

# BeeHive Bank Customer Support Knowledge Base

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## ATM Withdrawal Limits by Country

### ATM Limit in Japan

The daily ATM withdrawal limit in **Japan** is **\$500 USD**. Per-transaction limit is ¥50,000. Use 7-Eleven or JP Bank ATMs for best compatibility. Fee: \$5 per withdrawal.

### ATM Limit in Germany

The daily ATM withdrawal limit in **Germany** is **\$400 USD** (equivalent in EUR). Per-transaction limit is €350. Use Sparkasse or Deutsche Bank ATMs. Fee: \$5 per withdrawal.

### ATM Limit in France

The daily ATM withdrawal limit in **France** is **\$400 USD** (equivalent in EUR). Per-transaction limit is €300. Use BNP Paribas or Credit Agricole ATMs. Fee: \$5 per withdrawal.

### ATM Limit in UK

The daily ATM withdrawal limit in the **UK** is **\$500 USD** (equivalent in GBP). Per-transaction limit is £300. Use Barclays or HSBC ATMs. Fee: \$5 per withdrawal.

### ATM Limit in Mexico

The daily ATM withdrawal limit in **Mexico** is **\$300 USD**. Per-transaction limit is 6,000 MXN. Use Banamex or Santander ATMs. Fee: \$5 per withdrawal.

### ATM Limit in Canada

The daily ATM withdrawal limit in **Canada** is **\$500 USD** (equivalent in CAD). Per-transaction limit is \$400 CAD. Use Scotiabank or TD ATMs. Fee: \$3 per withdrawal.

## ATM Limit in Australia

The daily ATM withdrawal limit in **Australia** is **\$500 USD** (equivalent in AUD). Per-transaction limit is \$500 AUD. Use Westpac or ANZ ATMs. Fee: \$5 per withdrawal.

## ATM Limit in China

The daily ATM withdrawal limit in **China** is **\$300 USD**. Per-transaction limit is ¥2,500 CNY. Note: Visa/Mastercard have limited acceptance; UnionPay recommended. Fee: \$5 per withdrawal.

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# Card Replacement Timelines

## Lost Card Replacement Timeline

When your card is **lost**, the replacement timeline is **7-10 business days** for standard delivery. Your card number will **CHANGE**. You must update all automatic payments. Emergency expedited available: 2-3 days for \$25.

## Stolen Card Replacement Timeline

When your card is **stolen**, the replacement timeline is **7-10 business days** for standard delivery. Your card number will **CHANGE**. File a police report for documentation. Emergency expedited available: 2-3 days for \$25.

## Damaged Card Replacement Timeline

When your card is **damaged**, the replacement timeline is **5-7 business days** for standard delivery. Your card number will **STAY THE SAME**. No need to update automatic payments. Expedited available: 2-3 days for \$15.

## Expired Card Replacement Timeline

When your card is **expired**, the replacement is **sent automatically 30 days before expiration**. Your card number will **STAY THE SAME**. Only the expiration date and CVV change. No action needed.

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# Refund Processing Times

## Refund Time for Debit Card with PIN

Refunds for purchases made with **debit card using PIN** take **3-5 business days** to appear in your account. PIN transactions process through the debit network.

## Refund Time for Debit Card with Signature

Refunds for purchases made with **debit card using signature** take **5-7 business days** to appear in your account. Signature transactions process through the credit network.

## Refund Time for Credit Card

Refunds for purchases made with **credit card** take **3-5 business days** to appear as a statement credit. This reduces your balance owed.

## Refund Time for International Purchase

Refunds for **international purchases** take **7-10 business days** due to additional currency conversion processing. Exchange rate at time of refund may differ from purchase.

## Refund Time for Airline Purchase

Refunds for **airline ticket purchases** take **7-14 business days** due to airline industry processing delays. Some airlines take up to 2 billing cycles.

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## Account Daily Limits

### Personal Basic Account Limits

**Personal Basic** checking accounts have: ATM limit \$300/day, debit purchase limit \$1,500/day, transfer limit \$2,500/day. Monthly fee: \$0 with direct deposit.

### Personal Standard Account Limits

**Personal Standard** checking accounts have: ATM limit \$500/day, debit purchase limit \$2,500/day, transfer limit \$5,000/day. Monthly fee: \$12 (waived with \$1,500 balance).

### Personal Premium Account Limits

**Personal Premium** checking accounts have: ATM limit \$1,000/day, debit purchase limit \$5,000/day, transfer limit \$10,000/day. Monthly fee: \$25 (waived with \$10,000 balance).

## Business Basic Account Limits

**Business Basic** checking accounts have: ATM limit \$1,000/day, debit purchase limit \$5,000/day, wire limit \$25,000/day. Monthly fee: \$15.

## Business Plus Account Limits

**Business Plus** checking accounts have: ATM limit \$2,500/day, debit purchase limit \$10,000/day, wire limit \$100,000/day. Monthly fee: \$30.

