

# SCHEDULE OF ALL FEES AND CHARGES for EU / UK United Token Mastercard

Updated 01-05-23

ALL FEES	AMOUNT	DETAILS
<b>Get Started</b>		
Activation Fee	\$15.00 (Virtual Card) \$20.00 (Plastic Card)	<i>Fee to activate card.</i>
<b>Monthly Usage (Virtual and Plastic card)</b>		
Monthly Fee	\$5.00	<i>Monthly fee to use card.</i>
<b>Spend Money</b>		
PIN Transaction Fee (Domestic)	\$1.5	<i>Using your PIN for a purchase. Signature transactions are no cost.</i>
Signature Transaction Fee (Domestic)	\$0.00	<i>There is no fee for this service.</i>
<b>Get Cash</b>		
ATM Domestic Fee	\$5.00	<i>Withdrawing cash from an ATM. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.</i>
<b>Using your card outside the UK/ EU.</b>		
ATM International Fee	\$5.00	<i>Withdrawing cash from an ATM outside of the UK/EU. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.</i>

ATM Decline International Fee	\$0.50	<i>ATM cash withdrawal declined. You may also be charged a fee by the ATM operator.</i>
Foreign Transaction Fee (PIN)	\$1.50	<i>Using your PIN for an international purchase. Additional fees may apply due to the currency exchange rate from Visa. Refer to Section 19. “International Transactions” of the Cardholder Agreement</i>
<b>Other</b>		
ATM Balance Inquiry Fee	\$0.50	<i>Checking your balance at an ATM. You may also be charged a fee by the ATM operator</i>
Replace Card Fee	\$20.00	<i>We will charge this fee to replace a lost or stolen Card.</i>