



NOVEBA PRIVATE CARDS FEES AND CHARGES

	Description	Fee
CARDS (PLASTIC)	Card issuance / replacement (with regular post delivery within EU)	€ 7
	Monthly fee	€ 1.95
	Card top-up fee	1% (min € 1)
	Withdraw from card	free
	ATM balance request	€ 0.50
	ATM Cash withdrawal fee (in EUR within SEPA region)	1% (min € 2)
	ATM Cash withdrawal fee (in other currencies and/or NON-SEPA region)	2% (min € 2.50)
	Purchases	free
	Card closing	free
	Card shipping: *standart post	Free
	*UPS	Upon request
	CARDS (VIRTUAL)	Card issuance
Monthly fee		€ 2.50
Purchases		free
Card closing		free

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NOVEBA cards are issued by DECTA Limited, registered in the England and Wales and authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (FRN: 900592). DECTA Limited holds the Principal Member status of Visa International and Mastercard Worldwide. Mastercard is registered trademark of Mastercard International, Visa is a registered trademark of Visa Inc.

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Regulated by the Financial Conduct Authority under the Regulations for the issuing of electronic money and the provision of payment services under Nr. 900924.