

Annex 1 - Cardholder Fees & Limits Table

CARD FEES	FEE TO CARDHOLDER
Initial Card Fee	£9.99
Monthly Service Charge	£1.99
CARD LOADING FEES	FEE TO CARDHOLDER
Load by Debit Card	FREE
Load by Bank Transfer	FREE
ATM FEES	FEE TO CARDHOLDER
UK ATM Cash Withdrawal Fee	£2.00
Non UK ATM Cash Withdrawal Fee	£3.00 plus a Foreign Transaction Fee of 3.00% will be levied on the Transaction Value in a currency other than that in which the Card is denominated
Balance Enquiry at ATM	£1.20
PIN Change at ATM	£1.20
Declined Transaction at ATM	£1.20
TRANSACTION FEES	FEE TO CARDHOLDER
UK Purchases	FREE
Non UK Purchases	A Foreign Transaction Fee of 3.00% will be levied on the Transaction Value in a currency other than that in which the Card is denominated
GENERAL FEES	FEE TO CARDHOLDER
Call Charges to our Call Centre	Charged at your provider's prevailing rate. Calls from mobile may be considerably more than landlines
Lost, Stolen or Damaged Replacement Card	£10.00 which includes processing & postage
Funds Redemption	Card Redemption Fee of £25 for return of funds via bank transfer
Monthly Administration Fee	£2 per month if your Card has not been used for a period of 6 consecutive months (only applies if Monthly Service Charge has not been paid)
Investigation Fee	£30.00 (Disputed Transaction found to be genuine & originated by you)

CARDHOLDER LIMITS	Transaction Amount		Daily Limit		Weekly Limit		Monthly Limit	
	Maximum per Transaction	Minimum per Transaction	Total Value of Transactions	Total Number of Transactions	Total Value of Transactions	Total Number of Transactions	Total Value of Transactions	Total Number of Transactions
LOAD LIMITS	500.00	10.00	1250.00	5	2500.00	10	5000.00	20
ATM WITHDRAWALS	250.00	0.00	250.00	5	500.00	10	1000.00	20
POS & ONLINE TRANSACTIONS	1000.00	0.00	1250.00	25	2500.00	50	5000.00	100