

SPENDESK

MASTERCARD® PREPAID CORPORATE OWNED FUNDS CARD

SCHEDULE

This schedule (“Schedule”), together with the Reloadable International Mastercard Prepaid Corporate Owned Funds Card Terms and Conditions (“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 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: DKK

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: 45 rue de Paradis, 75010 Paris, France
- On the Website

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

The Card User must activate the Card as soon as it is received by following the instructions detailed on the information document 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. 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 Website.

Cards issued in Europe excluding France

LOAD LIMITS

| | |
|-------------------------------------|-------------|
| Maximum amount authorised per load | 80,000 DKK |
| Maximum amount authorised per day | 80,000 DKK |
| Maximum amount authorised per month | 160,000 DKK |
| Maximum Balance on card | 80,000 DKK |
| Total value of load over 365 days | 480,000 DKK |

PURCHASE LIMITS

| | |
|--|-------------|
| Number of purchases allowed per day | 30 |
| Maximum value of single purchase transaction | 40,000 DKK |
| Total value of purchases allowed per day | 80,000 DKK |
| Number of purchases allowed over 4 days | 120 |
| Total value of purchases allowed over 4 days | 160,000 DKK |

CASH WITHDRAWAL LIMITS

| | |
|---|----|
| Number of cash transactions allowed per day | 10 |
|---|----|

| | |
|--|------------|
| Maximum value of single cash transaction | 8,000 DKK |
| Total value of cash transactions allowed per day | 12,000 DKK |
| Number of cash transactions allowed over 4 days | 24 |
| Total value of cash transactions allowed over 4 days | 48,000 DKK |

Cards issued in France

LOAD LIMITS

| | |
|-------------------------------------|-------------|
| Maximum amount authorised per load | 80,000 DKK |
| Maximum amount authorised per day | 80,000 DKK |
| Maximum amount authorised per month | 160,000 DKK |
| Maximum Balance on card | 80,000 DKK |
| Total value of load over 365 days | 480,000 DKK |

PURCHASE LIMITS

| | |
|--|-------------|
| Number of purchases allowed per day | 30 |
| Maximum value of single purchase transaction | 24,000 DKK |
| Total value of purchases allowed per day | 80,000 DKK |
| Number of purchases allowed over 4 days | 120 |
| Total value of purchases allowed over 4 days | 300,000 DKK |

CASH WITHDRAWAL LIMITS

| | |
|---|-----------|
| Number of cash transactions allowed per day | 10 |
| Maximum value of single cash transaction | 8,000 DKK |
| Total value of cash transactions allowed per day | 8,000 DKK |
| Number of cash transactions allowed over 30 days | 24 |
| Total value of cash transactions allowed over 30 days | 8,000 DKK |

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 or services (via an appropriate electronic payment terminal) at all points of sale ("POS") terminals that display the MasterCard® symbol.

TRANSACTION FEES

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. 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 DKK 8) per withdrawal |

| | | |
|---------------------------------|---|-----------------------------------|
| | Cash withdrawal different currency than Your Card's currency ⁽²⁾ | 0.75% (min DKK 20) 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.

LOAD AND TRANSFER FEES

| | | |
|----------------|------------------------|------|
| Load Your Card | Bank transfer load fee | free |
|----------------|------------------------|------|

3D SECURE FEES

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|------------------|------------------------------------|------|
| 3DS transactions | Additional fee on 3DS transactions | free |
|------------------|------------------------------------|------|

WEB SERVICES FEES

| | | |
|------------------|---|------|
| Web service fees | Activation | free |
| | Obtain Your balance | free |
| | Obtain the details of all Your transactions | free |
| | Retrieve and print statements | free |
| | Block or unblock Your Card | free |
| | Declare Your Card lost or stolen | free |
| | PIN reminder | free |