



## Fees and Limits Schedule

The use of your Card and/or Payment Device is subject to the Fees set out in the Fee and Limits Schedule. These Fees are part of the Agreement. Any or all of these Fees may be waived or reduced at our discretion. The Fees may change over time, if so, we will notify you in advance of such changes in accordance with the Agreement.

	Debutant	Star	Legend
Monthly Fee	15 EUR/GBP	N/A	N/A
Annual Fee	N/A	5.500,00 EUR 4.750,00 GBP	40.000,00 EUR 35.000,00 GBP
<b>Issuing Fees (EUR)</b>			
Card Fee	Varies, depending on the card type.		
Payment Device Fee	Varies, depending on the payment device type.		
Card Activation Fee	Free	Free	Free
<b>Top up Fees</b>			
Bank transfer Fee (exclusive of any bank Fees)	0% up to 100.000,00 EUR / GBP* (per year)	0% up to 250.000,00 EUR / GBP* (per year)	0% up to 1 000.000,00 EUR / GBP* (per year)
<b>Loading Limits</b>			
Maximum Load Amount per main account	250.000,00 EUR/GBP (per transfer)	250.000,00 EUR/GBP (per transfer)	250.000,00 EUR/GBP (per transfer)
Maximum Load Amount per card account (per day)	12.000,00 EUR/GBP (per day)	12.000,00 EUR/GBP (per day)	12.000,00 EUR/GBP (per day)
Minimum Load Amount	100,00 EUR/GBP	100,00 EUR/GBP	100,00 EUR/GBP
Number of times your Card / Payment Device may be loaded in a day	Unlimited		
Maximum Available Balance of the card wallet at any given time	250.000,00 EUR/GBP (per account)	250.000,00 EUR/GBP (per account)	250.000,00 EUR/GBP (per account)
<b>Transaction Fees and Usage</b>			
ATM*** withdrawal (in card currency) (exclusive of ATM operator fees)	3%	2%	1%
Foreign Exchange charge**** (Payments in not Card currency)	3%	2,5%	2%
ATM*** balance enquiry	Free	Free	Free
ATM*** decline	Free	Free	Free



PIN Replacement or Change Fee	Free	Free	Free
Card-to-Card transfer fee (to other Bourgeois Bohème system participants), if over an annual limit stated in the table	0% up to 10.000,00 EUR/GBP** (per year)	0% up to 25.000,00 EUR/GBP** (per year)	0% up to 100.000,00 EUR/GBP** (per year)
<b>Miscellaneous Fees</b>			
Chargeback processing	25 EUR/GBP plus possible investigation costs of the payment system		
Card Replacement Fee (where card is lost, stolen, misappropriated, subjected to unauthorized use)	Varies, depending on the card / payment device type		
Administration Fee of Wire Transfer Reversal	50,00 EUR/GBP	50,00 EUR/GBP	50,00 EUR/GBP
IVR Phone support	Free	Free	Free
Email customer support per query	Free	Free	Free
Disputed Wire Transfer Investigation Fee	50,00 EUR/GBP	50,00 EUR/GBP	50,00 EUR/GBP
Redemption Fee of funds to cardholder's bank account	50,00 EUR/GBP	50,00 EUR/GBP	50,00 EUR/GBP
Paper statement copy	Available in PDF		
Card/Payment Device delivery by courier	Varies, depending on the courier delivery costs		
Card/Payment Device delivery by mail	Free	Free	Free
Card/Payment Device cancellation	Free	Free	Free
POS payment	Free	Free	Free
<b>Recurring Fees</b>			
Virtual card	Free	Free	Free
Monthly Fee for Card	Free		
Monthly Fee for Payment Device	Free		
Inactivity Fee (90 days after last transaction, and for each month)	Included in the monthly fee	Included in the annual fee	Included in the annual fee
Dormancy Fee (over 180 days after last transaction, and for each month)	Included in the monthly fee	Included in the annual fee	Included in the annual fee
<b>Limits</b>			
Spending Limits	Varies, depending on personal settings		



Maximum daily ATM withdrawal	1.000,00 EUR/GBP (per day)	1.000,00 EUR/GBP (per day)	1.000,00 EUR/GBP (per day)
------------------------------	-------------------------------	-------------------------------	-------------------------------

\*After the waived limit the account top up fee is 2%

\*\*After the waived limit the P2P fee is 3%

\*\*\*The ATM provider may charge an additional fee.

### **Additional information**

All bank transfers are subject to applicable laws and originating/receiving bank restrictions. Bank load partners may charge an additional service fee for using their services. Any bank load partner fee amount is an independent fee assessed by each partner only and is not assessed nor controlled by us. If you use an ATM not owned by us for any Transaction, including a balance inquiry, you may be charged a fee by the ATM operator even if you do not complete a withdrawal. If you obtain cash from a bank teller, the bank may charge a fee. This ATM fee or bank fee is a third-party fee amount assessed by the individual ATM operator or bank only and is not assessed nor controlled by us. This ATM fee or bank fee amount will be charged to your Card and/or Payment Device. If you obtain your funds in a currency or country other than the currency or country in which your Card/Payment Device was issued, the Issuer may increase the currency conversion rate up to an additional 3% and will retain this amount as payment for its services.