

EEA TERMS OF SERVICE
CURVE STANDARD SUBSCRIPTION SCHEDULE

Version 1: 24 June 2022

You can download a copy of this subscription schedule [here](#).

Subscription Fee – €0

To provide you with the benefits and services associated with your Curve card.

Delivery Fee – €4.99

To cover the cost of delivering a physical card.

Minimum Term - None

Minimum period you need to maintain your subscription

Replacement Card Fee – €4.99

To provide you with a replacement Curve card.

Funding Card Limit - 2. If on a personal card, you will not be able to add any commercial cards as funding payment cards.

Number of funding payment cards that you can add to your Curve wallet.

Go Back in Time Restrictions - 3 GBiTs, and you can only GBiT transactions that are a maximum of 30 days old

Number of GBiTs that you can carry out per rolling 30 day period, and length of time after the original transaction is made during which you can GBiT.

Smart Rules Restriction - 1

Restricts the number of Smart Rules you can add to your Curve app.

Cancellation Fee if you cancel your Curve card during the 14 day cooling-off period – No additional fee will be charged and no refunds for delivery fees paid at the time of signing up will be provided

To cover the cost of providing your Curve 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.

Cancellation Fee after the 14 day cooling off period – €0

To cover the cost of providing your Curve 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.

Cash withdrawal fee - First 10 withdrawals per rolling 30 day period are free. Thereafter €0.50/per withdrawal.

To cover the cost of enabling you to withdraw cash from ATMs. Note: some ATM providers may impose additional charges.

Credit Card Withdrawal fee (limits and fees) - Where your selected Payment Card is a credit card: free up to €200 per calendar month; thereafter 2% of the withdrawal amount.

Charges for using your credit card as the selected payment card when making cash withdrawals.

Please note that this is not a limit per credit card, but a cumulative for all credit card withdrawals using your Curve card in a calendar month. This fee will be in addition to any of the other fees mentioned above.

Our platform uses third-party systems to identify whether the payment card is a credit card. If you believe your card has been incorrectly defined you should contact us and we may ask you for information so we can investigate.

Currency Conversion Fee – Purchases Monday to Friday (excl. bank holidays) - Fee free currency conversion up to up to €1,000 per rolling 30-day period. Thereafter, we will charge a currency conversion fee of 2% over the latest available exchange rate.

To cover the cost of enabling you to pay for goods and services in a currency different from the currency of your payment card.

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 card is in.

We'll use the latest available exchange rate from our [rate provider](#).

Currency Conversion Fee – ATM withdrawals Monday to Friday - Fee free currency conversion up to up to €200 per rolling 30-day period. Thereafter, we will charge a currency conversion fee of the greater of 2% or €2 over the latest available exchange rate.

To cover enabling you to withdraw cash from an ATM in a currency different from the currency of your payment card during the week, excluding UK bank holidays.

We'll use the latest available exchange rate from our [rate provider](#).

Currency Conversion Fee - For purchases and ATM withdrawals you make over the weekend or UK bank holidays - If the currency of the selected payment card and the transaction are both in GBP, USD or EUR, the rate will be increased by 0.5%. In any other case, that is if either the currency of your transaction or the currency of the selected Payment Card is any of our other supported currencies, the rate will be increased by up to 1.5%.

To cover the cost of enabling you to make purchases and withdraw cash in a currency different from the currency of your payment card.

In case of withdrawals or purchases over the weekend where the currency of the selected underlying payment card is different to the currency of the spend, we take the latest available exchange rate from our [rate provider](#) and apply a surcharge.

Curve Fronted fee – 1.5% of the total transaction amount

To cover the cost of enabling you to use a credit card as your payment card to pay merchants who only accept payment by debit card or who impose a charge or deny certain cards. Please note that your credit card issuer may also charge fees.

Crypto Rewards - Not available

Choose to earn rewards in a cryptocurrency instead of Curve Cash points

Curve 1% Cashback - Not available

See our [Curve Rewards and Curve Cash Scheme Terms](#) for more information.

Priority Support - Not available

Priority access to customer support services

Discounted Loungekey Access - Not available

Discounted access to airport lounges around the world with LoungeKey™

Insurance - no insurance products are provided as standard

Insurance provided by AXA Insurance, terms and conditions apply, please check your Curve app for further details