# EEA SUBSCRIPTION SCHEDULE

**Version 5 - Published 17th November 2025**

This subscription schedule will apply immediately to all existing and new customers.

The previous version of this subscription schedule can be found here.

| | Curve Pay | Curve Pay X | Curve Pay Pro | Curve Pay Pro+ |
|---|---|---|---|---|
| **Subscription Fee:**<br><br>To provide you with the benefits and services associated with your Curve Wallet. | **Free** | **€5.99 per month** | **€9.99 per month or €99.90 per year** | **€17.99 per month or €179.90 per year** |
| **Delivery Fee:**<br><br>To cover the cost of delivering you a physical Curve Card. Delivery fees will not be refunded in case of cancellations. | **€5.99** | **Free** | **Free** | **Free** |
| **Minimum Term:**<br><br>Minimum period you need to maintain your subscription. | **No minimum term.** | | | **6 months** |
| **Replacement Card Fee:**<br><br>To provide you with a replacement physical Curve Card. | **€5.99** | | **First replacement free. Then €5.99 for each subsequent replacement.** | **First replacement free. Then €59.99 for each subsequent replacement.** |
| **Go Back in Time® Limits:**<br><br>The number of times you can use Go Back in Time® per rolling 30-day period and the Time Dilation (i.e. the length of time) after the original transaction was made during which you can use this feature. | **3 trips back in time on payments up to 30 days old.** | **3 trips back in time on payments up to 60 days old.** | **Unlimited trips back in time on payments up to 90 days old.** | **Unlimited trips back in time on payments up to 120 days old.** |

| | Curve Pay | Curve Pay X | Curve Pay Pro | Curve Pay Pro+ |
|---|---|---|---|---|
| **Smart Rules Limits:**<br><br>The number of Smart Rules you can set in your Curve Wallet. | **2** | **5** | **Unlimited** | **Unlimited** |
| **Cancellation Fee:**<br><br>This relates to the cost of providing you with the benefits associated with your Curve Wallet subscription up to the point you cancel it. | **Free** | **Free** | **€5.99 (charged during the 14-day cooling off period only)** | **€59.99 (charged during the 14-day cooling off period or if you cancel your Curve Pay Pro+ during the first 6 months)** |
| **ATM Withdrawal Fees:**<br><br>This is for the service of Curve enabling you to withdraw cash from ATMs. Note that some ATM providers may impose additional charges. This fee will be in addition to any other fees mentioned in this Subscription Schedule. | **The greater of (i) 2% of the withdrawal amount or (ii) €2.** | **Free up to €300 per calendar month and then the greater of (i) 2% of the withdrawal amount or (ii) €2.** | **Free up to €500 per calendar month and then the greater of (i) 2% of the withdrawal amount or (ii) €2.** | **Free up to €1,000 per calendar month and then the greater of (i) 2% of the withdrawal amount or (ii) €2.** |
| **Foreign ATM Withdrawal Fees:**<br><br>This fee enables you to withdraw cash from an ATM in a currency different from the currency of your payment source. We'll use the latest available Mastercard Wholesale Rate. | **A fee of the greater of (i) 2% of the withdrawal amount or (ii) €2 in addition to the Mastercard Wholesale Rate.** | **Fee-free currency conversion up to €300 per calendar month. A fee of the greater of (i) 2% of the withdrawal amount or (ii) €2 in addition to the Mastercard Wholesale Rate.** | **Fee-free currency conversion up to €500 per calendar month. A fee of the greater of (i) 2% of the withdrawal amount or (ii) €2 in addition to the Mastercard Wholesale Rate.** | **Fee-free currency conversion up to €1,000 per calendar month. A fee of the greater of (i) 2% of the withdrawal amount or (ii) €2 in addition to the Mastercard Wholesale Rate.** |