## Business Premium Account Limits

**Business Premium** checking accounts have: ATM limit \$5,000/day, debit purchase limit \$25,000/day, wire limit \$250,000/day. Monthly fee: \$50.

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## Security Credential Recovery

### Forgot Online Banking Password

If you **forgot your password** for online banking login, reset it at [novapay.com/forgot-password](http://novapay.com/forgot-password). You will receive a reset link via email. New password must be 12+ characters with uppercase, lowercase, number, and symbol.

### Forgot Mobile App Password

If you **forgot your password** for the mobile app, tap "Forgot Password" on the login screen. You will receive a reset code via SMS. New password must be 12+ characters with uppercase, lowercase, number, and symbol.

### Forgot ATM PIN

If you **forgot your PIN** for ATM withdrawals, reset it in the app: Cards → PIN Services → Reset PIN. Verify with Face ID or fingerprint. New PIN must be 4 digits, no sequences (1234) or repeats (1111). Effective immediately.

### Forgot Debit Card PIN

If you **forgot your PIN** for debit card purchases, reset it in the app: Cards → PIN Services → Reset PIN. Verify with Face ID or fingerprint. Same PIN works for ATM and purchases. Effective immediately.

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## Transaction Dispute Timelines

### Dispute Timeline for Unauthorized Transaction

For **unauthorized transactions** (fraud), file within 60 days. Provisional credit issued within **10 business days**. Investigation completes within **45 days**. Zero liability if reported within 48 hours.

### Dispute Timeline for Merchant Dispute

For **merchant disputes** (wrong amount, item not received), file within 60 days. Provisional credit issued within **10 business days**. Investigation completes within **45-90 days** depending on merchant response.

### Dispute Timeline for ATM Error

For **ATM errors** (wrong amount dispensed), file within 60 days. Provisional credit issued within **10 business days**. Investigation completes within **45 days**. Keep ATM receipt as evidence.

### Dispute Timeline for Duplicate Charge

For **duplicate charges** (charged twice for same purchase), file within 60 days. Provisional credit issued within **10 business days**. Usually resolved within **30 days** with merchant confirmation.

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## Notification Types

### Fraud Alert Notifications

A **fraud alert** is sent **BY THE BANK** when suspicious activity is detected. You receive a text asking "Did you make this purchase?" Reply YES if you did, NO if you didn't. Card may be blocked until you respond.

### Travel Notice Notifications

A **travel notice** is set **BY YOU** before traveling abroad. Go to app → Cards → Travel Notice → Enter destinations and dates. Prevents your card from being blocked for foreign transactions. Set BEFORE you travel.

## Low Balance Alert

A **low balance alert** is sent when your balance drops below your set threshold. You configure the amount in app → Settings → Notifications → Balance Alerts. Default threshold is \$100.

## Large Transaction Alert

A **large transaction alert** is sent for purchases above your set threshold. You configure the amount in app → Settings → Notifications → Transaction Alerts. Default threshold is \$500.

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# Mobile Check Deposit Limits

## Mobile Deposit Limit for Basic Account

**Basic account** mobile deposit limit: \$1,000 per day, \$5,000 per month. First \$200 available immediately, rest available next business day.

## Mobile Deposit Limit for Standard Account

**Standard account** mobile deposit limit: \$2,500 per day, \$10,000 per month. First \$200 available immediately, rest available next business day.

## Mobile Deposit Limit for Premium Account

**Premium account** mobile deposit limit: \$5,000 per day, \$25,000 per month. First \$500 available immediately, rest available next business day.

## Mobile Deposit Limit for Business Account

**Business account** mobile deposit limit: \$10,000 per day, \$50,000 per month. First \$500 available immediately, rest available same day for established accounts.

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# Wire Transfer Fees

## Domestic Wire Transfer Fee

**Domestic wire transfers** (within USA) cost **\$25 outgoing, FREE incoming**. Processing: Same day if submitted before 4 PM EST. Maximum: \$100,000/day for personal accounts.

## International Wire Transfer Fee

**International wire transfers** cost **\$45 outgoing, \$15 incoming**. Processing: 1-5 business days depending on destination country. SWIFT code and IBAN required. Maximum: \$50,000/day for personal accounts.

## Wire Transfer Recall Fee

**Wire transfer recall** (trying to cancel/reverse) costs **\$25**. Success not guaranteed. Call immediately – success rate 70% within 30 minutes, drops to 20% after 24 hours.

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## Card Types and Benefits

### BeeHive Bank Basic Debit Card

**Basic Debit Card** benefits: No annual fee, standard ATM access, 1% cashback on purchases, mobile wallet compatible. Daily limits: \$300 ATM, \$1,500 purchases.

### BeeHive Bank Rewards Debit Card

**Rewards Debit Card** benefits: No annual fee, 2% cashback on groceries and gas, 1% on other purchases, mobile wallet compatible. Daily limits: \$500 ATM, \$2,500 purchases.

### BeeHive Bank Basic Credit Card

**Basic Credit Card** benefits: No annual fee, 1% cashback on all purchases, 0% intro APR for 12 months, mobile wallet compatible. Credit limit: Based on approval.

