

TERMS AND CONDITIONS APPLICABLE TO ALL ACCOUNTS

Please read these Terms and Conditions and keep them in a safe place. You can ask for a copy of these Terms and Conditions using the Contact Information below at any time

- WHO IS RUNNING MY ACCOUNT?** i Your Card is issued by Euronet 360 Finance Limited and it shall be referred to in this document as "E360F", "We", "Us", or "Our".
- ii E360F is authorised to issue electronic money across the European Economic Area and is regulated by the Financial Conduct Authority with registration number **900009**. If you would like to obtain any further information please refer to www.fca.gov.uk/register and search for "Euronet".
- iii Your Account will be operated by E360F and the contract for your use of the Card (i.e. these Terms & Conditions) will be direct with E360F.
- iv E360F's registered offices are situated at 6th Floor, Watson House, 54 Baker Street, London W1U 7BU, United Kingdom and its registered company number is 6928422. If you would like to obtain any further information please refer to www.companieshouse.gov.uk.
- v We have contracted with Excelera in order of offer and distribute the Cards in Romania as part of Excelera's existing range of products and Excelera will be operating the Customer Service Team as detailed below.

CONTACT INFORMATION

You can contact the Customer Service Team by:

- I. the web at www.excelera.money, which is also referenced on the reverse of the Excelera Prepaid MasterCard ("Card") issued by Us to operate the prepaid account established in your name ("Account"); or II. reference to the user guide provided with your Card; or
- III. telephone using the following telephone number +40 (21) 222 333 6.

Should you need to contact Us at any time please contact us in writing to the address listed at clause iv above.

Monitoring of Calls

Calls to the Customer Service Team may be recorded and/or monitored for quality assurance, training purposes and as a record of the conversation. Calls may also be charged according to the rates stipulated by your service provider. Please contact your service provider for details of such charges.

1. FEES AND CHARGES

- 1.1 All fees and charges relating to the Card are detailed in the Fees Summary table at the end of these Terms and Conditions. By applying for your Card you agree to pay all applicable fees you may incur whilst using your Account and/or Card.
- 1.2 Transaction fees will be deducted on the occasion of each at transaction. Authorisations of transactions are deemed to form part of a transaction for this purpose.

2. PURCHASING AND USING A CARD

- 2.1 To purchase a Card you must be at least 14 years old.
- 2.2 To activate your Card you will need to pay the relevant Card purchase fee (as detailed in the Fees Summary).
- 2.3 These are Our standard Terms and Conditions upon which We intend to rely in respect of a Card. If you do not understand any point please ask for further information by contacting the Customer Service Team as detailed above.

3. ACCOUNT LIMITS AND USAGE

- 3.1 Spending limits will depend on the product and the type of cardholder information supplied by you at time of purchasing the Card. In order to satisfy our obligations under any applicable anti-money laundering legislation ("**AML**") and any other applicable legislation, you will be required to provide further information about yourself and potentially the source of your funds that you are looking to load on to the Card. The current usage limit levels are set out in the table in clause 3.3 below.
- 3.2 Funds in your Account will not earn interest and are not treated as deposits in a bank account.

3.3 USAGE LIMITS

| | | Essential / GO! | Ultimate |
|---|--|------------------------|------------------------------|
| Maximum total load per annum # | | RON 44.000 | 44.000/66.000 RON |
| Maximum balance at any one time | | RON 44.000 | RON 44.000/66.000 RON *** |
| Maximum cash withdrawal per annum | | RON 44.000 | 44.000 RON/66.000 |
| Maximum daily cash withdrawal** | | RON 4.000 | RON 4.000 |
| Maximum amount for a purchase transaction * | | RON 4.000 | RON 8.000 |
| Maximum daily load amount, in store, at terminal or agent | | RON 1.000 */** | RON 1.000 */** |
| Maximum daily payroll load or electronic bank transfer | | RON 4.000 | RON 4.000 |
| Minimum initial load and reload amount | | RON 50 | RON 50 |

The maximum sum you may load on to your Card in a year.

* Minus any applicable fees.

** Accumulated in up to a maximum of 3 (three) transactions daily.

4. CARD ACTIVATION

- 4.1 Purchasing and loading your Card with funds for the first time will automatically activate it. Failure to load the Card will mean that the Card remains inactive.

