



Schedule A – Fees

DESCRIPTION	CURRENCY-USD
ON APPLICATION	
Application Fee	240
Activation Fee	Free
Get Pin / Pin Change	Free
LOAD & TRANSFER FEES	
Debit/Credit Card Load (by SMS or Website)	3.00%
Card to Card Transfer (by SMS or Website)	2
Bank/Telegraphic Transfer (TT) load	2
LOAD AND TRANSFER LIMITS	
Minimum Debit/Credit Card Load via Website or SMS	20
Maximum Debit/Credit Card Load via Website or SMS	1,000
Minimum Card-to-Card Transfer via Website or SMS	20
Maximum Card-to-Card Transfer via Website or SMS	1,000
Maximum Load Per Transaction (Bank/Telegraphic Transfer only)	20,000
Maximum Load Per Day (Bank/Telegraphic Transfer only)	20,000
Maximum number of Loading Transactions Per Day (including card-to-card transfers)	3
Maximum Card Balance - Standard ID Verification (15K Euro equivalent)	20,000
Maximum Card Balance - Notarized ID Verification	50,000
Maximum POS & Online Spend Over 4 Days - Notarized ID Verification	60,000
RETAIL PURCHASE FEES AND LIMITS	
Retail Purchase Transaction	Free
Retail Transaction Refund	Free
Declined Transaction Fee	Free
Maximum POS & Online Daily Spend - Standard ID Verification	10,000
Maximum POS & Online Daily Spend - Notarized ID Verification	20,000
ATM FEES AND LIMITS	
ATM Withdrawal - USD	1.20
ATM Withdrawal – Non USD	3.00
Maximum ATM Daily Withdrawal	2,000
FOREIGN EXCHANGE CONVERSION FEE	
Foreign Exchange Markup (for transactions in a currency other than USD)	1.80%
SMS FEES**	
SMS Card Lock/Unlock/Card to Card Transfer	Free
SMS Any Other Enquiry	0.20
Customer Service Calls	
Call to Customer Service***	Free
ADMINISTRATION FEES	
Monthly Service Charge (Charged from month 13 from activation onwards)	15
Administration fee	50
IVR Services	Free
Replacement Card (for lost/stolen/expired cards)	20
CLOSURE	
Refund Fee (on early card cancellation)	25 plus bank TT fee

* Applicable to each individual loading transaction

**Note that by texting our SMS line on +44 77978 00035 phone charges apply.

***Note that by calling our telephone line on +44 20728 16090 phone charges apply.