



VISA PREPAID CARDS

MANAGE YOUR VISA PREPAID CARD WITH OWNR WALLET!

VISA prepaid card allows one to pay in the online and offline stores while topping up the balance with cryptocurrency. You will be able to manage your card and replenish the balance with crypto in your OWNR account: in the mobile app, desktop app or web version.

sales@ownrwallet.com

card.ownrwallet.com

Fees

Payment card issuance and delivery* (Contactless, chip and PIN)	One-time payment	EUR 30.00
Virtual card issuance	One-time payment	EUR 5.00
Monthly service charge	Monthly per card	EUR 1.50
ATM balance inquiry	Per inquiry	EUR 0.75
ATM withdrawal	Per withdrawal	EUR 2.00 + 2%
POS & online transaction successful	Per transaction	EUR 0.30
Card-to-card inside system	For each transaction	EUR 2.00
Crypto to fiat exchange	For each transaction	Avg. market rates + 3-5%
FX mark up	For each transaction	2%
Chargeback handling	Per chargeback	EUR 40.00
Account closure	One-time payment	EUR 25.00

Limits

ATM	Daily limit	EUR 500.00
	Monthly limit	EUR 2,500.00
ECOMM / Other	Daily limit	EUR 2,500.00
	Monthly limit	EUR 5,000.00

*Basic delivery options mean regular post office services

APPLYING FOR A CARD

To order a card, a customer needs to pass a brief KYC verification. It includes a video verification during which an ID with the machine-readable zone will be required. The customer will also be asked to complete a questionnaire, agreement and application form. Approval normally takes up to an hour. Please note that the information in the application and in your document must match.





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FEES AND LIMITS EXPLANATION

Fees

Payment card issuance	A one-time payment that includes shipment and issuing
Monthly service charge	A fee that will be charged every month on the same day
ATM balance inquiry	Every time you inquire about the balance through ATM you will be charged 0.75 EUR
ATM withdrawal	When you want to withdraw money in ATM, it will cost you 2 EUR +2% of the sum you are going to withdraw
POS & online transaction successful	If you want to pay with the card offline or online, you will have to pay 0.30 EUR for each payment
Card-to-card inside system	While funding the card from any other card you have to pay 2 EUR for each transaction
Crypto to fiat exchange	The exchange fee transaction depends on the coin. The fee may vary from 3% to 5%
FX mark up	If you want to withdraw money in any currency besides EUR you will have to pay an extra 2% of the amount
Chargeback handling	In case you need to make a chargeback for the purchase you made with the card, you will have to pay 40 EUR
Account closure fee	Account closure fee will be implied for all the cards that has no activity for the 6 months

Limits

ATM	The limits for withdrawing fiat in ATMs will be 500 EUR per day and 2,500 EUR per month
Other	For making purchases offline the limits are 2,500 EUR per day and 5,000 EUR per month
ECOMM	Purchasing in online stores has limits too: 2,500 EUR per day and 5,000 EUR per month

VERIFICATION PROCESS

When you order a card you need to pass standard KYC verification by providing a proof of identity and a proof of address. The card is available for citizens of the EU and the EEA regions. For others it is mandatory to provide a document that proves right to legally stay at the territory of the EU and the EEA.

DELIVERY

Cards can only be delivered to the countries of the EU and the EEA regions/ It takes up to 2 weeks depending on the region.