

## FEES

### Card Activation and Periodic Fees

Initial Card Fee Paid with Registration	49.90€
Yearly Fee	49.90€
Monthly Inactivity Fee	2.50€
Expired Card Management Fee	2.50€

### Card Loading Fees

SEPA bank transfer	1.75% min. 1.75€
Sofort banking	2.5% min. 2.00€

### SMS Transactions

SMS Forgot PIN	0.15 €
SMS Card2Card Transfer	0.15 €
SMS Balance Inquiry	0.15 €
SMS Card Lock/Card Unlock - Courtesy Service	0.15 €
SMS Transaction Notification	0.15 €

### ATM transactions

ATM Domestic Withdrawal	5.00€
ATM International Withdrawal	5.00€
ATM balance enquiry (UK only):	0.99 €
ATM Decline	0.50 €
FX Charge for International ATM Use	2.85%

### POS transactions

POS Domestic Transaction	1.75% min. 0.50€
POS International Transaction	1.75% min. 0.50€

FX Charge for International Transactions	2.85%
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**Administrative Transactions**

Card replacement fee - lost and stolen	5.65€
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PIN Change	3.00 €
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Account closure fee:	0.00 €
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Redemption fee:	0.00 €
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**Miscellaneous Fees**

Chargeback processing (Only charged if Chargeback is unsuccessful):	25.00 €
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Upgrade Fee (for upgrade from SDD to FDD, if applicable)	free
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Investigation	25.00 €
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Card to card transfer out	2.50 €
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Card to Card transfer in	2.50 €
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