5. LOADING THE CARD

- 5.1 You may load your Card for the first time by any of the mechanisms detailed on www.excelera.money. You may also load your Card through your payroll from your employer or through electronic bank transfers from another card or bank account.
- 5.2 The minimum initial load to your Card is RON 50. The minimum reload amount to your Card thereafter is RON 50.
- 5.3 Subsequent loads (also known as “reloads”) can be performed in exactly the same manner as for the initial load in clause 5 or at any of the locations listed on www.excelera.money.

6. AUTHORISING TRANSACTIONS

- 6.1 Subject to the type of Card you have purchased, an authorisation of a transaction can include authorisation for a single transaction, a recurring transaction or the pre-authorisation of a transaction where the final amount is not known at the time of the authorisation. A transaction will be regarded as authorised by you when:
- 6.1.1 you use your Card with your unique personal identification number (“PIN”) to make purchases and withdraw cash at participating stores and agents and also from ATMs and at bank counters where you see the MasterCard sign. A withdrawal fee will apply on each occasion (please see the Fees Summary);
- 6.1.2 entering your PIN or providing any other security code at the point of sale. Depending on the nature and location of the authorisation a fee may apply (please see the Fees Summary);
- 6.1.3 signing a sales voucher at the time of the sale. Depending on the nature and location of the authorisation a fee may apply (see Fees Summary);
- 6.1.4 providing your Card details and / or providing other details as required. Depending on the nature and location of the authorisation a fee may apply (please see the Fees Summary);
- 6.1.5 using your Card in a reader or similar device designed to capture Card details for authorisation or transaction purposes. Depending on the nature and location of the authorisation a fee may apply (please see the Fees Summary).

7. USING YOUR CARD

- 7.1 Instructions on how to use your Card can be found in the user guide that accompanies the Card or at www.excelera.money. You will need to follow these instructions when using your Card.
- 7.2 We will deduct the value of your transactions, together with applicable fees from your Card balance immediately they become due.
- 7.3 As with other cards, We cannot guarantee a retailer will accept your Card.
- 7.4 We may refuse to pay a transaction should We:
- 7.4.1 believe that the transaction may be suspicious;
- 7.4.2 have reasonable grounds to believe you are acting in breach of these Terms and Conditions;
- 7.4.3 consider there to be insufficient funds on your Card or account;
- 7.4.4 believe there is a security risk or suspect your Card is being used fraudulently and/or for the purposes of any criminal and/or terrorist related activities;
- 7.4.5 experience any technical failures or refusal of acceptance by the retailer or payment scheme.
- 7.5 You can use your Card to make purchases at a retailer that displays the MasterCard sign.
- 7.6 Some ATMs charge an additional fee and should notify you of the fee before you confirm the transaction. This fee is imposed by another financial institution responsible for operating the ATM and is completely outside of Our control. Should you have any issues and/or complaints in respect of such ATMs please contact the ATM operator.
- 7.7 Some foreign ATMs charge an additional fee, but may not notify you in advance of the transaction confirmation. This fee is imposed by another financial institution responsible for operating the ATM and is completely outside of Our control. Should you have any issues and/or complaints in respect of such ATMs please contact the ATM operator.

8. KEEPING YOUR CARD AND PIN SECURE

- 8.1 Using your Card and the PIN that We provide to you to authorise transactions and to withdraw cash from the ATM will be the primary ways for you to take funds out of your Account.
- 8.2 Keep your PIN safe by memorising it. Never disclose it to anyone, neither by writing it down, nor by letting anyone see you enter it. Neither We nor Excelera will ever ask you to reveal your PIN. If anyone does ask you to reveal your PIN please do not do so under any circumstances as We cannot be responsible for the results.
- 8.3 If you suspect that someone else knows your PIN, change it as soon as possible by contacting the Customer Service Team or by performing a PIN change at an ATM. Please note a fee may apply for such transaction (please see the Fees Summary).
- 8.4 You can order a new PIN by calling the Customer Service Team, a fee may apply (see Fees Summary within these Terms and Conditions).
- 8.5 Keep your Card safe at all times. Never give it to anyone or allow anyone to use your Card.
- 8.6 Treat your Card and the funds deposited like cash. If your Card is lost or stolen you may lose part or all of the funds deposited in the same way as losing cash in your purse or wallet. You must therefore keep your Card and PIN safe at all times.

