



Fees List for ExCard Prepaid Card

Item	Fee Description	Fee	Comments
Load Cards	Purchase a card + First Load	€ 5	One time charge when purchasing the card. Deducted from the amount loaded.
	Load Fee	N/C	No load fee when acquire a card.
	Replacement fee	€ 5	Charge deducted for the amount transferred to new card.
Misc.	Monthly management fee	€ 1.99	Fee is applied on the 9 th of each month.
	Non-active card fee	€ 2.99	Fee is charged for inactive card for over a year.
Currency Conversion Services	Conversion fee for transactions outside of the EU – subject to the issuer bank	2.25%	The currency conversion rate is according to the international organization rates.
Query Services	Balance Inquiry Via WEB & IVR	N/C	Balance and list of transactions inquiry can be made via internet or Telephone (IVR) with no charge.
	Balance Inquiry at ATM only abroad	€ 1.50	The charge will take place for balance query when abroad. (this action can only be performed at an ATM bank)
Additional Services	ATM withdrawal	€ 2.50	The fee is applied immediately (It is possible that the ATM company will have an additional charge. This is not the responsibility of the company)
	ATM Refusal	€ 0.50	The charge is applied in case of insufficient balance.
	Deactivate a card	€ 4.99	By using an IVR system (24/7).
	Reactivate a card	€ 1.99	By customer service only.
	Buy out a blocked card	€ 2.99	Blocked card - balance reimbursement

Limit Description	Limit Amount
Minimum credit transaction	€ 50.00
Max credit transaction	€ 2,000.00
Number of ATM transactions per day	5

Important customer information:

- Expay Global company permits unlimited daily withdrawal from banks' ATM, subject to their operators' policies; and it does not limit the sum of the daily purchasing.
- Charges are deducted in the card currency at Euros, from the balance in the card.
- The transaction's origin is determined by the firm location where it has been performed. In case of internet transactions the country code of the internet address is not necessarily the code of the firms' country, in such case the charge is based on a different country.
- Card transactions are subject to the rules and policies of Master card and the issuing bank.
- Card is valid as is specified on the card and not more than 18 months.
- The company is not liable to any policies of the clearing companies and/or of MasterCard.
The company reserves the right to change the business conditions related to this card.