

## Fees and limits

Please note that these are subject to variation in accordance with the Terms and Conditions. Please refer to the full Terms and Conditions for further details on fees and limits.

	Canadian Dollars
Maximum Load	\$9,000
Minimum Load	\$250
Maximum Load Amount Over Life of Card	\$39,000
ATM Withdrawal Limit	\$1200 per 24 hours
Point of Sale Purchase Limit	\$6000 per 24 hours
Additional Card Fee (Maximum of 2 Cards)	Please refer to selling agent
Fixed Reload Fee (Unlimited)	Please refer to selling agent
Balance Inquiries by Phone	\$0.75
Balance Inquiries at ATM	\$0.75
Cash Withdrawals from Visa ATMs <sup>1</sup>	\$3
Cash Advance (Over the Counter) Fee	\$15
Monthly Inactivity Fee <sup>2</sup>	\$1.85

**You may be charged a fee for loading or cashing out your card at a participating selling agent. If your account becomes overdrawn in error following any transaction authorized by you, a fee of CA\$18 will be charged.**

<sup>1</sup> Some Visa ATM operators/merchants may charge an additional fee.

<sup>2</sup> If your card has not been used for 12 consecutive months we will debit your account with a monthly inactivity fee of CA\$1.85. If there is no remaining balance following the debit of any monthly inactivity fee (if the balance is less than the fee we will waive the remainder of our fee) and the card has expired we will automatically cancel the card.

\* Visa Int/Citizens Bank of Canada, Licensed User