

NEXT CARD

Your personal solution

AN INTERNATIONAL CARD THAT TAKES CARE OF YOU



www.next-card.eu

NEXT CARD

One Account, Multiple Currencies

A single Next Card account is equivalent to having multiple accounts AND multiple cards in different currencies, all in one.

This offers several advantages to clients:

- Separate card wallets with individual balances in EUR, USD, CHF, GBP and PLN (additional ones are planned). All wallets are available and ready without additional actions required.
- Two full accounts in EUR and GBP to send and receive transfers with a personal IBAN.
- IBANs in all currencies: cardholders will be able to receive and make bank transfers to and from all their Next Card accounts, directly in the desired currency.
- No fixed or hidden fees, Next Card holder will not be charged fixed taxes or fees in addition to those clearly shown.
- A single card is equivalent to having several cards in your wallet: purchases and ATM withdrawals made in any of the available currencies will be deducted automatically from the corresponding card wallet: no exchange fees and zero intervention needed from the cardholder. Convenience and savings in one package.

Online Currency Exchange

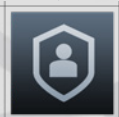
Next Card wallets offer instantaneous, online currency exchange between all the available card wallets:

- Amounts can be exchanged online and in real time, funds in the desired currency are available right away.*
- Only the cardholder decides how much to exchange and when, comfortably from his/her mobile device or PC.
- No fixed fees are charged, exchange rates are based on then current interbank exchange rates. The savings compared to rates offered by Financial Institutions and traditional exchange offices are directly passed along to the client.

** limits apply: see our online agreement for details*



For your privacy



We hold your privacy as our primary concern and understand your financial transaction data belong only to you. We commit not to share information about your profile and activity to third parties for general marketing purposes. Next Card prides itself to have a transparent, sustainable pricing structure where the client can easily understand how we run our business and where our margins come from.

privacy



Financial Stability



The Next Card financial infrastructure is based on primary European service providers and banks, chosen for their reliability and outstanding track record. Besides complying with all relevant regulation, we take the extra step of only dealing with counterparties that offer the best assurance that your money is indeed in the best hands.

stability



For your Travels



Next Card is ideally suited for individuals who, for personal or professional reason, often travel and have a need to deal with different currencies in their everyday life. The combination of convenience, flexibility and saving that Next Card offers is tailored to make their life easier.

travels



For your Family



Next Card offers real time card to card transfer capabilities, online, convenient and with generous limits. Whether you want to manage a family budget, have a child or student to whom you know you can send funds right away if needed, or anybody else you want to take care of, we offer a simple and reliable solution.

family



For your Finances



Next Card offers features and capabilities well over those of classic prepaid cards: it gives you in one shot 2 full accounts and 5 card wallets to take care of all your financial needs. Clients can receive e.g. their salary directly on their account in any of the available currencies.

finances

Subscribe now

How can I subscribe my Next Card?

Please go to www.next-card.eu, click on "Request your Next Card" and follow the simple step by step instructions. In no time you will be all set to receive your new Next Card.

Your Service Agreement

During the online subscription process, you will have a chance to review and approve all the terms relating to the Service.

Your application will be processed and you will receive a confirmation of its status.

To expedite the process, remember you will have to upload electronic copies of two documents:

Copy of one photo ID

Please choose one of the following options:

- Passport
- National Identity Card
- Drivers License

Copy of Proof of Address*

Please choose one of the following options:

- Inland Revenue Tax notification
- Benefits agency
- Council Tax bill
- Gas bill
- Electricity bill
- Water bill
- Landline telephone bill
- TV, satellite or cable bill
- Bank or building society statement
- Credit card statement

* The POA document needs to be at most three months old

How will I receive and activate my NW Next Card Prepaid Mastercard®?

The card will be either mailed or handed to you by your promoter, depending on the arrangements that were made. The card will be delivered with full instructions for activation and personal online area access.

How can I load funds on my NW Next Card Prepaid Mastercard®?

You can load funds by making a bank transfer. After card activation you can retrieve bank transfer info in your personal access area.

How can I load my account?

Clients can make direct bank transfers to their subwallets, using the IBAN(s) provided and directly the relevant currency, from accounts located in any SEPA country.

Pls note that you will have to include your 12-digit Cardholder Number to ensure loading.

NEXT • WALLET

LIFE & BUSINESS SOLUTIONS

next card

Next Card offers an international clientele a convenient, flexible and intuitive instrument to manage their personal finances.

The simplicity of a prepaid card plus the advantages of an online account, multiplied by 5 currencies available.

The ideal solution for professionals, travelers, life enthusiasts.



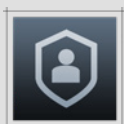
FEES & LIMITS

You will always have access to a full description of all fees in your personal area of the Cardholder Portal.

Please find here a summary of the most relevant ones:

Yearly card and account fee:	59 Eur (includes the physical card with 5 wallets, and 2 bank accounts with all applicable IBANs)
Loading fee:	2.35 Eur
ATM fee (all SEPA countries):	1.75 Eur
ATM balance inquiry:	0.40 Eur
ATM daily withdrawals:	1
ATM max withdrawal amount:	500 Eur
POS (SEPA countries):	0.20 Eur
POS International:	0.40 Eur
POS max transaction:	5,000 Eur
Max card wallets balance:	30,000 Eur
Max card daily loading:	10,000 Eur

NEXT CARD



For your privacy



Financial Stability



For your Travels



For your Family



For your Finances

NEXT • WALLET
LIFE & BUSINESS SOLUTIONS
next card

Next Wallet Ltd
Ground Floor Palace Court Church Street, St. Julians STJ 3049 MALTA
www.next-wallet.eu