

Fees†		
Initial sign-up (new card)		FREE
Card Maintenance fee [Deducted on the first day of every month]		\$4.95
Load funds	PayDirect	FREE
	Value Reload (in-store)	\$3.00
POS purchase		FREE
Foreign exchange charge		2.50%
Card to Card Transfer ⁽¹⁾		\$3.00
Withdraw funds (ATM ^{††}) – Canada & International		\$2.50 ⁽²⁾
Access card information	SMS / Email Alerts [Standard text messaging rates may apply]	FREE
	Website	FREE
	IVR	\$1.00
	Live agent (per call)	\$2.50
Replacement (lost or stolen) Card		\$10.00
Instant Issuance Replacement Card		\$15.00
Additional Card		\$10.00

† Subject to change. See terms and conditions below for details.

†† Additional fees may be charged for use of ATMs by ATM operators, over which we have no control.

⁽¹⁾ Fee will be paid by the recipient of the transfer.

⁽²⁾ One ATM withdrawal free per month for Cardholders receiving monthly PayDirect.

Limits		Standard	Exception[°]
Maximum Card Balance		\$20,000.00	\$100,000.00
Minimum Load to Card		\$25.00	\$25.00
Maximum Daily Load to Card	Cash	\$2,500.00	\$2,500.00
	Cheque	\$10,000.00	\$100,000.00
Maximum Aggregated Loads per Day		\$10,000.00	\$100,000.00
Maximum Amount of Loads every 7 Days		\$20,000.00	\$100,000.00
Maximum Card to Card Transfer Amount per Transaction		\$10,000.00	\$20,000.00
Maximum Daily Spend at Point-of-Sale		\$10,000.00	\$20,000.00
Maximum Daily ATM Withdrawal		\$1,500.00	\$2,500.00
Maximum Daily Combined Spend and Cash Withdrawal		\$11,500.00	\$22,500.00

[°]We reserve the right to permit these limits for certain Cards, when and if we have determined that our conditions have been met.

