

SPENDESK

SCHEDULE TO SPENDESK ACCOUNT AND CORPORATE OWNED DEBIT CARD

SCHEDULE

This schedule ("**Schedule**"), together with the Account and Mastercard Card Terms and Conditions ("**Terms**") govern the use of your Account and Card. Both the Schedule and the Terms are referred to as the **Agreement**. Your Card is a plastic/virtual Card.

You will be asked to confirm Your acceptance of this Agreement when you apply for Cards via the Corporate Account Platform. 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: Mastercard International Incorporated. Mastercard is a registered trademark of Mastercard International Incorporated.

Denominated Currency: GBP

Website: <https://www.spendesk.com>

1. Customer Services

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

- By e-mail: support@spendesk.com
- By mail: Spendesk – 28, rue d’Hauteville, 75010 Paris , France
- On the Website
- By phone : +33 1 82 88 05 10

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

The Card user must activate the Card as soon as it is received by following the instructions detailed on the information documents accompanying the Card.

The Card User’s PIN will be communicated to the Card User at the end of the activation process (e.g. by phone, SMS or via the Website).

3. Your Account Limits

Below are the limits for the Spendesk virtual and physical card profiles , the limits are in the currency of the card.

	GBP Physical	GBP Virtual
Online Transaction Limit		
Value	10000£	50000£
Monthly Online Limit		
Value	50000£	150000£
Count	10000	1000
POS Transaction Limit		
Value	10000£	
POS Monthly Limit		
Value	50000£	
Count	10000	
Contactless Transaction Limit		
Value	50£	
Count	5	
ATM Transaction Limit		
Value	1000£	
ATM Monthly Limit		
Value	10000£	
Count	100	

You can (i) withdraw cash funds via ATM (although there is a charge for this service as set out below) or (ii) pay for goods and services (via an appropriate electronic payment terminal) at all points of sale (“POS”) terminals that display Mastercard® symbol.

4. Your Account Charges

All payments made using Your Card shall be in the Denominated Currency. If the 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 Mastercard conversion rate at the time Your transaction is processed. The Mastercard conversion rate is displayed on <https://www.mastercard.com/global/currencyconversion/>. The Mastercard conversion rate may vary throughout the day and is not set by Us.

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 Your Card. You agree that any change to the exchange rate may be applied immediately and without notice to you. A foreign exchange management fee will apply as set out below

Paying with Your Card	Payment with Your Card in Your Card's currency ⁽¹⁾	Free
	Payment in a different currency than Your Card's currency ⁽¹⁾	Free
Cash withdrawal	Cash withdrawal in Your Card's currency ⁽²⁾	0.75% (min GBP 1) per withdrawal

	Cash withdrawal different currency than Your Card's currency ⁽²⁾	0.75% (min GBP 2.5)	per withdrawal
Foreign exchange management fee	Fee applicable on all operations (payments and withdrawals) made in a different currency than the Card's currency	2.99%	

⁽¹⁾ 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.

⁽²⁾ Note: in some countries, ATM use may be subject to applicable Fees, surcharge rules and regulations of the relevant ATM, or other financial institution or association, without our knowledge or control.