

ALTO MasterCard® prepaid card - Consumer Summary Box

The information contained in this table summarises key product features for the ALTO card and is not intended to replace any terms and conditions.

On Application

Card Issue Fee	<ul style="list-style-type: none"> • £6.00 per card
Limits	<ul style="list-style-type: none"> • Minimum subsequent load amount £10 • Maximum Load Amount (per load per card) £3,000 • Maximum number of loads (per card per day): 2 • Maximum Card Balance: £3,000 • Maximum ATM cash withdrawal (per day) £250
Usage Restrictions	<ul style="list-style-type: none"> • The Prepaid card cannot be used at automated fuel pump or for gambling transactions or for any illegal purposes. • You should contact Cardholder Services in advance before using the card abroad.

On-going Features

Replacement Fee	<ul style="list-style-type: none"> • £6.00 per card to replace lost or stolen or damaged card or re-issued expired card
Transaction Fees	<ul style="list-style-type: none"> • FREE UK Retail Purchases • 2.75% of value per foreign (non UK) transaction
Cash withdrawal Fees	<ul style="list-style-type: none"> • £1.00 per ATM withdrawal. Surcharge ATM's will incur a charge in addition to this fee, as set by the ATM provider. Please note this charge is made directly by the ATM provider and will be deducted from the balance of your pre-paid card at the time of withdrawal. • £1.50 per foreign ATM withdrawal • £3.00 per over the counter cash withdrawal. Please note that these fees are made directly from the servicing bank and will be deducted from the balance of your prepaid card. Some counter bank charges may vary between banks – rates are normally provided prior to withdrawal. • 2.75% of value per foreign (non UK) transaction
Balance Enquiry	<ul style="list-style-type: none"> • FREE online via the alto card website at www.altocard.co.uk or at any ATM • Local rate per call to balance enquiry line (+0845 rate), please note calls from mobiles may be higher • £0.12 per balance enquiry by SMS to 60777 plus your normal SMS charge
Top-up fees and limits	<ul style="list-style-type: none"> • £0.50 card load • Maximum Card Balance £3,000 • Any limit will include any residual balance remaining on the Prepaid Card.
Service Fees	<ul style="list-style-type: none"> • FREE management fee
Other Fees	<ul style="list-style-type: none"> • £0.60 PIN Re-issue Fee • FREE PIN change at ATM • £12.00 Administration Fee (For Administration of Disputed Transactions and Revoked Transactions)

Closure

Cancellation or Redemption	<ul style="list-style-type: none"> • £5.00 cash-out fee (cancellation of card & return of funds) • Balance returned to verified, registered name and address.
Expiry	<ul style="list-style-type: none"> • Card valid for 36 months.