

What It Costs

The information you need, right up front.

These are some of the most common fees associated with the use of your Card. For a complete list of fees, please refer to the fee schedule in the [Cardholder Agreement](#).

Plus, when you Direct Deposit at least \$500 in payroll or government benefits in a calendar month onto your Brink's Money Prepaid Card, you're eligible for the Reduced Monthly Plan. With the Reduced Monthly Plan you get:

- ✔ Purchase transactions for just \$5 per month (compared to \$9.95)⁵
- ✔ You could be covered when you're a little short with our \$10 Purchase Cushion⁶
- ✔ Access an optional Savings Account that earns up to 5.00% APY⁷

All fee amounts will be withdrawn from your Card Account, except where prohibited by law. NOTE: Fees assessed to your Card Account balance may bring your Card Account balance negative.

Three Plan Fee Options:	Pay-As-You-Go SM Plan +	Monthly Plan	Reduced Monthly Plan +++
Plan Fee	No Fee	\$9.95 per month	\$5.00 per month
Signature Purchase Transaction Fee ++	\$1.50	Included in Plan	Included in Plan
PIN Purchase Transaction Fee ++	\$1.50	Included in Plan	Included in Plan
Foreign Transaction Surcharge	4% of the U.S. Dollar amount of the purchase transaction.	4% of the U.S. Dollar amount of the purchase transaction.	4% of the U.S. Dollar amount of the purchase transaction.

+ The Pay-As-You-Go Plan is automatically effective on your Card Account when you first obtain the Card. If you wish to change to another Plan, just call 1 (877) 849-3249 or visit [BrinksPrepaidMastercard.com](#).

++ During checkout, select "CREDIT" on the keypad to make a Signature Purchase, or select "DEBIT" and enter your PIN to make a PIN Purchase.

+++ To qualify for the Reduced Monthly Plan, your Card Account must receive qualifying direct deposits of paychecks and/or government benefits totaling at least \$500 in one (1) calendar month.

Withdraw Cash (See our tip on how to avoid ATM fees below)	
Over-the-Counter Cash Withdrawal Fee at a financial institution (also referred to as the "OTC Withdrawal Fee")	\$3.00 per withdrawal. A fee may also be assessed by a financial institution that is not a Mastercard member financial institution.
Over-the-Counter Cash Withdrawal Fee at a Netspend Reload Network location (also referred to as the "OTC Withdrawal Fee – Reload Network")	Up to the Greater of 2.75% of the withdrawal amount or \$4.00 per withdrawal. Fee may be either a flat fee or a percentage of the withdrawal amount. Fee is determined and assessed by operator of Netspend Reload Network location, and varies depending on location and amount of cash withdrawn. This is a third-party fee and is subject to change.
ATM Withdrawal Fee - Domestic	\$2.50 per withdrawal, plus ATM owner fees, if any.
ATM Withdrawal Fee - International	No Fee.
Foreign Transaction Surcharge	4% per foreign transaction. Calculated based on the U.S. Dollar amount of the purchase transaction or cash withdrawal. Charged in addition to any applicable Purchase Transaction Fee or OTC Withdrawal Fee.
ATM Transaction Decline Fee - Domestic or International	\$1.00 per declined transaction. You may also be charged a fee by the ATM operator.

Tip to avoid ATM fees: Select "DEBIT" and enter your PIN to get cash back when making purchases at many retailers, such as grocery stores.

Add Money to your Card Account	
Direct Deposit (ACH Deposit)	No Fee.
Cash Reload at a Netspend Reload Network Location	Up to \$3.95 per load. Fee is determined and assessed by operator of Netspend Reload Network location, and varies depending on location. This is a third-party fee and is subject to change.
Mobile Check Load Fee - Standard	This is a third-party fee and is subject to change. Standard text message or data rates may apply.
Mobile Check Load Fee – Expedited (Government and Payroll Checks with a Pre-printed Signature)	Greater of 2.0% of total check amount or \$5.00 per check load. Percentage taken of total check amount. Fee deducted from check total prior to loading your Card Account. This is a third-party fee and is subject to change. Standard text message or data rates may apply.
Mobile Check Load Fee – Expedited (All Other Accepted Check Types)	Greater of 5.0% of total check amount or \$5.00 per check load. Percentage taken of total check amount. Fee deducted from check total prior to loading your Card Account. This is a third-party fee and is subject to change. Standard text message or data rates may apply.

Move Money to and from your Card Account	
Western Union Money Transfer [®]	Fee varies Per transfer. Fee to send money is determined and assessed by Western Union. No fee to receive money on your Card via Western Union Money Transfer. This is a third-party fee and is subject to change.
Account-to-Account Transfer Fee via Website	No Fee. www.brinksprepaidmastercard.com .
Account-to-Account Transfer Fee via CS Agent	\$4.95 per transfer via Customer Service Agent. Fee is assessed to transferor's account when the transfer is processed.
Me-to-Me Transfer – Inbound	No Fee. Transfer of funds via ACH from your bank account at another financial institution to your Card Account.
Me-to-Me Transfer – Outbound	\$3.00 per transfer. Transfer of funds via ACH from your Card Account to your bank account at another financial institution.

Check Your Balance:	
Balance Inquiry Fee – Online Account Center	No Fee.
Balance Inquiry Fee – Email or Text Message	No fee; standard text message or data rates may apply.
Balance Inquiry Fee – Telephone Automated Service	No Fee.
Balance Inquiry Fee – Telephone CS Agent	No Fee.
Balance Inquiry Fee – ATM Domestic	\$0.50 each, plus ATM owner fees, if any.
Balance Inquiry Fee – ATM International	No Fee.

Manage Your Account:	
Check Request Fee	\$5.95 for processing and mailing of a return of funds check at Card Account closure. Refund checks are not issued for balances of less than \$1.00. If your Card Account balance will be reduced to less than \$1.00 after the Check Request Fee is debited, the Check Request Fee will be waived.
Additional Statement Mailing Fee	No Fee.
Additional Card Fee	No Fee.
Replacement Card Fee	\$9.95 per lost, stolen, or damaged Card replaced.
Card Delivery Fee - 7-10 Business Days	No Fee.
Card Delivery Fee - 3 Business Days	\$20.00, assessed when processed.
Card Delivery Fee - 1-2 Business Days	\$25.00, assessed when processed.
Account Maintenance Fee (also referred to as the "Account Inactivity Fee")	\$5.95 per month. Fee applies if there are funds in the Card Account and the Card Account has had no activity, i.e., no purchases; no cash withdrawals; no load transactions; and no Balance Inquiry Fee for ninety (90) days. If enrolled in the Monthly Plan and your Card Account has had no activity as described above, this fee applies instead of the Monthly Plan Fee.

Make Payments:	
Bill Payment Fee	You can see a full range of options, including Automated Clearing House (ACH) Payments and MoneyGram [®] Bill Payment Service, in your Online Account Center. Depending on the bill payment service you select, a fee may be assessed to your Card Account and will be disclosed to you prior to use of the service. Certain fees are determined and assessed by third-party service providers.
ACH/Preauthorized Payment Transaction Decline Fee	\$1.00 per declined ACH transaction
Stop Payment Fee	No Fee.

Optional Features:	
Custom Card Fee	\$4.95 per Custom Card, if available.

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MAXIMIZE YOUR MONEY

GET A CARD

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