



## Schedule A – Fees

Application Fee 240 Activation Fee Free Get Pin / Pin Change Free UAOA & TRANSFER FEES Debit/Credit Card Load (by SMS or Website) 2 Bank/Telegraphic 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 1,000 Minimum Card-to-Card Transfer via Website or SMS 1,000 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 Load Per Day (Bank/Telegraphic Transfer only) 20,000 Maximum Load Per Day (Bank/Telegraphic Transfer only) 20,000 Maximum Card-to-Card Transfer via Website or SMS 1,000 Maximum Card Balance - Standard ID Verification (15K Euro equivalent) 20,000 Maximum Card Balance - Notarized 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 50,000  RETAIL PURCHASE FEES AND LIMITS Retail Purchase Transaction Fee Free Maximum POS & Online Daily Spend - Standard ID Verification 50,000 Maximum POS & Online Daily Spend - Notarized ID Verification 50,000 Maximum POS & Online Daily Spend - Notarized ID Verification 50,000 Maximum POS & Online Daily Spend - Notarized ID Verification 50,000 Maximum POS & Online Daily Spend - Notarized ID Verification 50,000 Maximum POS & Online Daily Spend - Notarized ID Verification 50,000 Maximum POS & Online Daily Spend - Notarized ID Verification 50,000 Maximum POS & Online Daily Spend - Notarized ID Verification 50,000 Maximum POS & Online Daily Spend - Notarized ID Verification 50,000 Maximum POS & Online Daily Spend - Notarized ID Verification 50,000 Maximum POS & Online Daily Spend - Notarized ID Verification 50,000 Maximum POS & Online Daily Spend - Notarized ID Verification 50,000 Maximum POS & Online Daily Spend - Notarized ID Verification 50,000 Maximum POS & Online Daily Spend - Nota
Activation Fee Free Get Pin / Pin Change Free LOAD & TRANSFER FEES  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 LOAD AND TRANSFER LIMITS  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 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 50,000  RETAIL PURCHASE FEES AND LIMITS  Retail Purchase Transaction Fee Free Maximum POS & Online Daily Spend - Standard ID Verification 10,000 Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  ATM FEES AND LIMITS  ATM Withdrawal - USD 1,20  ATM Withdrawal - USD 1,20  ATM Withdrawal - Non USD 3,000  Maximum ATM Daily Withdrawal 2,000  FOREIGN EXCHANGE CONVERSION FEE  Foreign Exchange Markup (for transactions in a currency other than USD) 1.80%  SMS FEES**  SMS Card Lock/Unlock/Card to Card Transfer
Free   LOAD & TRANSFER FEES
LOAD & TRANSFER FEES  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  LOAD AND TRANSFER LIMITS  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 Transaction (Bank/Telegraphic Transfer only) 20,000  Maximum Load Per Day (Bank/Telegraphic Transfer only) 20,000  Maximum Load Per Day (Bank/Telegraphic Transfer only) 20,000  Maximum Card Balance - Standard ID Verification (15K Euro equivalent) 20,000  Maximum Card Balance - Notarized ID Verification (15K Euro equivalent) 50,000  Maximum Card Balance - Notarized ID Verification 50,000  Maximum POS & Online Spend Over 4 Days - Notarized ID Verification 60,000  RETAIL PURCHASE FEES AND LIMITS  Retail Purchase Transaction Fee Free  Maximum POS & Online Daily Spend - Standard ID Verification 10,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  ATM FEES AND LIMITS  ATM Withdrawal - USD 1.20  ATM Withdrawal - Non USD 3.00  Maximum ATM Daily Withdrawal 2,000  FOREIGN EXCHANGE CONVERSION FEE  Foreign Exchange Markup (for transactions in a currency other than USD) 1.80%  SMS FEES**  SMS Card Lock/Unlock/Card to Card Transfer
