

GlobalPay Smart Switch- Multi Currency Card

(SCHEDULE OF CHARGES* AND APPLICABLE LIMITS)

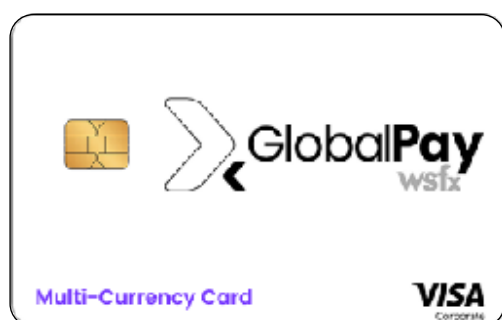
Issuance Fee:	Reload Fee:	Cross Currency Fee (Mark-up Fee)	Cash Advance / Cash Disbursement Fee	Wallet to Wallet Transfer Fee	Inactivity Fee	Card Replacement Fee:
NIL	NIL	2% of the transaction Amount	2% of the transaction Amount	2% of the transaction Amount	NIL	International Locations - INR 2500; Indian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

* Govt Taxes as applicable will be charged additionally

Currency	USD	GBP	EUR	CAD	AUD	SGD	AED	SAR	THB	CHF	HKD	ZAR	NZD	JPY	SEK
ATM Cash Withdrawal Fee	2	1.5	1.75	2.5	2.5	2.75	7.5	7.5	65	2	15	28	2.75	250	15
Balance Enquiry Fee at ATM	0.5	0.5	0.5	0.75	0.75	0.75	2	2	16	0.5	4	7	0.75	60	4

Currency	DKK	MYR	IDR	TRY	QAR	VND	CNY	KWD	OMR	KRW	NOK	PHP	GEL	AZN	ILS
ATM Cash Withdrawal Fee	11	8.5	33962	90	7.5	52600	14	0.6	0.7	2400	12.5	120	5.5	3.5	6.5
Balance Enquiry Fee at ATM	2.75	2	8500	22	1.8	13150	3.48	0.15	0.25	600	3.25	30	1.5	0.85	1.6

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

**Daily limits set on your Smart Switch – Single 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.*

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 Smart Switch - 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 Card.

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