



EEA SUBSCRIPTION SCHEDULE

Version 3.4 - Published 2 August 2024

This subscription schedule will apply (i) immediately to all existing and new Curve X, Curve Black and Curve Metal customers, and (ii) to all existing and new Curve Lite customers as of 1 October 2024.

The previous version of this subscription schedule can be found [here](#).

	Curve Lite	Curve X	Curve Black	Curve Metal
Subscription Fee To provide you with the benefits and services associated with your Curve card.	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 To cover the cost of delivering you a Curve physical card.	€5.99	Free	Free	Free
Minimum Term Minimum period you need to maintain your subscription.	No minimum term.			6 months
Replacement Card Fee To provide you with a replacement Curve card.	€5.99		First replacement free. Then €5.99 for each subsequent replacement.	First replacement free. Then €59.99 for each subsequent replacement.
Funding Sources Limit The number of cards and accounts (i.e funding sources) that you can add to your Curve wallet.	3	5	Unlimited	Unlimited
Go Back in Time® Limits The number of times you can use Go Back in Time® per rolling 30-day period and the Time Dilation (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.
Smart Rules Limits The number of Smart Rules you can set in the Curve app.	2	5	Unlimited	Unlimited

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<p>Cancellation Fee:</p> <p>This relates to the cost of providing your Curve physical card, including the cost of making it and posting it to you and providing you with the benefits associated with your card up to the point you cancel it. Delivery fees will not be refunded in case of cancellations.</p>	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 Metal during the first 6 months)
<p>ATM Withdrawal Fees:</p> <p>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 of the other fees mentioned in this Subscription Schedule.</p>	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.
<p>Foreign ATM Withdrawal Fees:</p> <p>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.</p>	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 .
<p>Currency Conversion Fee (AKA "Killer FX"):</p> <p>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</p>	Fee-free currency conversion up to €250 per calendar month. Then,	Fee-free currency conversion up to €3,333 per calendar	Fee-free currency conversion up to €50,000 per calendar month. Then,	Fee-free currency conversion up to €100,000 per calendar month. Then,



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<p>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”).</p>	<p>2.99% in addition to the Mastercard Wholesale Rate.</p>	<p>month. Then, 1% in addition to the Mastercard Wholesale Rate.</p>	<p>1% in addition to the Mastercard Wholesale Rate.</p>	<p>1% in addition to the Mastercard Wholesale Rate.</p>
<p>Weekend Currency Conversion Fee (for purchases and ATM withdrawals over the weekend or public holidays):</p> <p>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 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.</p>	<p>We charge a 1.5% Weekend Currency Conversion Fee on FX Transactions over the weekend or public holidays, in addition to the Currency Conversion Fee or the Foreign ATM Withdrawal Fee.</p>	<p>Free</p> <p>No surcharges for using Curve for FX transactions over the weekend and public holidays. You are welcome.</p>		
<p>Curve Fronted Fee:</p> <p>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 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.</p>	<p>2.5% of the transaction amount</p>	<p>Fee-free limit of €1,000 per calendar month then 2.5% of the transaction amount.</p>	<p>Fee-free limit of €3,000 per calendar month then 2.5% of the transaction amount.</p>	

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<p>Commercial Funding Card Fee:</p> <p>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[®].</p>	1.5% of the transaction amount		Fee-free limit of €1,500 per calendar month, then 1.5% of the transaction amount.	
<p>International Funding Fee:</p> <p>This fee is for the service of Curve providing you with the ability to fund payments on the Curve card 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[®].</p>	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.	
<p>High-Risk Merchant Category Code Transaction Fee</p> <p>This fee is for the service of Curve providing you with the ability to use your Curve card to pay certain merchants who may otherwise be blocked due to the perceived “high-risk” associated with processing these transactions (for example, due to higher chargeback volumes).</p>	1% of the transaction amount.			
<p>1% Instant Cashback:</p> <p>See our Curve Rewards and Curve Cash Scheme Terms for more information.</p>	Not available.		6 retailers	12 retailers
<p>(Coming soon) 1% Interregional Cashback:</p> <p>You will receive 1% cashback on all eligible interregional FX transactions on your Curve card.</p> <p>Interregional transactions are defined by Visa and Mastercard - check out their rules for more details.</p> <p>See also relevant FAQs for some guidance on what interregional spend may be and where the cashback may not apply.</p>	Not available.	<p>1% cashback*</p> <p><i>*This is not yet available. Curve will notify customers of the impending launch date soon.</i></p>		
<p>Priority Support:</p>	Support within working hours (but still better than		Priority Support	



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Priority access to customer support services.	your bank!)			
Discounted Loungekey Access: Get discounted access to airport lounges around the world with LoungeKey. Terms and conditions apply.	Not available.			Discounted access for Curve Metal cardholders and their friends & families

**All fees mentioned in this subscription schedule shall be calculated and charged based on Coordinated Universal Time (UTC). Any weekend fees apply from Friday 23:59 UTC to Sunday 23:59 UTC.*