



## Schedule of Fees and Charges

Corporate Expense Prepaid Card | Issued by NymCard Payment Services LLC | Powered by Pemo

Effective March 2026 | All fees are indicative and exclusive of VAT | Subject to change with 30 days' prior notice

| Service                        | Fee                | Notes                                                                                       |
|--------------------------------|--------------------|---------------------------------------------------------------------------------------------|
| Account & card issuance        |                    |                                                                                             |
| Account opening                | Free               |                                                                                             |
| Dedicated IBAN                 | Free               |                                                                                             |
| Virtual card issuance          | Free               | Unlimited virtual cards                                                                     |
| Physical card issuance         | Free               | Per card issued to an employee                                                              |
| Virtual card replacement       | Free               |                                                                                             |
| Physical card replacement      | Free               | If damaged or malfunctioning                                                                |
| Account closure                | Free               | No fee to close the account                                                                 |
| Platform & subscription        |                    |                                                                                             |
| Monthly platform fee           | Subscription-based | Refer to Pemo Software Subscription T&Cs for applicable tier                                |
| Expense management             | Free               | Included with subscription                                                                  |
| Admin dashboard & controls     | Free               | Included with subscription                                                                  |
| ATM withdrawals                |                    |                                                                                             |
| ATM withdrawal — UAE           | AED 5              | Per transaction                                                                             |
| ATM withdrawal — International | AED 25             | Per transaction outside UAE                                                                 |
| ATM balance enquiry            | Free               |                                                                                             |
| Daily transaction limit        | 8 per day          |                                                                                             |
| ATM value limits               | As per             | AED 10,000 Single withdrawal<br>AED 20,000 daily<br>AED 35,000 weekly<br>AED 75,000 monthly |
| POS & E-commerce transactions  |                    |                                                                                             |
| Domestic POS / E-commerce      | Free               | Transactions in AED within the UAE                                                          |
| Dynamic currency conversion    | Variable           | Set by merchant / ATM operator — not controlled by Pemo                                     |
| Foreign exchange               |                    |                                                                                             |
| International transaction fee  | 3.5%               | Applies where merchant is outside the UAE                                                   |
| FX rate                        | Free               | Mastercard prevailing mid-market rate applies at time of transaction                        |



| Loading & redemption            |               |                                          |
|---------------------------------|---------------|------------------------------------------|
| Wallet load (wire transfer)     | Free          | From company's UAE bank account only     |
| Minimum load                    | None          | No minimum balance required              |
| Maximum wallet balance          | AED 2,000,000 |                                          |
| Wallet offload                  | AED 50        |                                          |
| Other                           |               |                                          |
| Cooling-off cancellation        | Free          | Within 5 business days of T&C acceptance |
| Inactivity fee                  | None          |                                          |
| Statement / transaction history | Free          | Available via Pemo app at any time       |
| Balance confirmation letter     | Free          |                                          |

 **Notes**

1. All fees are indicative and subject to change. Where fees are updated, Pemo will provide 30 calendar days' prior notice, except where changes are required immediately by law or regulation.
2. This schedule should be read alongside the Pemo Cards Terms & Conditions and the Key Facts Statement (KFS) provided at onboarding.
3. In the event of any inconsistency between this schedule and the KFS, the KFS shall prevail.