

## Fees Schedule and Transactions Limits

IMPORTANT- PLEASE READ CAREFULLY

TRANSACTION LIMITS			
	TYPE OF TRANSACTION LIMIT	LIMIT	DESCRIPTION OF TRANSACTION LIMIT
Maximum Value Load	Load by Visa™ ReadyLink® ATM	\$950.00 per day	The maximum daily amount that may be added to a Card by Visa ReadyLink®.
	Load by Direct Deposit	\$9,999.00 per day	The maximum daily amount that may be added to a Card by direct deposit, bank initiated ACH transfer, or by card to card transfer.
	Load by bank transfer (ACH transfer initiated at a bank to Card)		
	Load by Other Prepaid Card (Card to Card transfer initiated by calling Customer Service or online)		
	Maximum sum of loads within the last 24 hours	\$9,999.00	The maximum aggregated sum of loads that may be placed on a Card for all loading methods within any 24-hour time period.
	Maximum number of loads within the last 24 hours	2 loads	The maximum aggregated number of loads for all loading methods within any 24-hour time period.
	Maximum load limit for all loading methods in any thirty (30) day period	\$9,999.00	The maximum aggregated load limit for all loading methods in any thirty (30) day period.
	Maximum number of loads for all loading methods in any thirty (30) day period	10 loads	The maximum aggregated number of loads for all loading methods in any thirty (30) day period.
Usage and Spending Limits	Single Purchase Transaction Limit	\$9,999.00	The maximum amount of funds you may spend on your Card in a single transaction may equal your available balance.
	Maximum number of purchase transactions in 1 minute	No Limit	The maximum purchase transactions that may be completed within 1 minute.
ATM Limits	Daily ATM Limit (Domestic ATMs)	\$810.00 per day	The maximum amount of funds withdrawn from a domestic ATM using your Card in a single day. This includes any ATM fees that may be assessed.
	Daily ATM Limit (International ATMs)	\$810.00 per day	The maximum amount of funds you may withdraw from an International ATM using your Card in a single day. This includes any ATM fees that may be assessed.
	Maximum Cash Withdrawal Transactions in 1 day	5 cash withdrawals	The maximum number of cash withdrawal transactions that can be completed in a single day from a domestic or International ATM using your Card.
Cash Advance	Maximum Transaction Amount for “Over-the-Counter” (OTC) Cash Advance	\$9,999.00	The maximum amount of funds you may withdraw by OTC in a single transaction using your Card may equal your available balance. Please note that banks may have their own limits or policies regarding Over-the-Counter Cash withdrawals.
Cash Back Limits	Daily maximum cash back limit	\$9,999.00	The maximum amount of cash back you may receive from a POS transaction initiated with your Card in a single day may equal your available balance. <i>Please note that retailers may have their own limits or policies regarding cash back limits. Also a fee may apply for any POS/ PIN Cash Back transactions.</i>
	Per transaction maximum cash back limit	\$9,999.00	The maximum amount of cash back you may receive from transactions initiated with your Card in a single transaction. <i>Please note that retailers may have their own limits or policies regarding cash back limits. Also a fee may apply POS/ PIN Cash Back transaction.</i>
Card-to-Bank Limits (DDA Transfer (ACH))	Per transaction maximum card-to-bank transfer limit	\$8,000.00	The maximum value that may be transferred from your Card to your bank in a single transaction.
Balance Limits	Maximum Card Balance Limit	\$9,999.00	The maximum value that a card may have on any day.

\*Pricing and Limits may be changed to reflect any cost increase imposed by network, bank, regulatory agency or third party vendor at the sole discretion of Cliq® Inc.

