

Schedule A – Fees

DESCRIPTION	CURRENCY-USD
ON APPLICATION	
Activation Fee	Free
Get Pin / Pin Change / Pin Reminder	Free
LOAD & TRANSFER FEES	
Card to Card Transfer (by SMS or Website)	2
Bank/Telegraphic Transfer (TT)/Salary load	0
LOAD AND TRANSFER LIMITS	
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
RETAIL PURCHASE FEES AND LIMITS	
Retail Purchase Transaction	1.50
Retail Transaction Refund	1.50
Declined Transaction Fee	1.50
Maximum POS & Online Daily Spend	5,000
ATM FEES AND LIMITS	
ATM Withdrawal	2% Min 3.50, Max 7.50
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)	3.00%
SMS FEES**	
SMS Card Lock/Unlock	Free
SMS Any Other Enquiry	1.00
Customer Service Calls	
Call to Customer Service***	Free
ADMINISTRATION FEES	
Monthly Service Charge (Charged from month 1 from activation onwards)	See Purchase Receipt
Dormancy Fee (Charged after 1 month)	1.50
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 20727 20935 phone charges apply.