

## FINDUCTIVE DEBIT CARDHOLDER SCHEDULE

This Schedule forms an integral part of the Cardholder Terms and Conditions.

### 1. Definitions

|                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Card Scheme</b>            | Mastercard International Incorporated                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Denominated Currency</b>   | EUR, GBP & USD                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Prohibited use</b>         | <p>You must not use the Card to purchase the following:</p> <ul style="list-style-type: none"> <li>• 5999 - Ammunitions</li> <li>• 7273 - Dating and Escort Services</li> <li>• 7297 - Massage Parlors</li> <li>• 9211 - Court Costs Including Alimony and Child Support</li> <li>• 9223 - Bail and Bond Payment</li> </ul>                                                                                                                                                                |
| <b>Website</b>                | <a href="https://finductive.com/">https://finductive.com/</a>                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Cards Customer Service</b> | <p>The Cards Customer Service Department can be contacted via the below channels:</p> <ul style="list-style-type: none"> <li>• By e-mail: <a href="mailto:cardsupport@finductive.com">cardsupport@finductive.com</a></li> <li>• By mail: Finductive Ltd.   C 89272   Level 2C Centris Business Gateway II Triq is-Salib tal-Imriehel Zone 3, Central Business District Birkirkara CBD3020, Malta</li> <li>• Via phone number: +356 2031 8600</li> <li>• Via Finductive Platform</li> </ul> |

### 2. Your Card Limits

#### 2.1. Corporate POS & Online Transaction Limits

|                | Physical & Virtual Per Transaction | Physical & Virtual Daily | Physical & Virtual Weekly | Physical & Virtual Monthly |
|----------------|------------------------------------|--------------------------|---------------------------|----------------------------|
| Value – Tier 1 | €1,000                             | €1,000                   | €7,000                    | €30,000                    |
| Value – Tier 2 | €10,000                            | €10,000                  | €70,000                   | €300,000                   |
| Value – Tier 3 | €50,000                            | €50,000                  | €350,000                  | €1,500,000                 |
| Value – Tier 4 | €100,000                           | €100,000                 | €700,000                  | €2,100,000                 |
| Value – Tier 5 | €500,000                           | €500,000                 | €3,500,000                | €15,000,000                |

#### 2.2. Corporate ATM Withdrawal Transaction Limits

|                    | Withdrawal Amount Per Transaction | Daily Withdrawal Limit | Weekly Withdrawal Limit | Monthly Withdrawal Limit |
|--------------------|-----------------------------------|------------------------|-------------------------|--------------------------|
| Value – Tier 1 & 2 | €520                              | €520                   | €3,640                  | €15,600                  |
| Value – Tier 3 & 4 | €1,000                            | €1,000                 | €7,000                  | €30,000                  |
| Value – Tier 5     | €2,000                            | €5,000                 | €35,000                 | €150,000                 |

#### 2.3. Consumer POS & Online Transaction Limits

|                | Physical & Virtual Per Transaction | Physical & Virtual Daily | Physical & Virtual Weekly | Physical & Virtual Monthly |
|----------------|------------------------------------|--------------------------|---------------------------|----------------------------|
| Value – Tier 1 | €2,500                             | €2,500                   | €10,000                   | €10,000                    |
| Value – Tier 2 | €10,000                            | €10,000                  | €70,000                   | €300,000                   |
| Value – Tier 3 | €50,000                            | €50,000                  | €350,000                  | €1,500,000                 |
| Value – Tier 4 | €100,000                           | €100,000                 | €700,000                  | €3,000,000                 |
| Value – Tier 5 | €150,000                           | €150,000                 | €1,050,000                | €4,500,000                 |

#### 2.4. Consumer ATM Withdrawal Transaction Limits

|                      | Withdrawal Amount Per Transaction | Daily Withdrawal Limit | Weekly Withdrawal Limit | Monthly Withdrawal Limit |
|----------------------|-----------------------------------|------------------------|-------------------------|--------------------------|
| Value – Tier 1 & 2   | €520                              | €520                   | €3,640                  | €15,600                  |
| Value – Tier 3,4 & 5 | €1,000                            | €1,000                 | €7,000                  | €30,000                  |

### 3. Your Card Charges

#### 3.1. Paying with Your Card

|                                                                                                                                        |                                                          |
|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| Payment with Your Card in Your Card's currency <sup>(1)</sup>                                                                          | N/A                                                      |
| In case of insufficient funds in USD/GBP, an exchange will take place from the EUR account to fund the USD/GBP account. <sup>(2)</sup> | Foreign exchange management fees apply (see Section 3.3) |
| Payment in a different currency than Your Card's currency <sup>(1)</sup>                                                               | Foreign exchange management fees apply (see Section 3.3) |

#### 3.2. Cash Withdrawal

|                                                                             |                   |
|-----------------------------------------------------------------------------|-------------------|
| Cash withdrawal in Your Card's currency <sup>(2)</sup>                      | €5 per withdrawal |
| Cash withdrawal different currency than Your Card's currency <sup>(2)</sup> | €5 per withdrawal |

#### 3.3. Foreign exchange management fee

|                                                                                                                                                                                           |                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| Fee applicable on (payments and withdrawals) in case of insufficient funds in USD/GBP, where an exchange will take place from the EUR account to fund the USD/GBP account. <sup>(3)</sup> | 3% margin from market rate                     |
| Fee applicable on all operations (payments and withdrawals) made in a different currency than the Card's currency (all ATM withdrawals will be billed to EUR account). <sup>(3)</sup>     | 3% fee charged on the value of the transaction |

#### 3.4. Transaction Investigation/Chargeback – not justified

|                                                      |                     |
|------------------------------------------------------|---------------------|
| Transaction Investigation/Chargeback – not justified | €25 per transaction |
|------------------------------------------------------|---------------------|

#### 3.5. Card management fees

| Fee Type:                        | Corporate (Physical) | Retail (Physical) |
|----------------------------------|----------------------|-------------------|
| Card Issuance                    | €25                  | €15               |
| Card Replacement (Incl. Expired) | €25                  | €15               |
| Yearly Card Maintenance          | €25                  | €15               |
| Express Card Delivery            | €100                 | €100              |

#### Notes:

<sup>(1)</sup> 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.

<sup>(2)</sup> 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.

<sup>(3)</sup> A charge will be applied when Finductive converts funds on behalf of the customer once the transaction has been approved.