inCard

Fees for Beta Version - UK

Name of the account provider: INCARD LTD

Effective Date: This Fee Information Document (FID) will take effect on the 24/05/2022 (launch date).

This document informs you about the fees for using the main services linked to the use of your incard account. It will help you compare these fees with those of other accounts.

Subscription Fees

Starter Plan	
Monthly Subscription Fee	Free (BETA)

Card Purchase fees

All Plans	
Additional Physical Cards	£6.99

Card Payments fees

Domestic POS Transaction Fee	Free (BETA)
Foreign POS Transaction Fee	Free (BETA)
POS Transaction Fee (applies outside the free allowance)	Free (BETA)
POS Transaction Fee (For all other payments)	Free (BETA)
ATM Withdrawal (Domestic)	Free (BETA)



Domestic POS Transaction Fee	Free (BETA)
ATM Withdrawal (International)	Free (BETA)
Foreign Exchange Fee (mark-up on the Visa Rate*)	0.4%

^{*}To find out the exchange rate applied when you use your incard card you can go to the Visa website - following this <u>link</u> - and refer to the Visa rate plus the mark-up above.

Bank Transfer Fees

Domestic Transfers (above £250)	Free (BETA)
International Transfers (via local routes)	Free (BETA)
International Transfers (via local routes)	Free (BETA)
International Transfers (SWIFT)	Free (BETA)
International Transfers (SWIFT)	Free (BETA)
Foreign Exchange Fee	0.4%
Foreign Exchange Fee (during the weekend)	1.0%