

PAYNETICS' FEE PAGE FOR CONSUMERS

INTRODUCTION

This Fee Page (together with the Cardholder Agreement for Consumers, Privacy Policy and any other documents that apply to our services, the "**Agreement**") forms a legal contract between you and Paynetics in connection with Broad under the Agreement. It contains important information on the fees for your Account and Card, including limits applicable to your Accounts, Card and any other services provided to you under the Agreement. The Fee Page, as amended from time to time, is available in Broad's Mobile App and Website.

As per the Agreement, Paynetics can make immediate changes, without notice to you, to the exchange rates used to convert Account or Card payments where such changes are the result of changes in the reference rate we have disclosed to you or are more favourable to you. Moreover, fees can be lowered and/or excluded on an individual basis by Broad at its sole discretion without it being a commitment for lowering such fees on future operations.

FEES

Monthly Fee: Zero

Plastic card delivery fee: Zero

ATM withdrawal:

- Domestic (GBP/UK): GBP 1.00
- International (i.e., non Domestic): 1% of the total amount being withdrawn + GBP 1.20
- Balance Inquiry: GBP 0.40

Operational cost: 1.5% of remittance being received and/or sent

FX fee: 2% of the total amount of the FX operation

Fee for recovery of payment with incorrect or incomplete instructions provided by you: GBP 10.00

Fee for redemption: GBP 10.00

LIMITS (GBP)

- Maximum Card balance: 100,000.00
- Transaction Amount Limit

Transaction Type	Maximum Per Transaction	Minimum Per Transaction
POS	30,000.00	0.00
Cash	0.00	0.00
Load	150,000.00	0.00

- Daily Amount Limit and Transaction Frequency Limit

Transaction Type	Daily Amount	Daily Frequency
POS	30,000.00	400
Cash	1,000.00	0
Load	150,000.00	50

- 7-day Period Accumulated Amount Limit and Transaction Frequency Limit

Transaction Type	Accumulated Amount	Accumulated Frequency
POS	30,000.00	2,800
Cash	0.00	0
Load	150,000.00	60

- 30-day Period Accumulated Amount Limit and Transaction Frequency Limit

Transaction Type	Accumulated Amount	Accumulated Frequency
POS	150,000.00	12,000
Cash	0.00	0
Load	150,000.00	80