| | Curve Pay | Curve Pay X | Curve Pay Pro | Curve Pay Pro+ |
|---|---|---|---|---|
| **Currency Conversion Fee (AKA "Killer FX"):**<br><br>The Killer FX feature enables you to pay for goods and services in a currency different from the currency of your payment source and remove hidden foreign exchange transaction fees your card issuer would otherwise charge you (we call this type of transaction an "**FX Transaction"**). Any fee we charge will be in addition to the exchange rate we use to convert the currency you used to pay for the goods and services to the currency your payment source is in. We'll use the latest available exchange rate from Mastercard (also known as the "Mastercard Wholesale Rate"). | **Fee-free currency conversion up to €250 per calendar month. Then, 2.99% in addition to the Mastercard Wholesale Rate.** | **Fee-free currency conversion up to €3,333 per calendar month. Then, 1% in addition to the Mastercard Wholesale Rate.** | **Fee-free currency conversion up to €50,000 per calendar month. Then, 1% in addition to the Mastercard Wholesale Rate.** | **Fee-free currency conversion up to €100,000 per calendar month. Then, 1% in addition to the Mastercard Wholesale Rate.** |
| **Weekend Currency Conversion Fee (for purchases and ATM withdrawals over the weekend or English public holidays):**<br><br>The Weekend Currency Conversion Fee enables you to make purchases and withdraw cash from ATMs in a currency different from the currency of your payment source during the weekend or English public holidays. In such cases, we will charge either the Currency Conversion Fee or the Foreign ATM Withdrawal Fee and apply the Weekend Currency Conversion Fee, if applicable. For the avoidance of doubt, there are no currency conversion fee-free limits applicable to the Weekend Currency Conversion Fee. | **We charge a 1.5% Weekend Currency Conversion Fee on FX Transactions over the weekend and English public holidays, in addition to the Currency Conversion Fee or the Foreign ATM Withdrawal Fee.** | **Free!**<br><br>**No surcharges for using your Curve Wallet for FX transactions over the weekend and English public holidays.** | | |
| **Curve Fronted Fee:**<br><br>Curve Fronted enables you to use a credit card (or other eligible payment source) as your underlying payment source to pay bills and at merchants who only accept payment | **2.5% of the transaction amount** | | **Fee-free limit of €1,000 per calendar month then 2.5% of the transaction amount.** | **Fee-free limit of €3,000 per calendar month then 2.5% of the transaction amount.** |

| | Curve Pay | Curve Pay X | Curve Pay Pro | Curve Pay Pro+ |
|---|---|---|---|---|
| by debit card or who impose a charge if you use another payment source (thus eliminating those charges) or deny certain payment sources. Please note that your payment source provider may charge fees. | | | | |
| **Commercial Funding Card Fee:**<br><br>This fee is for the service of Curve providing you with the ability to fund payments on a personal Curve Card from a commercial card account. The Commercial Funding Card Fee is not refundable, including where you may raise a chargeback request or use Go Back in Time®. | **1.5% of the transaction amount** | | | **Fee-free limit of €1,500 per calendar month, then 1.5% of the transaction amount.** |
| **International Funding Fee:**<br><br>This fee is for the service of Curve providing you with the ability to fund payments on your Curve Wallet from a payment source issued outside of the United Kingdom or the European Economic Area. The International Funding Fee is not refundable, including where you may raise a chargeback request or use Go Back in Time®. | **2.9% of the transaction amount** | | **Fee-free limit of €1,000 per calendar month, then 2.9% of the total transaction amount.** | **Fee-free limit of €5,000 per calendar month, then 2.9% of the total transaction amount.** |
| **High-Risk MCC Fee:**<br><br>This fee is for the service of Curve providing you with the ability to use your Curve Wallet to pay merchants who may have otherwise been blocked due to the perceived "high-risk" associated with processing these transactions (for example, due to higher chargeback volumes). The High-Risk MCC Fee is not refundable if the transaction is refunded by the merchant. You can find details on the High Risk MCCs here. | **1% of the transaction amount.** | | | |

| | Curve Pay | Curve Pay X | Curve Pay Pro | Curve Pay Pro+ |
|---|---|---|---|---|
| **Curve Flex Fee for repaying balances:**<br><br>This fee is for the service of Curve providing you with the ability to repay the entire (or part of a) balance you have accumulated on certain payment source(s) by using one of your other payment sources, which must be a credit card, directly through your Curve Wallet. | **1.5% of the amount being repaid** | | | |
| **1% Instant Cashback:**<br><br>See our Curve Rewards and Curve Cash Scheme Terms for more information. | **Not available.** | | **6 retailers**<br><br>***Subject to limitations set out in our Fair Use Policy.** | **12 retailers**<br><br>***Subject to limitations set out in our Fair Use Policy.** |
| **1% Interregional Cashback:**<br><br>You will receive 1% cashback on all eligible interregional FX transactions done via your Curve Wallet.<br><br>Interregional transactions are defined by Visa and Mastercard - check out their rules for more details.<br><br>See also relevant FAQs for some guidance on what interregional spend may be and where the cashback may not apply. | **Not available.** | **1% unlimited cashback** | | |
| **Priority Support:**<br><br>Priority access to customer support services. | **Standard Support** | | **Priority Support** | |
| **Discounted Loungekey Access:**<br><br>Get discounted access to airport lounges around the world with LoungeKey.<br><br>Terms and conditions apply. | **Not available.** | | | **Discounted access for Curve Pay Pro+ customers and their friends &** |

| | Curve Pay | Curve Pay X | Curve Pay Pro | Curve Pay Pro+ |
|---|---|---|---|---|
| | | | | **families** |

**All fees mentioned in this subscription schedule are calculated and charged based on Coordinated Universal Time (UTC). Any weekend and public holiday fees apply from Friday 23:59 UTC to Sunday 23:59 UTC or for UK public holidays (UTC).*