Debit/Credit Card Load (by SMS or Website)  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  Maximum Debit/Credit Card Load via Website or SMS  Maximum Debit/Credit Card Load via Website or SMS  Maximum Card-to-Card Transfer via Website or SMS  Maximum Card-to-Card Transfer via Website or SMS  Maximum Load Per Transaction (Bank/Telegraphic Transfer only)  Maximum Load Per Day (Bank/Telegraphic Transfer only)  Maximum Load Per Day (Bank/Telegraphic Transfer only)  Maximum Card Balance - Standard ID Verification (15K Euro equivalent)  Maximum Card Balance - Notarized ID Verification (15K Euro equivalent)  Maximum POS & Online Spend Over 4 Days - Notarized ID Verification  Maximum POS & Online Spend Over 4 Days - Notarized ID Verification  Free Retail Transaction Refund  Free  Maximum POS & Online Daily Spend - Standard ID Verification  Maximum POS & Online Daily Spend - Notarized ID Verification  ATM FEES AND LIMITS  ATM Withdrawal - USD  ATM Withdrawal - USD  ATM Withdrawal - Non USD  Maximum ATM Daily Withdrawal  Free Foreign Exchange Markup (for transactions in a currency other than USD)  SMS FEES**  SMS Card Lock/Unlock/Card to Card Transfer
Card to Card Transfer (by SMS or Website)  Bank/Telegraphic Transfer (TT) load  2  LOAD AND TRANSFER LIMITS  Minimum Debit/Credit Card Load via Website or SMS  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)  Maximum Load Per Day (Bank/Telegraphic Transfer only)  Maximum Load Per Day (Bank/Telegraphic Transfer only)  Maximum Load Per Day (Bank/Telegraphic Transfer only)  Maximum Card Balance - Standard ID Verification (15K Euro equivalent)  Maximum Card Balance - Notarized ID Verification (15K Euro equivalent)  Maximum POS & Online Spend Over 4 Days - Notarized ID Verification  RETAIL PURCHASE FEES AND LIMITS  Retail Purchase Transaction  Retail Transaction Refund  Free  Maximum POS & Online Daily Spend - Standard ID Verification  Maximum POS & Online Daily Spend - Notarized ID Verification  10,000  Maximum POS & Online Daily Spend - Notarized ID Verification  20,000  ATM FEES AND LIMITS  ATM Withdrawal - USD  ATM Withdrawal - Non USD  Maximum ATM Daily Withdrawal  2,000  FOREIGN EXCHANGE CONVERSION FEE  Foreign Exchange Markup (for transactions in a currency other than USD)  SMS FEES**  SMS Card Lock/Unlock/Card to Card Transfer
Card to Card Transfer (by SMS or Website)  Bank/Telegraphic Transfer (TT) load  2  LOAD AND TRANSFER LIMITS  Minimum Debit/Credit Card Load via Website or SMS  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)  Maximum Load Per Day (Bank/Telegraphic Transfer only)  Maximum Load Per Day (Bank/Telegraphic Transfer only)  Maximum Load Per Day (Bank/Telegraphic Transfer only)  Maximum Card Balance - Standard ID Verification (15K Euro equivalent)  Maximum Card Balance - Notarized ID Verification (15K Euro equivalent)  Maximum POS & Online Spend Over 4 Days - Notarized ID Verification  Maximum POS & Online Spend Over 4 Days - Notarized ID Verification  RETAIL PURCHASE FEES AND LIMITS  Retail Purchase Transaction  Retail Transaction Refund  Free  Maximum POS & Online Daily Spend - Standard ID Verification  Maximum POS & Online Daily Spend - Notarized ID Verification  10,000  Maximum POS & Online Daily Spend - Notarized ID Verification  20,000  ATM FEES AND LIMITS  ATM Withdrawal - USD  ATM Withdrawal - Non USD  Maximum ATM Daily Withdrawal  2,000  FOREIGN EXCHANGE CONVERSION FEE  Foreign Exchange Markup (for transactions in a currency other than USD)  SMS FEES**  SMS Card Lock/Unlock/Card to Card Transfer
