

**Schedule A – Fees**

DESCRIPTION	CURRENCY-USD
<b>ON APPLICATION</b>	
Activation Fee	Free
Get Pin / Pin Change / Pin Reminder	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	1.50
Retail Transaction Refund	1.50
Declined Transaction Fee	1.50
Maximum POS & Online Daily Spend	5,000
<b>ATM FEES AND LIMITS</b>	
ATM Withdrawal	2% Min 3.50, Max 7.50
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)	3.00%
<b>SMS FEES**</b>	
SMS Card Lock/Unlock	Free
SMS Any Other Enquiry	1.00
<b>Customer Service Calls</b>	
Call to Customer Service***	Free
<b>ADMINISTRATION FEES</b>	
Monthly Service Charge (Charged from month 1 from activation onwards)	3.50
Dormancy Fee (Charged after 90 days)	1.50
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.