

SPENDESK

MASTERCARD® PREPAID VIRTUAL CORPORATE OWNED FUNDS CARD

SCHEDULE

This schedule ("Schedule"), together with the Reloadable International Mastercard Prepaid Virtual 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: NOK

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.

LOAD LIMITS

Maximum amount authorised per load	100,000 NOK
Maximum amount authorised per day	100,000 NOK
Maximum amount authorised per month	200,000 NOK
Total value of load over 365 days	600,000 NOK

PURCHASE LIMITS

Number of purchases allowed per day	30
Maximum value of single purchase transaction	50,000 NOK
Total value of purchases allowed per day	100,000 NOK
Number of purchases allowed over 4 days	120
Total value of purchases allowed over 4 days	400,000 NOK
Total value of purchases allowed per year	600,000 NOK

CASH WITHDRAWAL LIMITS

Number of cash transactions allowed per day	10
Maximum value of single cash transaction	10,000 NOK
Total value of cash transactions allowed per day	15,000 NOK
Number of cash transactions allowed over 4 days	24
Total value of cash transactions allowed over 4 days	60,000 NOK

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 NOK 10) per withdrawal
	Cash withdrawal different currency than Your Card's currency ⁽²⁾	0.75% (min NOK 25) 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
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3D SECURE FEES

3DS transactions	Additional fee on 3DS transactions	0.08 EUR (Includes SCA via SMS)
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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