### BeeHive Bank Rewards Credit Card

**Rewards Credit Card** benefits: \$95 annual fee, 3% cashback on dining and travel, 2% on groceries, 1% on other, travel insurance included. Credit limit: Based on approval.

### BeeHive Bank Platinum Credit Card

**Platinum Credit Card** benefits: \$195 annual fee, 5% cashback on travel, 3% on dining, 2% on everything else, airport lounge access, concierge service. Credit limit: \$10,000 minimum.

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## Interest Rates and APR Information

### What is the current APR for BeeHive Bank credit cards?

**BeeHive Bank credit card APRs** vary by card type and creditworthiness: Basic Card 18.99%-24.99%, Rewards Card 16.99%-22.99%, Platinum Card 14.99%-19.99%, Student Card 19.99%-23.99%. Cash advance APR is 29.99% for all cards. Balance transfer intro rate: 0% for 12-18 months depending on card.

### What is the APR for personal loans?

**Personal loan APRs** at BeeHive Bank range from 5.99% to 24.99% depending on amount, credit score, and term. Loans \$1,000-\$4,999: 8.99%-24.99%. Loans \$5,000-\$14,999: 7.99%-22.99%. Loans \$15,000-\$35,000: 6.99%-19.99%. Loans \$35,001-\$50,000: 5.99%-16.99%. Best rates for credit scores 750+.

### What is the current savings account APY?

**Savings account APY** at BeeHive Bank: Basic Savings 0.45%, High-Yield Savings 4.25% (requires \$1,000 minimum), Premier Savings 4.50% (requires \$25,000 minimum), Youth Savings 5.00% (under 18, no minimum). Interest compounds daily and credits monthly.

### What is the APR on auto loans?

**Auto loan APRs** depend on credit score and term. New cars 36-month: 4.49% (excellent), 5.99% (good), 8.99% (fair). 60-month: 4.99% (excellent), 6.99% (good), 9.99% (fair). Used cars have higher rates. Maximum term 84 months for new vehicles.

### What is the mortgage rate?

**Mortgage rates** at BeeHive Bank: 30-year fixed 6.375%, 20-year fixed 6.125%, 15-year fixed 5.875%. FHA loans slightly lower. Jumbo loans (\$766,551+) higher. 5/1 ARM starts at 5.500%. Rates updated daily based on market conditions and credit profile.

### What APY do CDs earn?

**Certificate of Deposit (CD) APYs:** 3-month 4.00%, 6-month 4.35%, 12-month 4.75%, 24-month 4.85%, 36-month 4.90%, 60-month 5.00%. Minimum deposit \$1,000. Jumbo CDs (\$100,000+) earn 0.10% more. Early withdrawal penalties apply.

## What is the HELOC rate?

**HELOC (Home Equity Line of Credit) APR** is variable at Prime + 0.50%, currently 9.00%. Intro rate Prime - 1.00% for first year (currently 7.50%). Draw period 10 years, repayment 20 years. Rate floor 3.50%, ceiling 18.00%. Credit limits \$10,000-\$500,000.

## What are penalty APRs?

**Penalty APR** of 29.99% applies if payment is 60+ days late, payment is returned, or two late payments occur within 6 months. Penalty APR lasts minimum 6 months. After 6 consecutive on-time payments, rate may be reviewed for reduction back to regular APR.

## What is the current Prime Rate?

**Current Prime Rate** is 8.50% as of January 2025. This rate is used as the base for variable-rate products including credit cards, HELOCs, and some business loans. Prime Rate tracks the Federal Reserve's federal funds rate and adjusts when the Fed changes rates.

## What is APR vs APY?

**APR (Annual Percentage Rate)** is used for loans/credit and represents the cost of borrowing including interest and fees. Higher APR = more expensive. **APY (Annual Percentage Yield)** is used for savings/deposits and represents earnings including compound interest. Higher APY = better returns. Example: Credit card 18.99% APR means you pay 18.99% yearly on balances. Savings 4.25% APY means you earn 4.25% yearly on deposits.

## What are business loan rates?

**Business loan APRs:** Small business term loans 5.99%-15.99% depending on amount and term. Business lines of credit Prime + 2.50% to Prime + 3.50% (currently 11.00%-12.00%). SBA 7(a) loans Prime + 2.75% (currently 11.25%). Commercial real estate 6.25%-7.49% fixed for 5-10 years.

## What factors affect my APR?

**APR is determined by:** Credit score (most important - 750+ gets best rates), debt-to-income ratio (<40% preferred), payment history, income level, loan amount and term, collateral (if applicable),

account relationship with BeeHive Bank. Improving credit score by 50+ points can lower APR by 2-5%.

## Can I negotiate my APR?

**APR negotiation** is sometimes possible for existing customers. Call 1-800-BEEHIVE ext. 5 and request rate review if: you've had account 6+ months, made on-time payments, credit score improved, receiving better offers elsewhere. Success rate higher for customers with excellent payment history and relationship.