



SCHEDULE OF CHARGES

Description	Travel Buddy	Travel Buddy +
Prepaid Card - Non-Financial Transactions		
Prepaid Card - Non-Financial Transactions		
Annual Subscription Fee*	Up to BHD 3	Up to BHD 10
Card Issue Fees	Free	Free
Card - Replacement	BHD 3	BHD 3
Virtual Card - Issue / Reissue/ Replacement	Free	Free
BFC Pay mobile App - Account Statement Via mobile	Free	Free
Account Statement Physical	BHD 3	Free
BFC Pay mobile App - Balance Enquiry	Free	Free
ATM Balance Enquiry - BHD	Free	Free
ATM Balance Enquiry (international)	2 BHD or the equivalent of 2 BHD in the currency of the wallet whose Balance is enquired	1 BHD or the equivalent of 1 BHD in the currency of the wallet whose Balance is enquired

Financial Transactions		
The markup for loading BHD	Free	Free
Forex Markup for loading international currencies	Up to 3.5%	Up to 3.3%
Fees for POS and Online Transactions where transaction currency and wallet currency are the same	Free	Free
Fees for POS / Online Transactions where transaction currency and wallet currency are different	Up to 3.5%	Up to 3.3%
ATM Cash Withdrawal - BHD	BHD 0.200	BHD 0.200
ATM Cash Withdrawal - other currencies	2% of the amount withdrawn	1.5 % of the amount withdrawn
Dipping charges	Up to 3%	Up to %3

*Annual subscription fees are decided by BFC Payments, and depending on the offer running at the time of card generation, it will be levied on the first add money transaction.

10% VAT will be applied to all the charges and fees

Banks (acquirers) may charge fees for using their ATM for cash withdrawal (mainly overseas). These charges will need to be borne by the customer.

LIMITS & CONTROLS

 Limits and Controls	 Travel Buddy	 Travel Buddy +
Wallet - Limits and Controls		
Minimum Balance Requirement	NIL	NIL
Maximum Balance	BHD 2500	BHD 6000
Maximum load per day	BHD 4000	BHD 8000
Maximum Load per month	BHD 10000	BHD 15000
Spends Limits - Limits and Controls		
ATM		
Maximum Transaction Value	BHD 500	BHD 500
Daily Limit	USD 2500*	USD 5000*
POS		
Maximum Transaction Value	BHD 1500	BHD 1500
Daily Limit	USD 10000*	USD 20000*
Online		
Maximum Transaction Value	BHD 1500	BHD 1500
Daily Limit	USD 10000*	USD 20000*

*Daily and Monthly limits for spending transactions for other currencies are equivalent to USD. For BHD currency, wallet-to-wallet and all spend type transactions limit is BHD 2500.