

Your Celebrity Rewards Reloadable MasterCard® is an international card that is accepted at over 35 million locations around the world and online.

Note: Some ATMs and Point of Sale (POS) providers will offer foreign exchange conversion to the international card's home currency of Great British Pounds (GBP). By accepting the conversion, you will be charged the Foreign Transaction Fee along with their exchange rate. Please do NOT accept the conversion if you do not require it, and continue your transactions in your local currency.

Be aware that some ATM providers charge additional fees for the use of their ATMs and some Merchants add a surcharge for certain types of card. You must not spend more money on your card than you have in your card account. If, for any reason, a Transaction is processed that is more than the funds in your account, you will be responsible for paying the outstanding amount and any associated fees.

#### Top 6 ways to save on Card Merchant Fees!

1. Always verify your available balance on the bank portal
2. Before making a purchase/withdrawal please factor in the Merchant Fees
3. **We recommend that you withdraw your funds from an ATM as you can withdraw up to \$1000 of your local currency daily and the fee is only \$2.95 per transaction**
4. Avoid multiple Non-Sufficient Funds (NSF) fees by not reattempting a transaction after it has been declined
5. Limit small transactions as each transaction will incur a Point of Sale (POS) fee
6. Use your card once within the 120 days so to avoid incurring Dormant Cardholder Account fees.

#### Transaction Limits:

Transaction Type	Maximum/Transaction	Maximum/Day	Maximum Transactions/Day
Point of Sale (POS) purchase	\$5000.00	\$5000.00	50
ATM	\$1000.00	\$1000.00	10

#### Merchant Fees:

Fee Type	US Dollars (USD)
Dormant Cardholder Account (120 days inactivity)	6.00
Replacement Card	7.95
ATM per transaction	2.95
ATM decline	0.50
POS (includes Internet POS if there is CVV)	1.50
POS Decline	0.50
Chargeback Fee	40.00
Foreign Transaction Fee	3%
Copy of statement / Transmission of statement by fax	11.00
Dispute Investigation	20.00
Balance Transfer (lost/stolen Cardholder balance transferred to new Cardholder)	20.00