

CARD SERVICES

VISA cards (available in GBP, EUR and USD)

Annual fee:

- Visa Debit	Free of charge
- Visa Credit	Free of charge
- Visa Gold	GBP 150
- Visa Business Debit	Free of charge
- Visa Business Credit	Free of charge
- Visa Business Explorer	GBP 250

Cash withdrawal fees:

- Trusted Novus Bank ATM (in GBP)	Free of charge
- Other ATMs	1.50% (min. GBP 2.50)

Other fees:

- Amendment/replacement fee	GBP 25
- Blocking of card due to insufficient balance	GBP 25
- Currency conversion fee (When card currency differs to purchase country)	3.75% margin over VISA rate

Notes to Card Services

All Credit cards will have a monthly spending limit whilst all Debit cards have a daily spending limit attached to them. In the event that an increase to this limit is required, you can contact our Card Services Helpdesk.

All Credit cards have a minimum balance equivalent to the monthly spending limit which is required to ensure that the card remains active. More detailed information on our cards is provided on our website trustednovusbank.gi/products/card

Card Services Helpdesk is available outside normal banking hours on **+350 200 23000** and **cards@trustednovusbank.gi** at the following times:

Mon – Fri: 08.00 to 23.59
Sat & Sun: 13.30 to 21.30
Public Holidays: 08.00 to 23.59