

### Schedule A – Fees

DESCRIPTION	CURRENCY-USD
<b>ON APPLICATION</b>	
Application Fee	240
Activation Fee	Free
Get Pin / Pin Change	Free
<b>LOAD &amp; TRANSFER FEES</b>	
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
<b>LOAD AND TRANSFER LIMITS</b>	
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
<b>RETAIL PURCHASE FEES AND LIMITS</b>	
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
<b>ATM FEES AND LIMITS</b>	
ATM Withdrawal - USD	1.20
ATM Withdrawal – Non USD	3.00
Maximum ATM Daily Withdrawal	2,000
<b>FOREIGN EXCHANGE CONVERSION FEE</b>	
Foreign Exchange Markup (for transactions in a currency other than USD)	1.80%
<b>SMS FEES**</b>	
SMS Card Lock/Unlock/Card to Card Transfer	Free
SMS Any Other Enquiry	0.20
<b>Customer Service Calls</b>	
Call to Customer Service***	Free
<b>ADMINISTRATION FEES</b>	
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
<b>CLOSURE</b>	
Refund Fee (on 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.

