



### Schedule A – Fees

| DESCRIPTION   | CURRENCY-USD         |
|---|----------------------|
| <b>ON APPLICATION</b>   |                      |
| Activation Fee  | Free                 |
| Get Pin / Pin Change  | Free                 |
| <b>LOAD &amp; TRANSFER FEES</b>   |                      |
| Card to Card Transfer (by SMS or Website)   | 2                    |
| Bank/Telegraphic Transfer (TT)/Salary load  | 0                    |
| <b>LOAD AND TRANSFER LIMITS</b>   |                      |
| 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/Salary Only)              | 20,000               |
| Maximum Load Per Day (Bank/Telegraphic Transfer only/Salary Only)                 | 20,000               |
| Maximum number of Loading Transactions Per Day (including card-to-card transfers) | 3                    |
| Maximum Card Balance (15K Euro equivalent)  | 20,000               |
| <b>RETAIL PURCHASE FEES AND LIMITS</b>  |                      |
| Retail Purchase Transaction   | 0.05                 |
| Retail Transaction Refund   | Free                 |
| Declined Transaction Fee  | Free                 |
| Maximum POS & Online Daily Spend  | 5,000                |
| <b>ATM FEES AND LIMITS</b>  |                      |
| ATM Withdrawal - USD  | 1.20                 |
| ATM Withdrawal – Non USD  | 3.00                 |
| Maximum Number of Daily ATM Withdrawals   | 6                    |
| Maximum ATM Daily Withdrawal  | 2,000                |
| <b>FOREIGN EXCHANGE CONVERSION FEE</b>  |                      |
| Foreign Exchange Markup (for transactions in a currency other than USD)           | 2.00%                |
| <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 1 from activation onwards)             | See Purchase Receipt |
| Administration fee  | 50                   |
| IVR Services  | Free                 |
| Replacement Card (for lost/stolen/expired cards)                                  | 20                   |
| <b>CLOSURE</b>  |                      |
| 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 20727 20935 phone charges apply.