

Expend **Pro** Pricing Policy

ITEM	INFO
Expend subscription <i>Includes Expend service (App/Portal/Card)</i>	1 Month Free Trial then £9.99 pcm
Catches or tie-in period	NONE
Foreign currency exchange fee	0% (Bank Interchange Rate)
Ordering card / replacement cards	FREE
Loading by Bank transfer	FREE
Purchasing (in-store & online)	FREE
Balance check (in-app & ATM)	FREE
Locking & unlocking cards	FREE
Customer support	FREE
Withdrawing cash at an ATM	<ul style="list-style-type: none"> ● 4 free ATM withdrawals per month within the UK and Europe (SEPA). Then £1 (UK) or £2 (Europe) for each additional withdrawal. ● Outside of Europe, you get 1 free ATM withdrawal per month (with 3 free UK/Europe withdrawals remaining). Then £2 for each additional withdrawal outside of Europe. ● 'Non standard' ATM withdrawals (i.e. the ATMs that display/charge a fee to withdraw money) may charge you an additional fee, this will be taken from your account credit.

Expend Prepaid MasterCard® Fee & Limits Schedule

Item	Info
Initial Load Minimum	£10.00
Initial Load Maximum	£1,000.00
Minimum Reload	£10.00
Maximum Reload	No Limit
Maximum POS Daily Spend	£7,000.00
Max Loads per Day	3
Maximum ATM Daily Withdrawal	£550.00
Max Load Amount per Day	No Limit
Maximum Card Balance	£100,000.00

Overview of Terms

- There are no tie-ins and no minimum subscription period to the Expend service. Users can cancel anytime within their trial period. If you cancel after your trial period then you will only be charged for the current month billing cycle you are in. For example, if your membership renews on the 23rd of the month and you cancel on the 15th, you will only be charged up to the 23rd of the same month.
- Your subscription/trial start date will begin 14 days after you placed the card order or on the date you activate your card, whichever is sooner.
- Where possible, subscription and card usage fees will be charged against the customer's debit card or via Direct Debit. These are the payment forms used to pay for the Expend service and not the Expend prepaid debit card provided to the customer.
- Exceptions include international usage fees which are charged to the company's main Expend account (the funding account the prepaid debit cards are attached to).
- Users will be contacted during their free trial and asked to submit payment details, in the form of a Direct Debit mandate. If payment details are not provided by the end of the free trial and the user has not cancelled their subscription, the subscription fees may be taken from any Expend account credit. If the user has no available credit to fulfill owed fees the service may be cancelled at Expend's discretion.
- In the event of non payment of the Expend fees the company has full discretion to suspend usage of the card and users access to the software. Outstanding fees may be charged against any credit the user's account has.
- Monthly subscription is paid in advance for the following month's service.
- All prices listed are exclusive of VAT.
- Users are subject to the above terms, the Terms and Conditions and the Privacy Policy provided on our website.
- Terms are subject to change. In the event of this happening users will be notified.