

## Fees & Limits

The following fees and limits apply and are subject to variation, in accordance with the terms and conditions.

Fees	AED					
Initial Card fee <sup>*</sup>	AED30.00					
Additional Card fee <sup>*</sup>	AED30.00					
Replacement Card fee (applicable at Purchase Location) <sup>*</sup>	AED55.00					
Reload fee <sup>*</sup>	AED10.00					
	USD	GBP	EUR	AUD	CAD	HKD
Domestic ATM withdrawal fee <sup>*4</sup>	USD2.50	GBP1.60	EUR1.80	AUD2.50	CAD2.50	HKD19.00
International ATM withdrawal fee <sup>*4</sup>	USD4.00	GBP2.50	EUR2.80	AUD4.00	CAD4.00	HKD30.00
Purchase from merchants (e.g. shops and restaurants) <sup>*</sup>	Free					
Cash over the counter fee	USD10.00	GBP6.50	EUR7.50	AUD10.00	CAD10.00	HKD80.00
Cash out fee (to be applied for all non-emergency cash outs) <sup>*</sup>	USD15.00					
Currency to Currency Transfer fee <sup>*</sup>	3.95% for transfers to all Currencies					
Monthly Card Maintenance fee (applied unless you have used your Card for loads, reloads or transactions in the previous 12 months) <sup>**</sup>	USD2.00					
Shortfall fee	USD15.00 (or Currency equivalent)					
FX Margin	3.95%					
Limits <sup>2</sup>	USD					
Minimum load amount (across all Currencies)	USD100					
Daily cash over the counter limit	USD250					
Daily POS limit at merchants <sup>*</sup>	USD10,000					
Maximum ATM withdrawal limit per 24 hours (ATM providers may have a lower limit) <sup>*</sup>	USD4,000					
Maximum load and maximum balance allowed on your Card (total of all Currencies)	USD10,000					
Total amount that can be loaded onto the Card in any 12 month period (total of all Currencies) <sup>3</sup>	USD60,000					
Maximum number of active accounts at any one time	1					
Maximum number of Additional Cards	1					
Card life	see Card for expiry date					
Maximum PIN tries	3 per 24 hours					

<sup>\*</sup> Or such other lower amount as advised by the Purchase Location.

<sup>\*</sup> Some ATM operators and merchants may charge a fee or set their own withdrawal or purchase limits. Please confirm whether any fees or limits apply before making a withdrawal or purchase.

<sup>\*</sup> Fee applied to each transfer of funds between the Currencies available on the Card (subject to an exchange rate as determined by us).

<sup>\*\*</sup> If, following the debit of any Monthly Card Maintenance Fee, the Card Fund balance is less than the fee, we will waive the difference.

<sup>2</sup> The limits shown refer to the USD equivalent of the total limits available on the Card (when combining all Currencies).

<sup>3</sup> The total amount you may load onto all prepaid cards issued to you by us during any twelve (12) month period.

<sup>4</sup> If the Currency of your transaction matches one of the Currencies on the Card and there are sufficient funds in that Currency to cover the whole transaction, the ATM fee for that Currency will be applied. If the Currency of your transaction does not match one of the Currencies on the Card or there are insufficient funds in the relevant Currency to cover the whole transaction, then the USD ATM Fee will be applied and will be converted into the last Currency being used to fund the transaction, at a foreign exchange rate determined by MasterCard on the day the transaction is processed.