



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 AED 20,000 daily AED 35,000 weekly 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	2.9%	Applies where merchant is outside the UAE
FX rate	Free	Mastercard prevailing mid-market rate applies at time of transaction

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Loading & redemption

Wallet load (wire transfer)	Free	From company's UAE bank account only
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Minimum load	None	No minimum balance required
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Maximum wallet balance	AED 2,000,000	
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Wallet offload	AED 50	
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Other

Cooling-off cancellation	Free	Within 5 business days of T&C acceptance
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Inactivity fee	None	
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Statement / transaction history	Free	Available via Pemo app at any time
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Balance confirmation letter	Free	
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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.