

Effective January 2019

Denizen Fee Schedule

<i>FEE DESCRIPTION</i>	<i>FEE AMOUNT</i>
Minimum deposit in the Underlying Accounts necessary to enroll	\$0
Yearly service charge	\$0
Interest bearing	NO
ATM fees charged by Denizen (see Note 1)	\$0
Insufficient funds charge	\$0
Stop payment fee	\$0
Early account closing fee	\$0
Paper statement fee	N/A
Card replacement fee	\$0
Card maintenance fee	\$0
Fx fees	\$0
Transfer to linked accounts (see Note 2)	\$0

3%

No fee up to \$1000 per month. If volume is over threshold, the referred fee will apply.

Transfer to unlinked account
(see Note 2)

Minimum: \$4.95 if you are a customer of Denizen US or €4.95 if you are a customer of Denizen EU.

When transferring to external accounts not linked to Denizen. These fees will be automatically debited from your primary underlying account at the time of transfer.

Transfers from linked accounts \$0

Transfers from unlinked accounts \$0

Account funding fee \$0

External account link fee \$0

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.

Note 1: In addition to our fees, if any, the ATM cash withdrawal shall be subject to the ATM usage fees that the owner of the relevant ATM may apply. You will be charged with the correspondent fees applied by the ATMs' owners. With respect to the cash withdrawals from ATMs located in Spain, the amount of such fees will be informed prior to the withdrawals pursuant to the Spanish applicable law. **However, at the beginning of next month you will be reimbursed for all the fees charged by the ATMs' owners for cash withdrawals at financial institution owned ATMs within the previous month. You will not be reimbursed for the fees charged for cash withdrawal by ATMs owned by non-financial institutions.**

Note 2: This fee, if any, is charged by Denizen for the payment initiation services provided when you initiate a payment through the App with respect to any Underlying Account toward any other linked or unlinked account.