

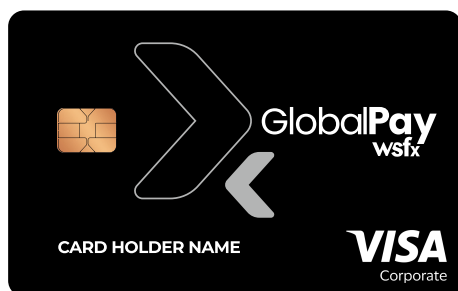
WSFX GLOBAL PAY MULTI-CURRENCY CARD

SCHEDULE OF CHARGES* AND APPLICABLE LIMITS

Issuance Fee:	Reload Fee:	Cross Currency Fee (Mark-up Fee)	Cash Advance / Cash Disbursement Fee	Wallet to Wallet Transfer Fee	Inactivity Fee	Card Replacement Fee
NIL	NIL	2% of the transaction Amount	2% of the transaction Amount	2% of the transaction Amount	NIL	International Locations - INR 2500; Indian Locations – Nil

Currency	USD	GBP	EUR	CAD	AUD	SGD	AED	SAR	THB	CHF	HKD	ZAR
ATM Cash Withdrawal Fee	2	1.5	1.75	2.5	2.5	2.75	7.5	7.5	65	2	15	28
Balance Enquiry Fee at ATM	0.5	0.5	0.5	0.75	0.75	0.75	2	2	16	0.5	4	7

* Govt Taxes as applicable will be charged additionally



Limits:

- Maximum Daily Purchase Limit (POS/E-commerce/ Cash Advance/Cash @ POS): \$ 10,000 or equivalent
- Maximum Daily ATM Withdrawal Limit*: \$ 1,500 or equivalent
- Maximum Per Transaction Loading Limit: \$ 25,000 or equivalent
- Maximum Per Transaction Contactless Payment Limit: \$ 65 equivalent

All fees and charges mentioned above are exclusive of taxes. In case on insufficient balance on particular wallet, fee along with taxes will be debited from the highest order wallet with sufficient balance.

Daily limits set on your Global Pay Multi-Currency Card is the higher limit, however foreign ATMs may have their own per transaction limit depending upon their service providing bank or regulatory authorities. You are requested to check the same in the ATM premise before usage. In such cases, the lower limits will apply.

Card Issuer will not be responsible for any "Dynamic Currency Conversion" related charges and will not be able to refund any such charges in case they are levied on account of wrong usage of the Global Pay Multi-Currency Card.

Additional fees for ATM transactions may be levied by the bank owning the overseas ATM used for transaction.