

The background is a light gray gradient. It features several white decorative elements: a large, thin white arc at the top; a dotted white line that curves across the middle; and a solid white line that starts from the left, loops around, and ends at the bottom. Three small white hexagonal icons are placed at various points along these lines. The text 'travel wallet' is centered in the upper half in a dark blue, sans-serif font.

travel[™]
wallet

FEE SCHEDULE

16. AUGUST 2018

Fee Type	Travel Wallet
Card Activation & Periodic Fees	
Card Delivery Fee	0 SEK (Must load a minimum of 500 SEK to receive your first personalised card. Subsequent card orders have no minimum load requirement).
Inactivity Fee	30 SEK applicable each month after twelve consecutive calendar months with no transaction activity (Loading, ATM, POS, Currency Exchange or Balance Inquiry). Fee debited from Home Currency Wallet.
Adding Money (Load) Fee	
Loading Fee	0.5%, capped at 10 SEK - waived for any top up of 2,000 SEK or more. Fee debited from Home Currency Wallet.
SMS Transactions (If applicable to the programme)	
SMS Forgot PIN Fee	N/A
SMS Card2Card Transfer Fee	N/A
SMS Balance Inquiry Fee	N/A
SMS Card Lock/Card Unlock Fee	N/A
SMS Transaction Notification Fee	N/A
IVR Transactions (If applicable to the programme)	
Forgot PIN Fee	N/A
Card Block (Lost or Stolen) Fee	N/A
ATM Transactions*¹	
Domestic ATM Withdrawal Fee	20 SEK per transaction. Fee debited from Home Currency Wallet.
International ATM Withdrawal Fee	2 free International ATM Withdrawals per month. When withdrawing a Supported Currency, the fee applied is equivalent to 20 SEK at the time of the transaction and debited from the Supported Currency Wallet of the transaction. If withdrawing funds in an Unsupported Currency, the International ATM Withdrawal Fee of 20 SEK will be debited from the Home Currency Wallet.
ATM Balance Inquiry Fee (applies to Domestic and International ATM)	The Balance Inquiry fee is 5 SEK or its equivalent. The fee will be debited from the Supported Currency Wallet of the currency of the ATM. However, if the local currency of the ATM in which you are making a Balance Inquiry is an Unsupported

¹ *If you have insufficient funds in the relevant Currency Wallet, the ATM Fees will be deducted as set out in the Travel Wallet Terms and Conditions. In addition to the ATM Fees listed here, some ATM operators may charge fees for cash withdrawals or other activities which you may not be advised of at the time of the transaction, and currency conversion fees may apply. Free ATM withdrawals are determined per calendar month.

	Currency, the fee will be debited from your Home Currency Wallet.
POS Transactions	
Point of Sale (POS) Transaction Fees	0 SEK
Other Fees	
Currency Conversion Fee (applies to Auto Wallet Transfers and transactions in Unsupported Currencies)	<p>If you make a transaction in an Unsupported Currency, the transaction value will be converted to SEK at the Network Settlement Rate and a Currency Conversion Fee of 2.50% of the transaction value will apply.</p> <p>If there is an Auto Wallet Transfer between Supported Currencies, the exchange will be performed utilizing the Travel Wallet Conversion Rate and a Currency Conversion Fee of 2.5% will apply.</p> <p>The Currency Conversion Fee does NOT apply to: (a) a transaction in a Supported Currency for which you have sufficient funds in the Supported Currency Wallet; or (b) loads into your Preferred Load Wallet.</p> <p>2.50%</p>
Redemption of Funds Fee	<p>If you require a refund of your Available Balance transferred to your bank account, the Redemption of Funds Fee will be debited from your Home Currency Wallet.</p> <p>100 SEK</p>
Dispute Handling Fee	<p>If you dispute a transaction with a merchant which proves unsuccessful, the Dispute Handling Fee will be debited from your Home Currency Wallet.</p> <p>100 SEK</p>
Paper Statement Fee	<p>If you request a paper statement of your account be posted to you, the Paper Statement Fee will be debited from your Home Currency Wallet.</p> <p>100 SEK</p>
Express Delivery Fee	<p>Travel Wallet can express ship a card to you at the registered address on your account. No international shipping allowed. Debited from your Home Currency Wallet</p> <p>200 SEK</p>