

# KING CARD EXPRESS PREPAID MASTERCARD

## Cardholder Agreement

### TABLE OF FEES

FEE Description	Cardholder Fees
Initial Card Creation Fee  Plastic Card with Magnetic Strip Due Diligence of Cardholder's Application Including All Regulatory Requirements for (OFAC/AVS/AML/ANT) Activation Fee Card Carrier Individual Shipping Envelope for Card Label (card face) EMV Chip PIN generation Cardholder Name Embossing Fee, if Cardholder Name Provided Prior to Card Issuance.	To be sale at location
Shipping	TBD (Direct Cost)
<u>Monthly Maintenance Fee:</u> This fee is billed to the cardholder on a monthly basis.	\$9.95
Card Load Fees: This is the fee for loading the Card	\$7.00
ATM Balance Inquiry - International	\$ 1.00
ATM Decline - International	\$ 1.00
*ATM Withdrawal / Cash Advance Fee: Domestic	\$3.00 or 3% whichever is greater
*ATM Withdrawal / Cash Advance Fee: International	\$5.00 or 3% whichever is greater
Card Replacement Fee : This fee is charged to replace a lost, stolen or name change to a Card plus mailing fees.	\$ 15.00
Card Inactive Fee: This is a monthly fee charged against any unused monetary value each month of the Card remains inactive after the expiry date.	\$ 3.75
Card to Card Transfer (Live Agent)	\$4.95 or 1.6% whichever is greater
Card to Card Transfer within our BIN number range	\$7.00
POS Transaction Fee: Domestic Credit	\$ -

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POS Transaction Fee: Domestic Debit	\$	-
POS Transaction Fee: International Credit	\$	2.00
POS Transaction Fee: International Debit	\$	2.00
POS Transacton Fee : International Decline	\$	1.25

Cross Border Fee (This Fee is passed on to Cardholder)	1.50%
Currency Conversion Fee (This Fee is passed on to Cardholder)	0.95%
ACH Transfer Funds to/from Checking Account	\$ 2.00
Chargeback Fee	\$ 10.00
Close Account	\$ 7.00
Customer Support and Interactive Voice Response (IVR) Fee	\$1.00 + \$1.00 per minute
Research Fee	\$25 per hour
Overlimit Fee	\$ 10.00
Return Purchase fee	\$ 1.50
Pin Decline Fee	\$ 1.25
Pin Change Fee	\$ 5.00

Card Parameters	King Master Card basic	King Master Card Gold
ATM Daily Withdrawal Limit	\$2,000	\$2,500
ATM Monthly Withdrawal Limit	\$10,000	\$20,000
POS Transaction Daily Limit	\$3000	*no limit
POS Transaction Montly Limit	\$20,000	\$100,000
Maximum Single Card Load	\$10,000	\$20,000