

Ixaris

Fees and Incentives Schedule.

1. Virtual Prepaid Incentives

1.1 VISA Credit Card

Ixaris will pay a Rebate to Customer on Visa Credit Card Transactions of 0.7%

2. Fees

| Category | Price / \$ | Price / £ | Price / € |
|---|-------------|------------|------------|
| Monthly Subscription fee First two months are free. Subscribers will not be charged for 60 days from first system access | \$99.00 | £99.00 | €99.00 |
| Visa Debit Card Creation Fee | \$1.00/card | £1.00/card | €1.00/card |
| Chargeback processing fee | \$32.00 | £20.00 | €24.00 |
| Foreign exchange fee (as described above) | 2% | 2% | 2% |
| Load of funding account via bank transfer in designated currency (e.g. \$ to \$) | Nil | Nil | Nil |

Foreign Exchange Fee

A forex fee of 2% will apply in the event a Card is used to purchase a product or service that is sold in a currency other than the default currency on the card (e.g., a USD virtual card of \$100 value being used to purchase goods or services sold in GBP.) Please note the foreign exchange fee applies on all forex transactions, including internal account transfers.

Applicable conditions:

These fees are paid in relation to Transactions through currently available Ixaris BINs and conditional on (a) Ixaris' implementation of appropriate reporting systems which will enable it to price and charge per Transaction and (b) the commercial terms provided by the Card Schemes and/or Issuers to Ixaris in relation to the relevant BINs being as good as the date of this agreement when these terms were agreed. Ixaris may from time to time, introduce new BINs for the use of the Customer at its discretion, provided that Customer is in not put in any worst commercial by such substitution.