

BusyKid Spend Card

Monthly Fee	Per Purchase	ATM Withdrawal	Cash Reload Fee
\$0	\$0	N/A	N/A
ATM Balance Inquiry (in-network or out-of-network)			N/A
Customer Service (automated or live agent)			\$0.00 per call / minute
Inactivity Fee			\$0.00
We charge 4 other types of fees. Here are some of them:			
Replacement Card Fee			\$5.00
Domestic POS Decline Fee			\$0.50
<p>See prepaid.cliq.com for free ways to access your funds & balance information.</p> <p>No overdraft/credit feature. Your funds are eligible for FDIC insurance.</p> <p>For general information about prepaid accounts, visit cfpb.gov/prepaid. Find details and conditions for all fees and services in the cardholder agreement.</p>			

Fees Schedule and Transactions Limits

IMPORTANT- PLEASE READ CAREFULLY

TYPE OF TRANSACTION LIMIT		LIMIT	DESCRIPTION OF TRANSACTION LIMIT
Maximum Value Load	Load by BusyKid	\$500.00 per day	The maximum daily amount that may be added to a Card by through the BusyKid System.
	Maximum sum of loads within the last 24 hours	\$2000.00	The maximum aggregated sum of loads that may be placed on a Card for all loading methods within any 24-hour time period.
	Maximum number of loads within the last 24 hours	5 loads	The maximum aggregated number of loads for all loading methods within any 24-hour time period.
	Maximum load limit for all loading methods in any thirty (30) day period	\$2000.00	The maximum aggregated load limit for all loading methods in any thirty (30) day period.
	Maximum number of loads for all loading methods in any thirty (30) day period	30 loads	The maximum aggregated number of loads for all loading methods in any thirty (30) day period.
Usage and Spending Limits	Single Purchase Transaction Limit	\$2000.00	The maximum amount of funds you may spend on your Card in a single transaction may equal your available balance. In no case can you spend more than the available balance on your card.
	Maximum number of purchase transactions in 1 business day	20 per day	The maximum purchase transactions that may be completed within a single business day using your card.
Cash Back Limits	Daily maximum cash back limit	\$2000.00	The maximum amount of cash back you may receive from a POS transaction initiated with your Card in a single day. In no cases can you receive more than the available balance on your Card. <i>Please note that retailers may have their own limits or policies regarding cash back limits. Also, third-party fees may apply for any POS/ PIN Cash Back transactions.</i>
	Per-transaction maximum cash back limit	\$2000.00	The maximum amount of cash back you may receive from a POS transaction initiated with your Card in a single transaction. In no cases can you receive more than the available balance on your Card. <i>Please note that retailers may have their own limits or policies regarding cash back limits. Also, third-party fees may apply for any POS/ PIN Cash Back transactions.</i>
Card-to-Bank Limits (DDA Transfer (ACH))	Per transaction maximum card-to-bank transfer limit	\$2000.00	The maximum value that may be transferred from your Card to your bank in a single transaction. In no case can you transfer more than the available balance on your Card.
	Maximum number of card-to-bank transfers in 1 business day	1 per day	The maximum number of card-to-bank transfers that can be completed in a single day.
Aggregate Limits	Maximum Transaction count limit for all transaction methods in 1 business day	50 per day	The maximum aggregated transaction count limit for all transaction methods that may be completed on a Card within 1 business day.
Balance Limits	Maximum Card Balance Limit	\$2000.00	The maximum value that a card may have on any day.

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TYPE OF FEE		FEE	DESCRIPTION OF FEE
Getting Started	Card Activation Fee	\$0.00	There is no charge to apply for your Card or to activate it before first usage.
	Monthly Service Charge	\$0.00	There is no fee charged for monthly account maintenance.
Card Usage	POS Signature Purchase	\$0.00	There is no charge to make a POS signature purchase when funds are available.
	POS PIN Purchase	\$0.00	There is no charge for each completed PIN-based purchase.
	POS signature or PIN decline	\$0.50	This fee is charged for each signature or PIN-based purchase that is not accepted/declined after you have exceeded 4 declined transactions per month.
Adding Funds	BusyKid Load	\$0.00	There is no fee each time your funds are deposited directly onto your card.
Getting Cash	POS/PIN cash back	\$0.00	There is no fee charged each time cash back is requested at a retailer on a PIN based transaction.
International Transactions	Currency Conversion	3%	This currency conversion fee is 3% of the transaction amount for each purchase made with your Card in a foreign currency that has been converted into a U.S. dollar amount by a network.
	International POS Signature Purchase	\$2.50	This fee is charged to make an International signature-based purchase. <i>Note that a 3% currency conversion fee may apply.</i>
	International POS PIN Purchase	\$2.50	This fee is charged for each International transaction made using a PIN number. <i>Note that a 3% currency conversion fee may also apply.</i>
Sending Money	ACH Transfer from Card to Bank Account	\$3.00	This fee is charged each time a money transfer is initiated from a Cliq® Prepaid card to any US bank account.
Account Information	Balance Inquiry via Internet or Phone	\$0.00	There is no charge to access your account online at prepaid.cliq.com or to speak to a live representative.
	SMS/ Email Alerts	\$0.00	There is no fee charged for each SMS/Email Alert scheduled by the cardholder. Standard text messaging and data usage rates may apply.
	Online Account Access and Electronic Statement	\$0.00	There is no charge to access your account information or view/ print electronic statements at prepaid.cliq.com.
	Paper Statement	\$5.00	One request per month at no charge. The fee will be charged for each additional request in the same calendar month.
Other Fees	Refund Check Issuance	\$0.00	There is no charge to issue a refund check.
	Stop Payment Fee	\$0.00	There is no charge to issue a stop payment request on Automatic Transfers.
	Inactivity Fee	\$0.00	This fee is no fee charged for inactivity.
	Replacement Card (New card, new card number)	\$5.00	This fee is charged each time a request is made to replace a lost or stolen Card (new Card number).
	Reissue Fee (New card, same card number)	\$5.00	This fee is charged each time a request is made to reissue a new card with the same Card number.
	Fee for linking the BusyKid Spend Card and wallet	\$7.99	This optional fee is charged annually to allow the BusyKid Wallet to be connected to the BusyKid Spend Card, based on the date in which a particular card was issued to you. (<i>Note: You may decide to opt-out of this service; however, it could limit your ability to utilize the Wallet to add funds to the Spend Card. Other service functions would not be affected.</i>) For more information, please contact support@busykid.com

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to Stride Bank, N.A., an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event Stride Bank, N.A. fails, if specific deposit insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact Cliq by calling 866-203-8721, by mail at 2900 Bristol St., Building F, Costa Mesa, CA 92626 or visit www.prepaid.cliq.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.