

## Summary Box

The information contained in this table summarises key product features and is not intended to replace any terms and conditions.

FEES & LIMITS	
<b>On Application</b>	
<b>Card issue fee</b>	£3.00 (FREE for ABCUL Migrations)
<b>Additional card fee</b>	£10.00
<b>Limits</b>	£5,000 Maximum card balance £250 Maximum ATM withdrawal per day
<b>Usage restrictions</b>	Primary cardholders must be 18 years or over, additional cardholders 13 years or over You may not use your card at Pay at Pump petrol stations Additional cards share the primary cards funds
<b>Ongoing Features</b>	
<b>Transaction Fees</b>	FREE per purchase in the UK £1.00 plus 2% of the transaction value per International purchase
<b>Cash Withdrawal Fees*</b>	75p per UK ATM withdrawal £2.00 plus 2% of the transaction value per International withdrawal
<b>Balance Enquiry</b>	FREE online and by calling Customer Services (calls cost 5.105p per minute from a BT landline) 10p per SMS message** 10p per ATM balance enquiry
<b>Top-Up Fees &amp; Limits</b>	£0.50 + 2% per load via PayPoint (maximum load amount of £249) FREE per load by bank transfer (maximum £5,000)
<b>Service fees</b>	£1.10 Monthly management charge (first charge within 15 days of card request)
<b>Replacement card fees</b>	£5.00 Lost/stolen/damaged replacement card
<b>Other fees</b>	FREE Transaction history, contact us, notify lost & stolen card online FREE PIN reset (Calls cost 5.105p per minute from a BT landline) £1.50 Paper statements per 62 day period 10p per SMS message for confirmation of ATM withdrawals and purchases** 50p Card to card transfer on receiving payment £15.00 per CHAPS (same day) transfer request from account FREE per future dated bank transfer request from account £3.00 per next day transfer request from account £20.00 Regular International bank transfer from account £28.00 Urgent International bank transfer from account
<b>Transaction Revocation</b>	£5.00 Administration fee
<b>Closure</b>	
<b>Cancellation or Redemption</b>	£2.00 Redemption fee £2.00 Application cancellation fee
<b>Expiry</b>	Prepaid Card is valid for 36 months. (Must be used 3 months prior to expiry for automatic re-issue)

### Notes to fees and limits:

\* some ATM providers may charge an additional fee and should advise you before you confirm the transaction.

\*\* standard operator SMS charges apply for balance requests and additional charges may apply to receive SMS information outside the UK.



Your Visa credEcardplus will be issued by Contis Financial Services Ltd who is authorised by the Financial Services Authority to issue e-money (Firm Reference Number: 900025) and is a member of Visa.

Please note that credEcardplus prepaid card is an electronic money product and although it is a product regulated by the Financial Services Authority, it is not covered by the Financial Services Compensation Scheme. We ensure that any funds received by you are held in a segregated account so that in the unlikely event that Contis Financial Services Ltd becomes insolvent your funds will be protected against claims made by creditors.