

Charges effective from the 21st of January 2019					
Card purchase	€0.99 – Virtual (online + app) €9.99 – Physical (Online, app, store)				
Top ups (*)	<p><u>Using your debit card in the site or app, or by bank transfer</u></p> <table> <tr> <td>Top up</td><td>Surcharge</td></tr> <tr> <td>€0.01 to €500</td><td>€2.00</td></tr> </table> <p>(*) In line with Clause 19 of the Terms and Conditions, from 4th January 2019 the Top Up fees will be amended to the above. By continuing to use the Payment Services, you acknowledge and indicate your acceptance and are bound by the updated terms and conditions. If you do not wish to be bound by these changes, you have the right to cancel the services free of charge in line with clause 10 of the Terms and Conditions before the 4th January 2019.</p>	Top up	Surcharge	€0.01 to €500	€2.00
Top up	Surcharge				
€0.01 to €500	€2.00				
Monthly Service fee (**)	<p>€3.00</p> <p>(**) In line with Clause 19 of the Terms and Conditions, from 4th January 2019 the Monthly Service fee will be amended to the above. By continuing to use the Payment Services, you acknowledge and indicate your acceptance and are bound by the updated terms and conditions. If you do not wish to be bound by these changes, you have the right to cancel the services free of charge in line with clause 10 of the Terms and Conditions before the 4th January 2019.</p>				
ATM withdrawal	€2				
FX and non-Euro ATM withdrawals	FREE				
Contactless transactions	1% of transaction value				
Transfer funds to another card	FREE				
Replace a physical card	€5				
Redemption fee	€5 to transfer money from your card to your bank account				
Inter-charge Fee	65% of fees set by Card networks and collected by PFS.				