

CARD FEES AND CHARGES FOR INDIVIDUAL CUSTOMERS CLASSIFIED UNDER PROGRAM: KLARA EUROPE

In force from **April 20, 2026**

This List of Fees and Charges (“List”) lists services and prices that apply for certain services within the contractual relationship between Unlimit EU Ltd (hereinafter “Unlimit”) and Customer.

This List of Fees and Charges applies to Customers of Unlimit EU Ltd who have opened their account and card services through KLARA AI EUROPE SOCIEDAD DE RESPONSABILIDAD LIMITADA.

Unlimit EU Ltd is entitled to amend, change, supplement and cancel this List at its sole discretion at any time in whole or partially. The updated List comes into force at a date set forth exclusively by Unlimit EU Ltd.

DETAILS

Mastercard Card	Virtual
Card currency	EUR
Account type	EMoney

CARD ISSUING, MAINTENANCE AND CLOSING FEES

Card issuing	0
Card maintenance, per month	0
Card reissue/renewal/replacement	EUR 5
Non-active card maintenance per month ¹	EUR 0.25
PIN change	0
Card account statement in User Interface	0
Card account statement confirmed by Unlimit (per page)	EUR 5
Card activation / blocking / unblocking/PIN unblocking and balance request by SMS	EUR 0.10
Review of unjustified claim	EUR 25
Balance inquiry in ATM	EUR 0.25

CARD TRANSACTION FEES

Card payments ³ (Domestic ⁴)	0
Card payments ³ (International ⁴)	EUR 1 + 1%
ATM ² (Domestic ⁴) ³	EUR 1
ATM ² (International ⁴) ³	EUR 1.75 + 1%

LIMITS

POS CNP outgoing payment limit per transaction	EUR 15,000
POS CNP per day	EUR 25,000
POS CNP per month	EUR 50,000
POS outgoing payment limit per transaction	EUR 15,000
POS per day	EUR 25,000
POS per month	EUR 50,000

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Cash withdrawal limit, per day	EUR 1,500
Cash withdrawal limit, per month	EUR 7,000

- (1) Non-active card is a card with no transactions during the preceding 3-month period.
- (2) ATM operator charges may also apply.
- (3) For all card transactions in a currency other than Card currency, conversion of the amount takes place at the prevailing Card Association exchange rate with a 2% mark up to the relevant Card Association rate (currency exchange fee). The variable Card Association rate and currency exchange fee is applied without notice at the date and time when the relevant Card Association processes the transaction, which may be different from the transaction date.
- (4) Domestic means the EU Member States, Iceland, Liechtenstein and Norway. International means other countries and territories other than the EU Member States, Iceland, Liechtenstein and Norway.