9. REFUNDING TRANSACTIONS

- 9.1 You may be able to claim a refund for transactions where the transaction(s) were not authorised in accordance with these Terms and Conditions. You should contact the retailer from whom you purchased the goods in the first instance. Should you need further assistance, please contact the Customer Service Team on the telephone number set out in the Contact Information section above.
- 9.2 If you would like to terminate your Card and redeem any unused funds, you may do so as long as:
- 9.2.1 the ‘available balance’ (which for the purpose of this clause shall mean the value of the funds loaded onto your Card and available for use) is greater than RON 50 (due to the fee being charged for redemption as detailed in the Fees Summary); and
- 9.2.2 We believe you have not acted fraudulently or in a way as described in clause 7.4 above; and
- 9.2.3 We are not prohibited from doing so by any applicable law, regulation, court order or instruction or guidance of a competent regulatory authority or agency.
- 9.3 You can obtain redemption of any unused funds by contacting the Customer Service Team by telephone.
- 9.4 We will charge a redemption fee of RON 50, or the total available balance if lower than the said redemption fee.
- 9.5 Please note that our procedures may require us to carry out various identity checks reasonably required to prevent fraudulent use of your Card before we can process your redemption request.

10. TERMINATION

- 10.1 Your agreement with Us consists of these Terms and Conditions which We can terminate at any time:-
- 10.1.1 if We give you 30 days' notice and refund the 'available balance' (which for the purpose of this clause shall mean the value of funds loaded onto your Card and available for use) to you; or
 - 10.1.2 with immediate effect if
 - 10.1.2.1 You have breached this agreement, or
 - 10.1.2.2 if We have reason to believe that you have used, or intend to use the Card in a negligent manner or for fraudulent or other unlawful purpose
 - 10.1.2.3 if at any time following the opening of the Account or the activation of the Card We become aware of any information as a result of our obligatory due diligence, AML and know-your-client related checks that would lead us to reasonably believe that You are or have been involved in any criminal and/or terrorist financing or other unlawful activities which have resulted in positive matches on any applicable sanction lists or
 - 10.1.2.4 We can no longer process your transactions due to the actions of third parties.
- 10.2 We can suspend your Card at any time with immediate effect (and until your default has been remedied or the agreement terminated) if:
- 10.2.1 We discover that any of the information that you provided to Us when you applied for your Card was incorrect; or
 - 10.2.2 a transaction has been declined because of a lack of available balance; or
 - 10.2.3 you have breached this agreement; or
 - 10.2.4 We have reason to believe that you have used, or intend to use the Card in a negligent manner or for fraudulent or other unlawful purposes;
 - 10.2.5 if at any time following the opening of the Account or the activation of the Card We become aware of any information as a result of our
 - obligatory due diligence, AML and know-your-client related checks that would lead us to reasonably believe that You are or have been involved in any criminal and/or terrorist financing or other unlawful activities which have resulted in positive matches on any applicable sanction lists or
 - 10.2.6 We cannot process you transactions due to the actions of third parties.
- 10.3 You can terminate this agreement at any time following the Cooling Off Period (see Clause 18) by contacting the Customer Service Team at the following address: Str. Fabricii 73, 400625 Cluj-Napoca, Cluj county, Tel. +40 (736) 702002, E-Mail support@excelera.ro.
- 10.4 Your Card will be unusable following the termination or suspension of these Terms and Conditions. We will attempt to contact you through the latest details We have on record for you so please ensure your details remain accurate and up to date in our records. Upon termination you will be required to follow the steps set out in these Terms & Conditions regarding the destruction of your Card.

11. REPORTING LOST AND STOLEN CARDS

- 11.1 If your Card is lost, stolen or you suspect it is being used in an unauthorised manner, call the Customer Service Team immediately using the telephone number(s) provided. We will take immediate preventative action such as blocking or suspending the Account and blocking the Card in order to prevent unauthorised use.
- 11.2 If there are funds in your Account, We will cancel your Card and issue a new Card to your address registered in Our system within 14 business days of you contacting the Customer Service Team. Please note that charges may apply to issuing a new Card and please see the Fees Summary.

12. REPORTING TRANSACTION DISPUTES

- 12.1 If you believe that any of the transactions on your Account were unauthorised or incorrectly posted to your Account, you must notify Us within 30 business days. We will attempt to assist you with any qualifying disputes under the relevant MasterCard rules.
- 12.2 We will not be able to pay to You any refund that may be due to you until the investigation is complete, the progress of which we will keep you informed of by telephone and/or in writing.
- 12.3 If a refund is made in respect of a transaction that later turns out to be disingenuous, We will re-deduct the amount of the transaction from your Account and We will charge you a fee ("Disputed Transaction Fee") as set out in the Fees Summary.

