

## **Transact Payments Malta Limited**

### **PREPAID CORPORATE CARD**

#### **SCHEDULE**

##### **Effective date 2021-06-01**

This schedule ("Schedule"), together with the Transact Payments Malta Limited Prepaid Corporate Owned Funds Card Terms and Conditions of Use ("Terms") govern the use of Your Card. Both the Schedule and the Terms are referred to as this Agreement.

You will be asked to confirm Your acceptance of this Agreement when You apply for Cards via the Mynt App. If You refuse to accept this Agreement, We will not be able to complete Your order for Cards.

Unless specifically stated otherwise, words and expressions in this Schedule have the same meaning and interpretation as defined in the Terms.

##### **Definitions**

Card Scheme: Visa. Visa is a registered trademark of Visa International.

Denominated Currency: SEK

Mobile App: Mynt

##### **1. Customer Services**

The Customer Service Department can be contacted via the methods below:

- Business days between 9am and 6pm CET: +46 10 198 0300
- By e-mail: support@mynt.com
- On the Website: www.mynt.com
- On the Mynt App

Please note that We reserve the right, after having informed You at the time of the call, to monitor/record the conversations between You and Customer Services for quality assurance purposes.

##### **2. Information to be provided in order to activate the Card**

A Card User must activate a Card as soon as it is received by following the instructions detailed on the information document accompanying a Card.

A Card User's PIN will be communicated to or chosen by the Card User at the end of the activation process (i.e via the Mynt App).

##### **3. Services included in the Card**

###### **Communication of balance statements**

You can find out the available funds remaining on Your Card at any time by accessing the Mynt App.

###### **TRANSACTION FEES**

All payments made using Your Card shall be in the Denominated Currency. If a Card is used to pay for goods and services in a different currency to the Denominated Currency, the amount payable shall be converted at the Visa conversion rate. In order to allow you to compare charges for currency conversion, you can view the real-time percentage difference between the amount that will be charged on your Card for a foreign currency Transaction (consisting of the mark-up applied by the Scheme as well as the surcharge referred to below) and the latest available euro foreign exchange rates issued by the European Central Bank. You can view this information in the FAQs on the Mynt App. You accept and agree that Articles 3a (5) and (6) of Regulation (EC) 924/2009 (as amended by Regulation (EU) 2019/518) do not apply and that no electronic message will be sent to you upon making a cross-border currency transaction.

Note that exchange rates can fluctuate and that they may change between the time when the Transaction is made and the time when it is settled and billed to You. You agree that any change to the exchange rate may be applied immediately and without notice to you.

###### **FX FEES**

|                               |                                   |    |
|-------------------------------|-----------------------------------|----|
| Foreign Exchange transactions | Additional fee on FX transactions | 1% |
|-------------------------------|-----------------------------------|----|

<sup>(1)</sup> Note: some merchants, in some countries, may charge an additional fee for payment by card. These fees, which are set by the merchant, will be notified to You at the time of purchase.

| Issuing Fees (in SEK)   | Fees                   |
|---|------------------------|
| Card Fee (for first card issued)  | 0                      |
| <b>Transaction Fees and usage</b>   |                        |
| ATM withdrawal (exclusive of ATM operator fees)   | 40kr per withdrawal    |
| <b>Miscellaneous Fees</b>   |                        |
| Card Replacement Fee (where card is lost, stolen, misappropriated, subjected to unauthorised use or for any other reason) | 100 SEK                |
| <b>Recurring Fees</b>   |                        |
| Monthly account fee*  | A maximum of 120 SEK** |

\* The Monthly account fee will be charged even if your account is inactive or your card has expired, as long as there is a balance on your Card.

\*\* The Monthly account fee applicable to you will be provided when you sign up on the Corporate Account Platform.

#### WEB SERVICES FEES

|                  |   |      |
|------------------|---|------|
| Web service fees | Activation                                  | free |
|                  | Obtain the details of all Your transactions | free |
|                  | Retrieve and print statements               | free |
|                  | Block or unblock Your Card                  | free |

#### Chargeback FEES

|                     |   |         |
|---------------------|---|---------|
| Refund handling fee | Fee applicable only if chargeback / refund request is not valid | 100 SEK |
|---------------------|---|---------|

| Limit Type              | Frequency       | Amount (SEK) |
|-------------------------|-----------------|--------------|
| Min. Initial Load Value | per transaction | 1            |
| Max. Load Value         | per transaction | 500 000      |

|                                   |          |           |
|-----------------------------------|----------|-----------|
| Max. Total Balance                | per card | 1 000 000 |
| Max. Number POS (#)               | 1 day    | 25        |
| Max. Value POS                    | 1 day    | 200 000   |
| Max Number ATM (#)<br>withdrawals | 1 day    | 5         |
| Max Value ATM<br>withdrawals      | 1 day    | 5 000     |