maintenance per month ⁽¹⁾	USD 4
Card reissue / renewal / replacement	USD 70
PIN change	Free of charge
Card account statement	Free of charge
Card account statement confirmed by CardPay (per page)	USD 3
Card activation, blocking and balance request by SMS ⁽²⁾	Free of charge
Balance inquiry in ATM ⁽³⁾	USD 2
Card unblocking / PIN unblocking	Free of charge
SMS notifications on card transactions	Free of charge
Review of unjustified claim	USD 70

CARD TRANSACTION FEES

Card payments ⁽⁴⁾	Free of charge
Cash withdrawal in Card currency ⁽³⁾	2% plus USD 7
Cash withdrawal in currency other than Card currency ⁽³⁾⁽⁴⁾	2% plus USD 7

LIMITS

Cash withdrawal limit, per day	USD 2 000
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- (1) Non-active card is a card with no transactions during the preceding 3 month period.
- (2) **SMS commands must be sent to + 357 96072541** from the Cardholder's mobile phone number registered with Cardpay and linked to the Card. Send "**Activation XXXX**" to activate the Card or to change PIN. Send "**Balance XXXX**" to request a balance. Send "**Block XXXX**" to block the Card (e.g., if lost, stolen, damaged or other reason). **XXXX** are the last 4 digits of the Card.
- (3) ATM operator charges may also apply.
- (4) For all card transactions in a currency other than Card currency, conversion of the amount takes place at the prevailing Mastercard exchange rate (MC rate) with a 3% mark up to the MC rate (currency exchange fee). The variable MC rate and currency exchange fee is applied without notice at the date and time when Mastercard processes the transaction, which may be different from the transaction date.