

# Denizen Fee Schedule

## General Account Services

<b>Service</b>	<b>Fee<sup>#1</sup></b>
<b>Account Basics</b>	
Minimum deposit to enroll	\$0 / 0€
Interest bearing	NO
Mobile banking app	\$0 / 0€ Access your account anywhere, anytime. You can check account balances, make transfers and more
<b>General Services</b>	
Insufficient funds charge	\$0 / 0€
Overdraft Fee	Service unavailable
Stop payment fee	\$0 / 0€
Account funding fee	\$0 / 0€
Transfer fee	\$0 / 0€
Direct Debit fee	\$0 / 0€
Paper statement fee	N/A
Card replacement fee	\$0 / 0€
Card maintenance fee	\$0 / 0€
Account closing fee	\$0 / 0€

## Membership Plan & Fees

<b>Denizen Global Membership</b>	
Eligibility	Member must have an approved account and meet all user agreement eligibility requirements.

Monthly Membership Fee <sup>#1</sup>	<p>The Monthly Membership Fee for a given billing cycle will be assessed on the first Business Day of such billing cycle.</p> <p>A billing cycle begins on the date your Primary Underlying Account is opened and on each monthly anniversary of that date (each a “Start Date”). A billing cycle ends on the date immediately preceding the next occurring Start Date. <sup>#4</sup></p> <p>You will not be assessed a Monthly Membership Fee for your initial billing cycle.</p>
External account linking service	\$0 / 0€
Denizen ATM Fees <sup>#2</sup>	\$0 / 0€
Other ATM Fees <sup>#2</sup>	<p>Up to 5 ATM withdrawal fees reimbursed monthly</p> <p>You may be charged additional fees by the ATM’s owner, operator or network. For up to the first 5 ATM withdrawals in a billing cycle in which such fees are charged, Denizen will, in the next billing cycle, reimburse you for those fees <b>provided that you have not cancelled your membership prior to that next billing cycle.</b> If you cancel your membership and request the closing of your Account during a billing cycle, the 5 ATM withdrawal fees for such billing cycle will not be reimbursed to you.</p>
Transparent FX Rate <sup>#3</sup>	<p>Denizen FX Conversion Rate</p> <p>The Denizen FX Conversion Rate for a particular day is the Base FX Conversion Rate and is applied to those transactions in which funds are transferred from an Underlying Account denominated in one currency to an Underlying Account denominated in another currency .</p> <p>Please see section 6.2 of the <a href="#">User Agreement</a> for more information on the applicable Base FX Conversion Rate</p>

This document informs you of Denizen’s services, fees and policies. For additional terms governing your relationship with the Denizen product, please consult the User Agreement for Denizen Service. For additional terms including fees governing your relationship with the financial institution providers of your

underlying deposit accounts, please consult the relevant terms and conditions for those providers. Information is accurate as of the effective date, and fees or services are subject to change.

1. Fees or refunds will be charged to your Denizen Account in the currency of your primary account. If you close your Account as provided in section 17.1 of the User Agreement, the Membership Fees charged during the billing cycle in which you requested the termination will be refunded in full into your Account before its closing.
2. In addition to our fees, an ATM cash withdrawal is subject to the ATM usage fees that the owner of the relevant ATM may apply. You will be charged with the corresponding fees applied by the ATMs' owners, operators or network. With respect to the cash withdrawals from ATMs you will be informed of the amount of such fees prior to the withdrawals pursuant to the local applicable law. Reimbursement of such fees is based on your membership plan. The reimbursement of fees for a given billing cycle, if applicable, will be made within the first 5 Business Days of the immediately succeeding billing cycle.
3. Denizen applies a base currency exchange rate in accordance with the terms of the User Agreement for Denizen Services and this Fee Schedule. Currency conversion rates applied to transactions that take place outside of the Denizen services are determined by the applicable initiating financial institution or card network. The currency conversion rate used by the relevant card network on the processing date may differ from the rate that would have been used on the transaction date or cardholder statement posting date.
4. A billing cycle may represent a different date range from the statement cycle used by the financial institutions providers of your underlying deposit accounts in your monthly statements.