13. ADVISING CHANGES OF NAME, ADDRESS OR CONTACT DETAILS

- 13.1 If you or any additional cardholder changes name, address or contact details you must notify our Customer Service Team immediately with the details of such change.
- 13.2 Any change notifications must be made to our Customer Service Team using the Contact Information above but must always be confirmed in writing.

14. WHAT HAPPENS WHEN YOUR CARD EXPIRES?

- 14.1 We will automatically renew your Card on the same payment plan as the expiring Card unless requested by you otherwise..
- 14.2 Should there be no or limited activity on your Card in the period prior to your renewal date then We may not automatically renew your Card. Should you be in any doubt as to whether your Card will be renewed please either use your Card prior to renewal or contact the Customer Service Team.

15. PROTECTING YOUR PERSONAL DATA

- 15.1 We are the data controller of personal data given to Us in connection with your Account and We collect data for marketing purposes. We are registered with the Information Commissioner's Office under registration number Z2195472. We may use third parties to process your personal data on Our behalf.
- 15.2 We will process and retain your personal data in order to open, administer and run your Account and deal with any enquiries you have about it.
- 15.3 If We suspect that We have been given false or inaccurate information, We may record Our suspicion together with any other relevant information.
- 15.4 If false or inaccurate information is provided and fraud (including any criminal and/or terrorist related activity is identified, We may pass your details to fraud prevention agencies ("FPAs") to prevent fraud and money laundering.

- 15.5 We may check all personal information which is given to Us by you with FPAs and other organisations. We may also obtain information about you from credit reference agencies to verify your identity. A record of such enquires may be left on your file.
- 15.6 If your Account goes overdrawn and you do not pay back the monies owed to Us when asked, We may provide information about you to the credit reference agencies.
- 15.7 Your personal data may also be transferred confidentially to other organisations within Our group of companies and to third parties so that We can manage your Account.
- 15.8 If, when you purchase or apply for your Card, you agree to receive marketing information via email or mobile phone and/or do not opt out of receiving marketing by telephone or mail, We and third parties, with whom We may share personal data, may from time to time contact you with details of products and services We think may be of interest to you. If you do not want Us to share your personal data or to receive such communication please contact Us.
- 15.9 We reserve the right to process data in countries outside the European Union provided reasonable steps to safeguard the protection of such data have been taken in accordance with applicable data protection legislation.

16 VERIFICATION OF THE CARDHOLDER'S IDENTITY

- 16.1 In compliance with AML, the identity of each Cardholder must be personally verified in accordance with all appropriate due diligence requirements as stipulated by the relevant AML (including any applicable instructions from E360F).
- 16.2 The verification of Cardholder application information is carried out prior to filing the request for a Card by checking the resemblance of the image on the Cardholder's presented valid identity document (i.e. an identity card if the Cardholder is a Romanian citizen or a passport if the Cardholder is a foreign national) and by recording the identity information of the Cardholder in the application.
- 16.3 A scanned copy of the appropriate identity documentation used for the verification of identity will be kept on Our file.
- 16.4 Information about the applicant will be screened against appropriate sanction and other AML databases and We reserve the right to terminate the application if a match is found.
- 16.5 Where a Card has already been issued and a match is found against the AML databases, We reserve the right to terminate the Card immediately.

17. WHAT LAW APPLIES?

- 17.1 English law applies to these Terms and Conditions and the courts of England and Wales will have exclusive jurisdiction to deal with any legal proceedings between us. This will not deprive you of protection under mandatory provisions of Romanian law.

