

INSIGNIA PLATINUM BUSINESS CARD TARIFF OF CHARGES



Card Type	Charge Card
Currencies available	USD/EUR/GBP
FEES ¹	
Annual fee ²	550
Supplementary cards	550
Onboarding fee	475
Card replacement fee	Free
PIN change fee ³	Free
Printed statement fee ⁴	10
Emergency card delivery fee ⁵	On request
Late payment fee	5.75% (Min 25)
Exchange rate conversion fee	2.95%
Over-limit fee ⁶	2% (Min 5)
Reverse Charge	0.3%
Monthly Administrative Fees	17.5
Administrative investigation fee ⁷	95
VISA arbitration fee	750
SPENDING LIMITS	
Limit per billing cycle	According to approved card limit
CASH WITHDRAWAL	
ATM withdrawal fee ⁸	3.75% (Min 12)
Cash-desk withdrawal fee ⁸	4% (Min 4)
Limit per billing cycle ⁹	Up to 15,000
STATEMENT ISSUANCE	
Billing cycle	Monthly
CARD VALIDITY	
Valid for	2 years

Key

¹ Depending on chosen card currency.

² 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 Platinum Business services a minimum spend of 150,000 is required per account.

³ Subject to ATM availability.

⁴ Statement printing fees are applied per printed page, (electronic versions are available online for free).

⁵ Emergency cards are delivered worldwide within 48 hours, separate charges apply.

⁶ A fee is applied when the card limit is exceeded.

⁷ Per transaction where valid proof of purchase is provided.

⁸ Additional conditions apply.

⁹ Insignia Cards Limited reserves the right to impose limits on a case-by-case basis.