

Prepaid Card Agreement

CARTEX Prepaid Card Annex: Fees and Usage Restrictions

Effective from November 2nd of 2020

CARTEX Prepaid Card Fees	
Plastic card issuing*	€ 10.00
Activate your card (in Personal area at My Cartex Wallet)	Free of charge
Virtual card issuing*	€ 2.00
Replacement Plastic card	€ 10.00
Card shipping and handling (within EU) $^{\sim}$ 5 - 10 days (w/o tracking)	Free of charge
Card expedited shipping	€ 75.00
Monthly Card Service Charge	€ 5.00
Card Activation Fee	Free of charge
ATM Withdrawals (SEPA region)*	€ 2.65
ATM Withdrawals (Non-SEPA region)*	€ 2.65 plus 2.5%
Funds loading on card*	2.00%
Purchases (SEPA region, EUR)*	Free of charge
ATM balance request fee	€ 1.00

Cartex Web / App balance request fee	Free of charge	
ATM decline request fee	Free of charge	
Currency conversation markup fee (card's transactions)	3.00%	
Card and account closing fee (manual processing)	Free of charge	
Reclamation/reclamation representment processing fee (Chargeback)	€ 25.00	
CARD LIMITS		
The maximum balance per card*	€ 10,000.00	
The maximum monthly cash withdrawal*	€ 2,000.00	
The maximum daily cash withdrawal*	€ 1,000.00	
The maximum amount of one ATM cash transaction*	€ 300.00	
* Card operations in another currency (non-euro) will be included an exchanging commission 3.00%.		