18. YOUR RIGHTS AND OBLIGATIONS

- 18.1 You have the right to:
 - 18.1.1 withdraw from these Terms and Conditions without cause and without penalty for a period of 14 business days from the date on which you open your Account ("Account Opening Date"). This 14 business day period is known as the "Cooling Off Period". To withdraw from these Terms and Conditions you may notify the Customer Service Team by telephone of your intention to withdraw from these Terms and Conditions. However, you must also write to the Customer Service Team to finalise the withdrawal from Terms and Conditions. For the avoidance of doubt, the Cooling Off Period starts from when you buy or apply for the card and not from receipt or activation.
 - 18.1.2 close your Account at any time after the Cooling Off Period. To do this you may notify the Customer Service Team by telephone of your intention to close your Account. However, you must also write to the Customer Service Team and return the Card cut in half. Following receipt of your Card(s) We will wait 20 business days for any outstanding transaction(s) to be processed. Once all transactions and fees have been deducted, any balance on your Account will be returned to you subject to you having provided satisfactory confirmation of your identity and address. A redemption fee will apply (see Fees Summary) unless redemption follows a change in these Terms and Conditions that would leave you disadvantaged. As this balance refund procedure may take up to 30 business days, you may prefer to withdraw cash by ATM or by making purchases at a MasterCard outlet.
 - 18.1.3 know more about the information We pass to third parties or that is held by FPA's, or obtain a list of third parties with whom We share information;
 - 18.1.4 receive details of the personal data We hold about you;
- 18.2 You must not spend more than you have on your Account. Any attempt to do so may result in Us taking remedial action against you.
- 18.3 Our rights under these Terms and Conditions will continue notwithstanding any action We take in respect of clause 18.3.

19. LIABILITY

- 19.1 Our liability:
 - 19.1.1 We accept no liability for any delay or failure to perform Our obligations under these Terms and Conditions as a result of local regulations or circumstances outside Our control, including but not limited to defects relating to the Card or the Pack. We will not be liable for any indirect or consequential losses you suffer due to abnormal and unforeseen circumstances beyond Our control, the consequences of which would have been unavoidable despite all efforts to the contrary, or where Our failure to comply with these Terms and Conditions is due to Our obligations under any applicable laws and/or regulations.
 - 19.1.2 Except as provided in clause 19.5 below, We shall not be liable for any amount in excess of the balance on your Account.
 - 19.1.3 We accept no responsibility or liability for the goods or services that you purchase with your Card.
 - 19.1.4 We accept no responsibility or liability for a merchant refusing to honour a transaction on your Card or failing to cancel an authorisation.
- 19.2 Your liability:
 - 19.2.1 Provided you have not acted fraudulently or without reasonable care, your maximum liability for any transaction or fees incurred on your Account if someone else uses your Card before you report it lost or stolen will be RON 250.00.
 - 19.2.2 You will be responsible for i) any unauthorised activity if you act fraudulently or without necessary care and ii) any loss or fraud that results directly from your failure to advise Us of any changes to your personal details in accordance with clause 13.
 - 19.2.3 In the event that you do not use your Card in accordance with these Terms and Conditions or We find that you are using the Card fraudulently, We reserve the right to charge you for any reasonable costs that We incur in taking action to stop you using this Card and to recover any monies owed as a result of your activities. This applies to any Cards on your Account.

- 19.2.4 We do not provide online protection for internet, mail or telephone order purchases and will not be liable for any loss you incur as a result of you using your Card to pay for any internet, mail or telephone purchases.
- 19.3 The funds on your Account are held by the Libra Internet Bank S.A., Semilunei street, nr. 4-6, sector 2, Bucharest, Postcode 020797, Romania
- 19.4 Nothing in this Clause 19 will limit Our liability for: (i) death or personal injury arising as a result of any negligence by Us; or (ii) fraud committed by Us
- 19.5 As an authorised and regulated issuer of electronic money we are required by law to protect the funds you load on to your Card in a separate custodian bank account that is segregated from our own funds held in our own bank accounts. We have taken out such a segregated account with the bank listed in paragraph 19.3. When you load funds on to your Card they will be held in the protected account until you spend with your Card. We are required to protect these funds in the event we become insolvent in which case whilst your Card may become unusable your funds would still be protected and would be returned to you should we go in to liquidation. Please be aware that electronic money is not the same as a normal bank account nor is it treated like funds or deposits held in your bank or savings accounts, which means that should the bank listed in paragraph 19.3 become insolvent the funds loaded on to your Card would not be protected by the UK's Financial Services Compensation Scheme (FSCS) in the same way your bank or savings account would be covered up to certain limits. By accepting these Terms & Conditions you acknowledge that the funds loaded on to your Card are not treated the same as a funds or deposits held in a bank or savings account.

