

The logo for 'travel wallet' is centered in the upper half of the page. The word 'travel' is in a dark blue, lowercase sans-serif font, with a small 'TM' trademark symbol to its upper right. Below it, the word 'wallet' is in a larger, bold, dark blue, lowercase sans-serif font. The background is a light gray gradient with several white decorative elements: a solid curved line arching across the top, a dotted curved line below it, and a solid curved line on the left side that ends in a small white hexagonal icon. There are also two other small white hexagonal icons on the left side, one above and one below the solid line.

travelTM
wallet

FEE SCHEDULE

27. SEPTEMBER 2018

Fees | Norway

Card Activation & Periodic Fees	
Card Delivery Fee	0 NOK (Must load a minimum of 500 NOK to receive your first personalised card. Subsequent card orders have no minimum load requirement).
Inactivity Fee	30 NOK 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 NOK - waived for any top up of 2,000 NOK 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*	
Domestic ATM Withdrawal Fee	20 NOK per transaction. Fee debited from Home Currency Wallet.
International ATM Withdrawal Fee	2 free International ATM Withdrawals per month. If withdrawing funds in an Unsupported Currency, the International ATM Withdrawal Fee of 20 NOK will be debited from the Home Currency Wallet. If withdrawing funds in an Unsupported Currency, the International ATM Withdrawal Fee of 20 NOK will be debited from the Home Currency Wallet.
ATM Balance Inquiry Fee (applies to Domestic and International ATM)	The Balance Inquiry fee is 5 NOK 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 Currency, the fee will be debited from your Home Currency Wallet.
POS Transactions	
Point of Sale (POS) Transaction Fees	0 NOK
Other Fees	
	If you make a transaction in an Unsupported Currency, the transaction value will be converted to NOK at the Network Settlement Rate and a Currency Conversion Fee of 2.50% of

<p>Currency Conversion Fee (applies to Auto Wallet Transfers and transactions in Unsupported Currencies)</p>	<p>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>
<p>Paper Statement Fee</p>	<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 NOK</p>
<p>Express Delivery Fee</p>	<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 NOK</p>

**If you have insufficient funds in the relevant Currency Wallet, the ATM Fees will be deducted as set out in the Travel Cash Terms and Conditions or 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.*