

CARD TYPE	Charge Card
Currencies available	USD/EUR/GBP
FEES <sup>1</sup>	
Annual fee <sup>2</sup>	2,490
Supplementary cards	5 free, 300 per card thereafter
Onboarding fee	475
Card replacement fee	One free, and 120 thereafter (subject to discretion)
PIN change fee <sup>3</sup>	Free
Printed statement fee <sup>4</sup>	10
Emergency card delivery fee <sup>5</sup>	On request
Late payment fee	5.75% (Min 25)
Exchange rate conversion fee	2.95%
Over-limit fee <sup>6</sup>	2% (Min 5)
Purchase returns fee	0.3%
Monthly Administrative Fees	17.5
Administrative investigation fee <sup>7</sup>	95
VISA arbitration fee	750
SPENDING LIMITS	
Limit per billing cycle	According to approved card limit
CASH WITHDRAWAL	
ATM withdrawal fee <sup>8</sup>	3.75% (Min 12)
Cash-desk withdrawal fee <sup>8</sup>	4% (Min 4)
Limit per billing cycle <sup>9</sup>	Up to 25,000
STATEMENT ISSUANCE	
Billing cycle	Monthly
CARD VALIDITY	
Valid for	5 years

**Key**<sup>1</sup> Depending on chosen card currency.<sup>2</sup> An annual fee is applied on the first cycle date after the account opening date and on each anniversary of the account opening date. For full C by Insignia services a minimum spend of 150,000 is required per account.<sup>3</sup> Subject to ATM availability.<sup>4</sup> Statement printing fees are applied per printed page, (electronic versions are available online for free).<sup>5</sup> Emergency cards are delivered worldwide within 48 hours, separate charges apply.<sup>6</sup> A fee is applied when the card limit is exceeded.<sup>7</sup> Per transaction where valid proof of purchase is provided.<sup>8</sup> Additional conditions apply.<sup>9</sup> Insignia Cards Limited reserves the right to impose limits on a case-by-case basis.