

NUMARQE Fee Schedule

This document is a Schedule to the Numarqe Corporate Account Agreement between Numarqe Capital Limited (“**Numarqe**”) and (“**Account Company**”) with address:

and as such its content forms, and shall be read and construed as, part of that Agreement dated [●] and shall bind the parties as if it was part of that Agreement.

Words and expressions used in this Fee Schedule shall have the same meanings as defined in and for the purposes of the Agreement. This Fee Schedule has been signed on behalf of each of Numarqe and the Account Company by way of agreement to its content.

Standard Terms:

Fee Type	Description	Fee Amount or Rate
New Physical Cards	All physical cards ordered incur a fee.	£15/€15/US\$15 per Card
Terms & Conditions	Terms and conditions applicable to this Fee Schedule as set out in the Agreement of which this Schedule forms part	Terms & Conditions
Section	Means a Section of the Agreement of which this Schedule forms part	
Late Payment Fee	In relation to any Overdue Amount, as at the Late Payment Date.	Late Payment Fee of the greater of: (a) £250/€300/US\$350 per month; and (b) 1% (one per cent) of the Overdue Amount; plus, in each case, Compound Interest. Where an Overdue Amount comprises more than one currency, the applicable Late Payment Fee will be calculated by applying either (a) or (b) above (as the case requires) to each balance in each currency and then converting such amounts to the Account Currency (using the forward spot exchange rate for the following 5 days), to arrive at a consolidated balance. Compound Interest will then be applied to that consolidated balance.
Annual Account Fee	Annual Fee to access Numarqe’s platform and credit line, payable in full one year in advance	Fixed fee paid annually as outlined below
Standard Monthly Credit Fee	Fees payable in respect of the use of the credit facility	Fees payable monthly in relation to the aggregate Account Limit, as set out below
Compound Interest	Interest due in relation to any Overdue Amount	80% compounding and accruing daily (1/365th per day) on the Overdue Amount, calculated with effect from the relevant Due Date relating to that Overdue Amount.
Account Reactivation Fee	Where the Account is suspended or Frozen, whether pursuant to Section 12(d) or otherwise, and you wish to have it reactivated	£500/€575/US\$625 per Account
Account Reinstatement Fee	Where we have closed the Account, whether pursuant to Section 12 (e) or otherwise and we agree at your request to reinstate the Account.	£1,000/€1200/US\$1300 per Account.
Non-Card Currency Transaction Fees	For Charges that are in a different currency to the Card Currency	3% of each such Charge

Replacement Fee for a Physical Card	If your Card is lost, stolen or damaged	£10/€11.50/US\$12.50 per Card
Card Reactivation Fee	If a Card has been Frozen by us due to your default or your breach of the Agreement or pursuant to Section 18 (d)	£50/€57.50/US\$62.50 per Card
Chargeback Processing Fees	Numarqe chargeback fee per transaction queried or refund requested	£35 for Cards for which the Card Currency is GBP £45 for Cards for which the Card Currency is EUR £50 for Cards for which the Card Currency is US\$
POS fee Domestic	POS and EPOS transactions in GBP currency	No Fee
POS fee International (non-GBP)	POS and EPOS transactions in non-GBP currency	No Fee
ATM withdrawal Domestic		On Application
ATM withdrawal International		On Application
Balance enquiry at ATM		On Application
Balance check (Mobile app or web portal)		No Fee
Customer funds refund Domestic		No Fee
Customer funds refund International (non-GBP)		No Fee
3D Secure enrolment		No Fee
SMS notification		No Fee
SWIFT fee	Fees for making payments for Supplier Invoices using SWIFT	£25 per Supplier invoice payment
Dormant Account Fee	Fees for an Account that has not been used for any activity by the Account Company for a period of 6 calendar months or more	£1,000 for each calendar month (or part thereof) in which the Account is not so used, after the month in which it becomes a Dormant Account but ending with the expiry, closure or reinstatement of the Account
Dormant Card Fee	Fees for any Card that has not been used for a period of 6 calendar months or more	£100/€115/US\$125 per Dormant Card for each calendar month (or part thereof) in which the Card is not used, after the month in which it becomes a Dormant Card but ending with the expiry or cancellation or reactivation of the Dormant Card or closure of the Account
FX Rate		Numarqe Exchange Rate
Tax Payments Fee (e.g. VAT & PAYE payments)	For any payments to HMRC or other tax authorities using your Numarqe Credit Card, we shall charge you separately for this transaction.	Up to 1.5% per transaction subject to agreement with your Account Manager. Please contact us directly.