

20. SUMMARY BOX	
HERCUS prepaid Mastercard® card	
Charges	
This table summarizes key product features and information and is not intended to replace the terms and conditions of the product. The fees' limits and restrictions that apply to each card are set out below.	
Fees and limits	Card (EURO)
Fee to buy card	Free
Fee for termination for 14 days.	Free
Fee for termination after 14 days period	Free
Fee for replacement card	5 EUR
Card limits	
Maximum card load limit per day	10 000 EUR
Maximum balance at any time	10 000 EUR
Maximum monthly transactions limit	15 000 EUR
Maximum annual transactions limit	20 000 EUR
Maximum card payment limit per day	3 000 EUR
Maximum per ATM transaction	200 EUR
Minimum per ATM transaction	10 EUR
Daily ATM withdrawal limit	200 EUR
Monthly ATM withdrawal limit	200 EUR
Annual ATM withdrawal limit	2 400 EUR
Transaction fees	
Fee for purchases in the currency of the card	Free
Chargeback fee	0,70 EUR
Service charge (commission) for purchases not in currency of card	3% (not less 3 EUR)
Cash withdrawal fees	
Fee for ATM withdrawal. NOTE ATM providers may raise addition charges.	0,70 EUR +3% (not less 5 EUR)
Balance enquiry at ATM	1,50 EUR
Card validity	36 months
Usage restrictions	
Internet payments	Not allowed
Phone / Mail payments	Not allowed
Pre-authorized regular payments	Not allowed
Ongoing features	
Card balance by phone	Free
Card home delivery	Free
Fee to review card statement on internet	Free
Monthly card fee	Free
Fund redemption fee	Free

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. The Card is issued by PayrNet Ltd ("PayrNet") pursuant to license by Mastercard International Inc. PayrNet is authorised by the Financial Conduct Authority to conduct electronic money service activities under the Electronic Money Regulations 2011 (Ref: 900594).