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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 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  RETAIL PURCHASE FEES AND LIMITS  Retail Purchase Transaction Fee Free  Maximum POS & Online Daily Spend - Standard ID Verification 7,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  Maximum POS & Online Spend - Notarized ID Verification 20,000  Maximum POS & Online Spend - Notarized ID Verification 20,000  Maximum POS & Online Spend - Notarized ID Verification 20,000  Maximum POS & Online Spend - Notarized ID Verifica
Minimum Debit/Credit Card Load via Website or SMS 1,000  Maximum Debit/Credit Card Load via Website or SMS 20  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 (15K Euro equivalent) 50,000  Maximum POS & Online Spend Over 4 Days - Notarized ID Verification 60,000  RETAIL PURCHASE FEES AND LIMITS  Retail Purchase Transaction Fee Free  Maximum POS & Online Daily Spend - Standard ID Verification 10,000  Maximum POS & Online Daily Spend - Standard ID Verification 20,000  ATM FEES AND LIMITS  ATM Withdrawal - USD 1.20  ATM Withdrawal - Non USD 3.00  Maximum ATM Daily Withdrawal 2,000  FOREIGN EXCHANGE CONVERSION FEE  Foreign Exchange Markup (for transactions in a currency other than USD) 1.80%  SMS FEES**  SMS Card Lock/Unlock/Card to Card Transfer Free
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Minimum Card-to-Card Transfer via Website or SMS 1,000  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 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  RETAIL PURCHASE FEES AND LIMITS  Retail Purchase Transaction Fee Free  Maximum POS & Online Daily Spend - Standard ID Verification 10,000  Maximum POS & Online Daily Spend - Notarized ID Verification 20,000  ATM FEES AND LIMITS  ATM Withdrawal - USD 1.20  ATM Withdrawal - Non USD 3.00  Maximum ATM Daily Withdrawal 2,000  FOREIGN EXCHANGE CONVERSION FEE  Foreign Exchange Markup (for transactions in a currency other than USD) 1.80%  SMS FEES**  SMS Card Lock/Unlock/Card to Card Transfer Free
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Declined Transaction Fee  Maximum POS & Online Daily Spend - Standard ID Verification  10,000  Maximum POS & Online Daily Spend - Notarized ID Verification  20,000  ATM FEES AND LIMITS  ATM Withdrawal - USD  1.20  ATM Withdrawal - Non USD  3.00  Maximum ATM Daily Withdrawal  5000  FOREIGN EXCHANGE CONVERSION FEE  Foreign Exchange Markup (for transactions in a currency other than USD)  5MS FEES**  SMS Card Lock/Unlock/Card to Card Transfer  Free
Maximum POS & Online Daily Spend - Standard ID Verification 20,000  ATM FEES AND LIMITS  ATM Withdrawal - USD 1.20  ATM Withdrawal - Non USD 3.00  Maximum ATM Daily Withdrawal 2,000  FOREIGN EXCHANGE CONVERSION FEE  Foreign Exchange Markup (for transactions in a currency other than USD) 1.80%  SMS FEES**  SMS Card Lock/Unlock/Card to Card Transfer Free
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SMS FEES**  SMS Card Lock/Unlock/Card to Card Transfer Free
SMS Card Lock/Unlock/Card to Card Transfer Free
trat above more marine.
Customer Service Calls  Call to Customer Service***
Call to Customer Service***  Free
ADMINISTRATION FEES
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
CLOSURE
Refund Fee (on early card cancellation) 25 plus bank TT

<sup>\*</sup> Applicable to each individual loading transaction
\*\*Note that by texting our SMS line on +44 77978 00035 phone charges apply.

<sup>\*\*\*</sup>Note that by calling our telephone line on +44 20728 16090 phone charges apply.