



Virtual Card ADV Europe

Fees and limits are in card's currency

Card type	Visa Prepaid
Card currency	EUR, USD
Name on card	Profile name
Card valid for	3 years
Maintenance per month/year	Free
Card status	Verified
3-D Secure	No



Card loaded from ADV wallets only. External loads incur a 5% fee and card block.

Fees

Currency exchange **	2.95%
PIN view	—
Card load from ADV wallet	0.95% (min fee 1.00)
Card unload to ADV wallet	1.00
Chargeback	20.99
Card inactivity fee for 3 months ***	1 / month
Reactivation of inactive card ***	3

Limits

Load per day from ADV wallet	5 000
Load count per day from ADV wallet	8
Load per month from ADV wallet	20 000
Load per year from ADV wallet	80 000
Max remaining card balance	20 000

* See Issuer Terms and Conditions for restricted transaction types.

** Whenever you make a payment in a foreign currency, a small amount of money called the padding fee is authorized on the card to cover possible sudden changes in the exchange rate. When the transaction settles, the padding fee is fully refunded if the exchange rate stayed the same or went down, or used to cover the difference in the exchange rate and the remaining amount is refunded, if the exchange rate went up. There are no separate transactions for this in your statement, the amounts are adjusted automatically.

*** Card Inactivity

Monthly Inactivity Fee charged after 3 consecutive months of card inactivity: no card loads or no card payments. Card unloads to wallet are not considered card activity.

Month begins on 1st day of the 1st month following card activation. Inactivity Fee charged at the end of the month.

Inactivity Fee charged from any wallet with sufficient balance. Card loads blocked if account has insufficient funds for Inactivity Fee for month 4. If account has insufficient funds for months 5 and 6, while fee for month 4 was paid, card loads are blocked only on month 7.

If card remains inactive for 6 consecutive months, card loads deactivated when month 7 begins, monthly Inactivity Fee no longer charged. Card loads can be reactivated via customer support, Reactivation Fee applies.