



Card Fees Structure

Paycent Card Fee Type	Fees (in USD)
Physical Card Order (including DHL/FedEx delivery)	\$140.00
Card Activation	Free
First PIN Generation	Free
Retail and Online Transactions	Free
Domestic/International ATM Withdrawal	As per ATM operator
Domestic/International Retail Transaction (POS)	Free
International Transaction FX (Foreign Exchange)	2.50 %
Foreign Transaction Fee - Network	1.75 %
Monthly Card Residency Fee	Free
Annual Card Account Renewal	Free
Card Inactivity Fee per Month (after 90 days of inactivity)	\$ 3.50
Card Loading Fee	0.5% of top up amount or \$ 2.50 (whichever is higher)
Transactions	Velocity Limits (in USD)
Initial & Minimum Load Amount	\$ 10.00
Maximum Load Amount (per load)	\$ 5,000.00
Maximum Daily Load Amount	\$ 20,000.00
Maximum Monthly Load Amount	\$ 50,000.00
Maximum Loads per Day (in numbers)	12
Minimum Spend Amount per Day (POS)	\$ 1.00
Maximum Spend Amount per Day (PIN)	\$ 2,500.00
Minimum Card Balance	\$ 20.00
Maximum Card Balance	\$ 50,000.00
Maximum Annual Load Amount	\$ 600,000.00
Minimum ATM Withdrawal or Equivalent in Local Currency per Transaction	\$ 5.00
Maximum ATM Withdrawal per Transaction	\$ 500.00
Maximum ATM Withdrawal per Day	\$ 2,500.00

**Subject to change without prior notice.*