

The Co-operative Travel Cash Passport Fees and Limits – MasterCard

Fee Description	US\$	EU€	GB£	AU\$	CA\$	NZ\$	ZAR
Load/Reload commission*	Free	Free	2%	Free	Free	Free	Free
ATM fee** per withdrawal	2.50	2.00	1.50	3.50	3.25	4.00	25.00
Purchase from merchants (e.g. shops and restaurants)	Free						
Monthly inactivity fee debited from your Card if it has not been used for 15 months	3.50	3.00	2.00	4.50	4.00	5.25	35.00
Additional Card linked to the same funds	Free						
Negative balance fee	15	15	10	20	20	25	140
Cashout fee through Card Services	£6.00 or the foreign currency equivalent (subject to exchange rate fluctuations)						
Cashout fee at the Purchase Location	Please check with the Purchase Location (subject to exchange rate fluctuations)						
Maximum amount you can withdraw from ATMs in 24 hours**	800	700	500	3,500	3,000	4,000	8,500
Maximum amount you can spend at merchants (e.g. shops and restaurants) in 24 hours	5,000	4,000	3,000	6,000	6,000	7,500	40,000
Minimum amount you can load on your Card	50	40	30	50	50	60	500
Maximum load and maximum balance allowed on your Card at any one time	9,000	7,500	5,000	15,000	13,000	17,000	85,000
Maximum load over 12 months***	30,000	25,500	18,000	45,000	39,000	51,000	250,000

* The minimum charge is £3.00 on GBP loads and reloads.

** Some ATM operators may charge an additional fee or set their own limits.

*** The total amount you may load onto all prepaid cards issued to you by us during any twelve (12) month period.

Merchant transactions and ATM withdrawals in a currency other than the currency of the Card will be exchanged to the currency on the Card at an exchange rate determined by MasterCard on the day the transaction is processed, increased by 5.75%.

The Co-operative Travel Cash Passport Fees and Limits - Visa

Fee Description	US\$	EU€	GB£	AU\$	CA\$	NZ\$	ZAR
Load/Reload fee	Free, except for GBP Cards where a charge of 2% (minimum £3) on all loads and reloads applies.						
ATM fee* per withdrawal	2.50	2.00	1.50	3.50	3.25	4.00	25.00
Monthly inactivity fee debited from your card if it has not been used for 12 months	3.50	3.00	2.00	4.50	4.00	5.25	35.00
Overdraft fee	15.00	15.00	10.00	20.00	20.00	25.00	140
Cashout fee**	£6 or the equivalent in the currency of the Card (subject to exchange rate fluctuations)						
Additional Card fee	Free						
Maximum amount** you can withdraw from ATMs in 24 hours	800	700	500	3,500	3,000	4,000	8,500
Maximum amount you can spend in retail outlets in 24 hours	5,000	4,000	3,000	6,000	6,000	7,500	40,000
Minimum amount you can load on your card	50	40	30	50	50	60	500
Maximum balance allowed on your card at any one time	9,000	7,500	5,000	15,000	13,000	17,000	85,000
Total amount you may load on your card during any 12 month period	30,000	25,500	18,000	45,000	39,000	51,000	250,000
Additional cards per account	1	1	1	1	1	1	1

Please note that these are subject to variation in accordance with The Co-operative Travel Cash Passport Terms and Conditions.

* Some ATM operators may charge an ATM withdrawal fee or set their own withdrawal limits.

** If the balance is zero no funds will be deducted in case of inactivity.

Merchant transactions and ATM withdrawals in a currency other than the currency of the Card will be exchanged to the currency on the Card at an exchange rate determined by Visa on the day the transaction is processed, increased by 5.75%.