

FEES AND LIMITS

On Application	GBP	EUR	USD
Card Issue Fee	£5.00	€ 7.00	\$10.00
Card Issue Outside Europe	£7.50	€ 9.00	\$13.00
Limits			
Maximum Card Balance	£10,000	€ 12,000	\$15,000
Maximum ATM Withdrawal (per day)	£250	€ 300	\$400
Usage Restrictions	Cardholder must be 18 years or over You may not use your card at Pay at Pump Petrol Stations		
Ongoing Features			
Local Transaction Fees	FREE	FREE	FREE
Non Euros Purchases	n/a	€1.00 plus 2%	n/a
European Purchases	plus 2%	n/a	\$1.00 plus 2%
International Purchases	plus 2%	€1.00 plus 2%	\$1.00 plus 2%
Cash Withdrawal Fees*			
Local ATM Charge	£1.00	€ 1.50	\$2.00
Non EUROs Withdrawals	n/a	€1.50 plus 2%	n/a
European Transactions	£1.50 plus 2%	n/a	\$2.00 plus 2%
International Withdrawals	£2.00 plus 2%	€1.50 plus 2%	\$2.00 plus 2%
Balance Enquiry	FREE online and by calling Customer Services (calls cost standard national rates from UK landline)		
SMS Balance Message**	£0.15	€ 0.18	\$0.24
ATM Balance Enquiry	£0.25	€ 0.25	\$0.50
Top-Up Fees and Limits	GBP Card Only		
	£0.50 plus 2% per load via PayPoint (max load amount £249)		
	FREE per load by bank transfer (max £10,000)		
Service Fees	Inactive Monthly Fee (after 3 months of inactivity)		
	£2.00	€ 2.50	\$3.00
Replacement Card Fees			
Lost/Stolen/Damaged	£10.00	€ 12.00	\$15.00
Replacement Card Outside Europe	£12.50	€ 15.00	\$18.00
Expired Replacement	£10.00	€ 12.00	\$15.00
Other Fees	FREE transaction history, contact us, notify lost & stolen card online		
	FREE PIN reset/retrieval via customer services (calls cost standard national rates from UK landline)		
	FREE PIN change via ATM		
Declined ATM Transaction Fees	£0.50	€ 0.50	\$0.75
Paper Statement (per 62 day period)	£1.50	€ 1.80	\$2.40
SMS Message Fee**	£0.15	€ 0.18	\$0.24
Next Day Bank Transfer	£2.00	N/A	N/A
CHAPS (Sameday)	£12.00	N/A	N/A
Regular International Bank Charge	£17.00	N/A	N/A
Urgent International Bank Charge	£22.00	N/A	N/A
Transaction Revocation	£10.00	€ 12.00	\$16.00
Customer Service Fees			
Cancellation/Redemption	£5.00	€ 7.00	\$10.00
Expiry	Prepaid Card is valid for 36 months (Must be used within 3 months of expiry for automatic re-issue)		

Notes to fees and limits above:

* some ATM providers may charge an additional fee and should advise you before you confirm the transaction.

** standard operator SMS charges apply for balance requests and additional charges may apply to receive SMS information outside the UK.