

# MasterCard® Cash Passport

If you have a MasterCard Cash Passport, the following fees and limits apply:

MasterCard Cash Passport Fees and Limits					
FEES					
Description	NZD	AUD	EUR	GBP	USD
Load fee and in branch reload fee	Charges apply and vary by Agent. Up to 2% of the initial load/in branch reload value or a NZ\$15 minimum may apply				
Electronic reload fee	1.0% of the value of the reload amount				
ATM fee per withdrawal*	NZ\$4.00	AU\$3.30	EU€2.20	GB£1.70	US\$2.80
Purchase from merchants (e.g. shops and restaurants)	FREE				
Cross border usage fee**	Refer to clause 7 in the Terms and Conditions				
Monthly inactivity fee debited from your Card if it has not been used for 12 months	NZ\$4.00	AU\$3.30	EU€2.20	GB£1.70	US\$2.80
Negative balance fee	NZ\$25.00	AU\$20.00	EU€15.00	GB£10.00	US\$15.00
Cash Over the Counter fee	NZ\$12.00	AU\$10.00	EU€6.00	GB£5.00	US\$8.25
Additional Card linked to the same funds	FREE				
Cash Out fee	NZ\$10.00 or equivalent (as determined by us) in the currency of the Card.				
LIMITS					
Maximum amount you can withdraw from ATMs in 24 hours*	NZ\$2,000	AU\$2,000	EU€1,500	GB£1,000	US\$1,500
Maximum amount that you can spend at merchants (e.g. shops and restaurants) in 24 hours	NZ\$8,000	AU\$7,000	EU€4,000	GB£3,000	US\$5,000
Maximum amount you can withdraw as cash over the counter in 24 hours	NZ\$400	AU\$350	EU€200	GB£150	US\$250
Maximum electronic reload amount	NZ\$10,000 or equivalent (as determined by us) in the currency of the Card.				
Minimum amount you can load on your Card (this amount varies depending on the Purchase Location or outlet where the Card is loaded or reloaded)	NZ\$250	AU\$200	EU€125	GB£100	US\$150
Maximum load and maximum balance allowed on your Card(s) at any one time	NZ\$2,500	AU\$20,000	EU€15,000	GB£12,000	US\$15,000
Maximum load over 12 months***	NZ\$51,000	AU\$45,000	EU€27,000	GB£24,000	US\$30,000

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

\*\* 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 3% for an NZD Card and 4% for a foreign currency Card.

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

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