20. HOW WILL YOU KNOW ABOUT ANY CHANGES TO THESE TERMS AND CONDITIONS

- 20.1 We reserve the right to make changes to these Terms and Conditions as follows:
- 20.1.1 in response to any change in applicable law, industry guidance or best practice;
- 20.1.2 To make these Terms and Conditions clearer; and/or
- 20.1.3 To reflect any changes to Our systems and procedures
- 20.2 We will provide you with the following notice in respect changes to any of the following:
- 20.2.1 the basis in which We charge you for the provision of services/products under these Terms and Conditions - 2 months' notice.;
- 20.2.2 the usage limits and Fees – 2 months' notice.
- 20.3 We will provide you with at least 30 days' notice in respect of any changes other than those referred to in clause 20.2 above.
- 20.4 These Terms & Conditions may be changed or amended at any time for legal, regulatory or security reasons or to enable the proper delivery of or to improve the delivery of our products. For the avoidance of doubt changes to the usage limits of your Card that are necessary in order for us to comply with legal requirements are not considered to be changes of these Terms and Conditions and therefore do not require prior notice.

21. COMPLAINTS

- 21.1 You can complain to our Customer Services Team if you are not satisfied with any element of the service you receive from us.
- 21.2 If after exhausting our complaints procedure you remain unhappy, you may also refer complaints in respect of E360F Ltd to the UK Financial Ombudsman Service in writing at The Financial Ombudsman Service, Exchange Tower, London E14 9SR, United Kingdom, or by telephone at +44 20 7964 0500 or e-mail at complaint.info@financial-ombudsman.org.uk.
- 21.3 To help consumers who live in the EU and have bought goods or services online from an EU-based trader submit their contractual dispute and conduct an alternative dispute resolution procedure online, the European Commission provides an Online Dispute Resolution (ODR) Platform, which is available at <http://ec.europa.eu/odr>. If you live in the EU, you have the right to submit through this ODR Platform any complain which We are unable to resolve through Our internal complaints procedure.

22. FEES SUMMARY

| | GO! | Essential | Ultimate |
|--|-------------------------------|-------------------------------|-------------------------------|
| Annual plan fee | Free | RON 49,00 | RON 249,00 |
| Card purchase fee | RON 30,00 | RON 30,00 | RON 30,00 |
| Monthly inactivity fee (charged after 6 months of inactivity) | RON 5,00 | RON 5,00 | RON 5,00 |
| Load fee for loads received by bank transfer | RON 5,00 | Free | Free |
| Load fee at merchants & terminals listed on www.excelera.money | RON 5,00 | RON 5,00 | RON 5,00 |
| EuroNet Romania ATM cash withdrawal fee | 0,5 % (min. RON 2,00) | 0,2 % (min. RON 0,50) | Free |
| Romanian ATM cash withdrawal fee (i.e. non-EuroNet ATM) | RON 2,50 + 1% (min. RON 5,00) | RON 2,50 + 1% (min. RON 5,00) | RON 2,50 + 1% (min. RON 5,00) |
| European ATM cash withdrawal fee * | 1,5 % (min. RON 7,00) | 1,5 % (min. RON 7,00) | 1,5 % (min. RON 7,00) |
| International (Non European) ATM or cash withdrawal fee * | 2,5 % (min. RON 7,00) | 2,5 % (min. RON 7,00) | 2,5 % (min. RON 7,00) |
| ATM PIN Change fee at EuroNet ATM's in Romania | RON 2,00 | RON 2,00 | RON 2,00 |
| ATM PIN Change fee at any other ATM in Romania, EU, intraregional & international * | RON 5,00 | RON 5,00 | RON 5,00 |
| Card2Card Transfer** load fee | Not available | RON 2,00 + 1 % | Free |
| POS purchase fee Romania * | 0 % | 0 % | 0 % |
| POS purchase fee EU and intraregional * | 0,5% | 0% | 0% |
| POS purchase fee international * | 1 % | 1 % | 0 % |

| | | | |
|--|-----------|-----------|-----------|
| Card renewal fee *** | RON 30,00 | RON 30,00 | RON 30,00 |
| Replacement card fee | RON 30,00 | RON 30,00 | RON 30,00 |
| Redemption fee | RON 50,00 | RON 50,00 | RON 50,00 |
| Disputed transaction fee | RON 30,00 | RON 30,00 | RON 30,00 |
| New PIN issuing fee | RON 5,00 | RON 5,00 | RON 5,00 |
| Balance enquiry at Euronet ATM's in Romania | RON 0,50 | RON 0,50 | RON 0,50 |
| Balance enquiry at ATM's in Romania, EU, intraregional & international * | RON 2,00 | RON 2,00 | RON 2,00 |

* Please consult the list of applicable countries on www.excelera.money

** Where the customer profile permits

*** Where the usage profile permits

23. These Terms and Conditions are made in the English language. To the extent that a Romanian version of these Terms and Conditions is made available, the English version of these Terms & Conditions shall prevail.