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### TABLE OF FEES

TYPE OF FEE	FEE	DESCRIPTION OF FEE
Getting Started	Card Activation Fee	\$0.00 There is no charge to apply for your Card or to activate it before first usage.
	Monthly Service Charge	\$0.00 There is no monthly service charge.
Card Usage	POS Signature Purchase	\$0.00 There is no charge to make a POS signature purchase when funds are available.
	POS Signature Decline	\$0.50 This fee is charged for each POS signature purchase transaction that is not accepted/ declined.
	POS PIN Purchase	\$0.50 This fee is charged for each completed PIN based purchase.
	POS PIN Decline	\$0.50 This fee is charged for each PIN based purchase that is not accepted/ declined.
Adding Funds	Direct Deposit	\$0.00 There is no charge to have your paycheck deposited directly onto your card.
	Visa® ReadyLink™ Load	\$1.00 This fee is charged when you reload your Card using a Visa® ReadyLink™ terminal.
Getting Cash	All U.S MoneyPass® ATM Withdrawal	\$0.00 There is no charge for withdrawing funds at U.S based MoneyPass® ATM locations. To find your most convenient ATM location, go to <a href="http://www.moneypass.com/">http://www.moneypass.com/</a>
	ATM Withdrawal	\$2.50 This fee is charged for each transaction completed at any non- MoneyPass® ATM in the United States. ATM owner may assess an additional fee.
	ATM Balance Inquiry	\$1.00 This fee is charged each time the Card balance is requested at any ATM.
	ATM Decline Fee	\$0.50 This fee is charged each the Card is not accepted/ declined at any ATM in the United States.
	Over-the-Counter Cash Advance Fee	\$4.00 This fee is charged each time money is withdrawn inside a bank from a bank teller if used more than once per every seven days, fees will apply.
	POS/ PIN Cash Back	\$0.50 This fee is charged each time cash back is requested at a retailer on a PIN based transaction.
International Transactions	Currency Conversion	3% This currency conversion fee is 3% of the transaction amount for each purchase made with your Card in a foreign currency that has been converted into a U.S. dollar amount by a network.
	International POS Signature Purchase	\$0.00 There is no charge to make an International signature based purchase. <i>Note that a 3% currency conversion fee may apply.</i>
	International POS PIN Purchase	\$0.75 This fee is charged for each International transaction made using a PIN number. <i>Note that a 3% currency conversion fee may also apply.</i>
	International ATM Withdrawal	\$4.00 This fee is charged for each transaction completed at an ATM machine outside the United States. <i>Note that the ATM Operator may assess charges for these transactions and a 3% currency conversion fee may also apply.</i>
	International ATM Balance Inquiry	\$1.00 This fee is charged for each balance inquiry completed at an ATM machine outside the United States.
	International ATM Decline Fee	\$1.00 This fee is charged for each time the Card is not accepted/ declined at any International ATM.
Sending Money	ACH Transfer from Card to Bank Account	\$3.00 This fee is charged each time a money transfer is initiated from a Cliq® Prepaid card to any US bank account if used more than once per every seven days, fees will apply.
	Card to Card Transfers	\$1.00 This fee is charged when funds are transferred from one Cliq® Prepaid Card to another Cliq® Prepaid Card
Account Information	Balance Inquiry via Internet or Phone	\$0.00 There is no charge to access your account online at <a href="http://prepaid.Cliq.com">prepaid.Cliq.com</a> or to speak to a live representative.
	SMS/ Email Alerts/Mobile App	\$0.00 There is no charge to setup or receive SMS/ Email alerts or use the Mobile App. <i>While Cliq® does not charge for text messages, please check with your wireless communications provider for possible charges related to text messaging/data.</i>
	Electronic Statement	\$0.00 There is no charge to view or print electronic statements at <a href="http://prepaid.Cliq.com">prepaid.Cliq.com</a>
	Online Account Access	\$0.00 There is no charge to access your account information at <a href="http://prepaid.Cliq.com">prepaid.Cliq.com</a>
	Paper Statement	\$5.00 This fee is charged for each paper statement requested.
Other Fees	Refund Check Issuance	\$0.00 There is no charge to issue a refund check.
	Refund Check with Tracking	Varies For checks sent with tracking information. Varies according to destination. Fee deducted from remaining card balance.
	International Wire Fee	\$50.00 This fee is charged when an international wire requested instead of check. Fee deducted from remaining card balance.
	Stop Payment Fee	\$0.00 There is no charge to issue a stop payment request on Automatic Transfers.
	Inactivity Fee	\$3.00 This fee is charged monthly after 90 days of card inactivity.
	Bill Pay Transactions	\$1.00 This fee is charged when a bill pay payment is made online at <a href="http://prepaid.Cliq.com">prepaid.Cliq.com</a>
	Replacement Card (New card number)	\$3.00 This fee is charged each time a request is made to replace a lost or stolen Card (new Card number).
	Reissue Fee (Same card number)	\$3.00 This fee is charged each time a request is made to reissue a new card with the same Card number.
Expedited Card Shipping Fee	\$35.00 Fee for expedited shipping on card replacements or reissues. This fee is <i>in addition to</i> the replacement/reissue fee above.	

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