



Schedule A – Fees

DESCRIPTION	CURRENCY-USD
BlackShield Membership Card	
Activation Fee	Free
Get Pin / Pin Change	Free
LOAD & TRANSFER FEES	
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	500
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	20,000
Maximum Load Per Day (Insurance Policy Payout)	50,000
Maximum number of Loading Transactions Per Day (including card-to-card transfers)	3
Maximum Card Balance (15K Euro equivalent)	20,000
Temporary Maximum Card Balance - Policy Claim	50,000
RETAIL PURCHASE FEES AND LIMITS	
Retail Purchase Transaction	Free
Retail Transaction Refund	Free
Declined Transaction Fee	Free
Maximum POS & Online Daily Spend	10,000
Temporary Maximum POS Daily Spend - Policy Claim	50,000
Temporary Maximum Single POS Spend Limit - Policy Claim	25,000
ATM FEES AND LIMITS	
ATM Withdrawal - USD	1.20
ATM Withdrawal – Non USD	3.00
Maximum Number of Daily ATM Withdrawals	6
Maximum ATM Daily Withdrawal	2,000
FOREIGN EXCHANGE CONVERSION FEE	
Foreign Exchange Markup (for transactions in a currency other than USD)	2.00%
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	
Yearly Renewal of Membership	Refer to Distributors
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 13033 phone charges apply.