



**Fee Schedule**  
Effective as of 14 May 2019

**1. Rebates**

When you make a Payment using Virtual Cards listed below, We will pay You a Rebate as set out below.

Virtual Card type	Rebate as a % of the Net Settlement Value
Standard card	0.7%
Savings card	Nil

Rebates are payable monthly in arrear to Your Ixaris Account by the 15<sup>th</sup> day of the calendar month following the month to which the Rebates relate. For example, if You spend €30,000 using the Standard card in January, We will pay You a Rebate of €210 into Your Ixaris Account by 15 February.

**2. Fees**

Fee	Frequency / basis	Currency of Your Ixaris Account		
		\$ (US dollar)	£ (Pound Sterling)	€ (Euro)
Subscription Fee*  *The first two calendar months are free of charge	per calendar month	\$99	£99	€99
Payment Fee (Savings card only)	per Payment	\$1	£1	€1
Chargeback processing fee	per Chargeback	\$32	£20	€24
Foreign exchange fee	mark-up on the value of Payment or transaction	2%	2%	2%
Load fee (in the currency of Your Ixaris Account)	per Load	Nil	Nil	Nil
Redemption fee	per Redemption	\$30	£21	€25

Ixaris is the trading name for Ixaris Solutions Limited and Ixaris Technologies Limited.

Ixaris Solutions Limited, registered in England and Wales, with registered number 09024600 and registered office at 2 Stephen Street, London, W1T 1AN, is authorised by the Financial Conduct Authority under the Payment Service Regulations 2017 (FRN: 721549) for the provision of payment services.

Ixaris Visa cards are issued by IDT Financial Services Limited, pursuant to a licence from Visa Europe.

Ixaris Mastercard cards are issued by IDT Financial Services Limited, pursuant to licence by Mastercard International. Mastercard is a registered trademark of Mastercard International.

IDT Financial Services Limited is a regulated bank, licensed by the Gibraltar Financial Services Commission ([www.fsc.gi](http://www.fsc.gi)), under the Financial Services (Banking) Act 1992. Registered Office: 57-63 Line Wall Road, GX11 1AA Gibraltar. License No: FSC 0046BNK.



Foreign exchange fee applies when a Virtual Card is used to purchase a product or service that is sold in a currency other than the currency of the Virtual Card (e.g. a Virtual Card of \$100 value is being used to purchase goods or services sold in Pound Sterling). Please note the foreign exchange fee also applies on all other forex transfers, including transfers to and between Your Ixaris Accounts denominated in different currencies.

The Rebates and/or Fees set out in this Schedule may change from time to time as a result of any changes introduced by the Regulatory Authorities, Card Schemes and/or Issuers.

Terms and conditions apply.

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