

Neo Money Card Disclosure Statement, Rate & Fee Schedule

This Neo Money Card Disclosure Statement, Rate and Fee Schedule (“Rate and Fee Schedule”) is provided by Neo Financial Technologies Inc. (“Neo”) on behalf of Equitable Bank (“we”, “us”, or the “Bank”) in connection with the Neo Money Card (the “Card”), offered and held by us.

This Rate and Fee Schedule sets out the fees that apply to the Card, summarizes certain provisions of the Neo Money Card Agreement (the “Agreement”), and forms a part of the Agreement. We may change the information set out below in accordance with the Agreement. The information set out here and rates are correct as of February 13, 2023 and are subject to change in accordance with the Agreement. A formalized process is in place to assist you in obtaining a satisfactory response to any concerns or complaints you may have regarding our obligations or charges.

If a term is capitalized but not defined in this Rate and Fee Schedule, it has the meaning given to it within the Agreement.

Fees and features

Feature	Fee
Monthly card fee	Free

Inactive card fee	Free
Domestic cash withdrawal	Free
International cash withdrawal	Free
Foreign exchange conversion fee	2.50%
Card replacement fee	Free
Rush replacement fee <i>Charged to cover shipping costs</i>	\$29

Card Transaction Limits	
Daily ¹ card transaction limit	\$10,000

Tap limit per transaction	\$250
Daily ¹ maximum point of sale limit	\$10,000
ATM transaction limit per withdrawal	\$500
Daily ¹ maximum ATM transaction limit for withdrawals	\$500

¹ Daily limits are based on a 24-hour day, which runs from 12:00 AM to 11:59 PM in your timezone.

Fees

Fees are charged on the date that the transaction or event occurs (unless otherwise indicated). See the Rate and Fee Schedule above for all the fees applicable to the Card.

Neo will provide you with notice of any fee changes. For any new or increased fee or charge, Neo will give you at least 30 days' written notice before the change is stated to come into effect in the notice. Neo may provide that notice electronically through email or mail using your email or mailing address on file at that time, or as otherwise permitted by law. If there is a new or increased fee or charge, Neo will also display a notice of the new or increased charge on the Neo Website for at least 60 days before the change is stated to come into

effect. Any changes will become effective on the date shown on the notice.

Fees charged by third parties

We convert any transactions made in a foreign currency to Canadian dollars using the Mastercard Conversion Rate in effect on the day the transaction is posted to your Card, and the Mastercard Conversion Rate may include a markup by Mastercard. We will also add a Foreign Exchange Conversion Fee to your transaction amount (including for refund transactions).

Additional fees for ATM withdrawals may be charged by the ATM operator, over which we have no control.

Resolving concerns

If you have questions about your Card, please email support@neofinancial.com or call the toll-free telephone number 1 (855) 636-2265 during Neo's business hours.

Language

These Terms are available in French and the French version can be accessed by clicking on this [link](#). By adding a Card to the Wallet and using the English version of the enrollment process, you confirm that:

1. the French version of these Terms has been provided to you, as you can access the French version of these Terms through the link provided in this section;

2. it is your express wish to be bound only by the English version of these Terms; and
3. all related documents and communications made to you under these Terms be provided to you in English only.

Les présentes Conditions sont disponibles en français et la version française est accessible en cliquant sur ce [lien](#). En ajoutant une Carte au Portefeuille et en utilisant la version anglaise durant le processus d'enregistrement, vous confirmez ce qui suit :

1. la version française des présentes Conditions vous a été fournie et vous pouvez accéder à la version française des présentes Conditions à l'aide du lien fourni dans le présent article;
2. votre volonté expresse est d'être lié uniquement par la version anglaise des présentes Conditions; et
3. toute la documentation et toutes les communications qui vous sont envoyées en vertu des présentes Conditions vous seront envoyées en anglais seulement.