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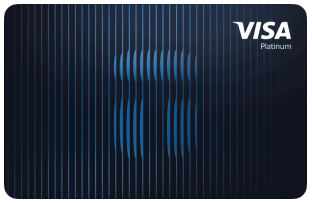
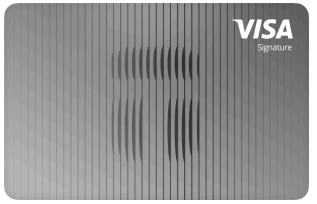
Terms, fees and limits for Tangem Pay Cards

applicable as of September 25, 2026

		Basic	Plus
			
Plan fee		$0	$29.99 / month
Maximum cards per account		3	5
POS Transaction Limits[1]	**Daily spending limit per card (USD)**	$10,000.00	$50,000.00
	Annual spending limit per card (USD)	$10,000,000.00	
	Number of spending transactions per Day	100	
	Number of spending transactions per Month	1000	
ATM fees[2] **and limits**	**ATM withdrawal fee**	4%	2%
	Maximum number and amount	3 per 24 hours; $250 per time	

[1] Transaction and withdrawal limits are set based on your risk profile, verification level, and account history. These limits may differ for each Card holder and may be changed from time to time.

[2] Different usage types (such as domestic or international withdrawals) may apply and will determine the additional fees and limits charged for each transaction.

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Additional Benefits		–	Visa Signature Benefits
Onramp via banking details[3]	**ACH**	$1	$0
	FedWire	$11	$0
Physical Cards	**Delivery fee**	$14.53 – $82.10[4]	$0 for the first card, then $14.53 – $82.10[4]
Virtual Cards	**1st card issuing fee**	$0	
	Additional card issuing fee	$5	
	Replacement card fee	$1	
Transaction fees		$0	
Foreign Exchange fee (for non-USD transactions)		Visa Exchange Rate[5] + 1.5%	
Dispute Fee		$30	
On-chain withdrawal		$0	

TANGEM PAY PROGRAM IS OPERATED BY PAERA LLC AND IS THE PARTY RESPONSIBLE FOR YOUR ONBOARDING INCLUDING PERFORMING KYC & AML VERIFICATION. PLEASE NOTE TANGEM WILL NOT HAVE ACCESS TO ANY INFORMATION OR DATA PROVIDED BY YOU TO PAERA LLC IN RELATION TO THE MAINTENANCE AND ISSUANCE OF TANGEM PAY CARD. TO KNOW MORE PLEASE READ THE TERMS AND CONDITIONS AND PRIVACY POLICY.

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[3] Availability of the feature may vary by jurisdiction. Eligibility is determined based on your country and region of residence. Whether the feature is available to you will be indicated in the mobile application. The service is provided in accordance with the Terms of Service.

[4] Delivery costs are based on the logistics company's rates and depend on the recipient's final address; the exact delivery cost is displayed in the mobile app when ordering the card.

[5] Transactions made in a currency other than U.S. dollars will be converted at an exchange rate determined at the time of processing. The applicable exchange rate is subject to fluctuation and may vary based on market conditions, liquidity, and movements in currency values.