



EAST WEST BANK

List of All Fees for the East West Bank UnionPay Prepaid Card

All fees	Amount	Details
Get started		
Card Opening	\$0	Maximum number of East West Bank UnionPay Prepaid Cards per customer is one.
Monthly usage		
Monthly service fee	\$0	
Add money		
Direct Deposit	N/A	Currently, your card cannot accept direct deposit.
Load and Reload	\$1.00- \$5.00	The fee will be 0.5% of the load or reload amount with a minimum charge of \$1.00 per load or reload and maximum charge of \$5.00 per load or reload. The load minimum is \$50 per load. You may reload up to \$5,000 over one calendar week. The maximum balance on the card is \$5,000 at any time. "Load and Reload" includes a transfer of funds into the East West Bank UnionPay Prepaid Card initiated by you. See your East West Bank UnionPay Prepaid Card Agreement and Disclosure for limits on Loads and Reloads.
ATM Deposits	N/A	Currently, your card cannot accept ATM Deposits.
Check Deposit	N/A	Currently, your card cannot accept Check Deposits.
Spend money		
Per Purchase	\$0	In stores and online with your card, excluding rental purchases (i.e. cars, equipment, furniture). Currently, your card cannot be used for rental purchases. You may initiate no more than 20 point of sale transactions within a 24-hour period. See your East West Bank UnionPay Prepaid Card Agreement and Disclosure for details on transaction cut off times and rental exclusions.
Online Bill Pay	N/A	Currently, your card cannot be used for online bill pay.
Bill pay using your 16 digit card number	N/A	Currently, your 16 digit card number cannot be used for bill pay.
Card to Card transfers	N/A	Currently, your card cannot be used for Card to Card transfers.
Get cash		
ATM withdrawal (in network)	\$0	"In-network" refers to East West Bank ATMs and networks associated with the Card (i.e. Discover, UnionPay, Pulse and NYCE Networks.). You may withdraw no more than \$200 within a 24-hour period from an ATM. See your East West Bank UnionPay Prepaid Card Agreement and Disclosure for details on transaction cut off times.
East West Bank Branch withdrawals	\$0	
Non-East West Bank Branch withdrawals	\$0	"Non-East West Bank Branch" refers to withdrawals at a bank that is not a branch of East West Bank. Other bank fees may apply.
ATM withdrawal (out of network)	\$2.00	This is our fee. You may also be charged a fee by the ATM owners or operators, as well as third parties involved in processing an Electronic Funds Transfer. Fees imposed by third parties for processing the Electronic Funds Transfer may be included in the total transaction amount that is withdrawn from your account and shown on your East West Bank account statement. "Out-of-network" refers to non-East West Bank ATMs and ATMS not associated with the Discover, UnionPay, Pulse or the NYCE Networks. You may withdraw no more than \$200 within a 24 hour period from an ATM. See your East West Bank UnionPay Prepaid Card Agreement and Disclosure for details on transaction cut off times. We will not charge you this fee for up to two transactions if you spend more than \$6,000 within the past 6 months from the date of the transaction.
POS cash withdraw	N/A	Currently, your card cannot be used to withdraw cash at point of sale terminals.
Information		
Customer service (automated)	\$0	No fee for calling our automated customer service line.
Customer service (live agent)	\$6.00	Per call starting from the 5 th call in a calendar month, excluding calls related to dispute. First 4 calls in a calendar month are free. You will not be charged for any call related to dispute.
ATM balance inquiry (in-network)	\$0	"In-network" refers to East West Bank ATMs and networks associated with the Card (i.e. Discover, UnionPay, Pulse and NYCE Networks.)
ATM balance inquiry (out of network)	\$2.00	This is our fee. You may also be charged a fee by the ATM owners or operators. "Out-of-network" refers to non-East West Bank ATMs and ATMS not associated with the Discover, UnionPay, Pulse or the NYCE Networks. We will not charge you this fee for up to two transactions if you spend more than \$6,000 within the past 6 months from the date of the transaction.

Using your card outside the U.S.		
International transaction	2%	Of the U.S. dollar amount of each transaction after the conversion to USD. Every international card purchase, non-ATM transaction or ATM withdrawal in currency other than USD will be converted to USD. See your East West Bank UnionPay Prepaid Card Agreement and Disclosure for details on foreign currency transactions.
International ATM withdrawal (in-network)	\$0.00	"In-network" refers to East West Bank ATMs and networks associated with the Card (i.e. Discover, UnionPay, Pulse and NYCE Networks.). You will still be charged the 2% International transaction fee for all withdrawals in a foreign currency (i.e. non USD). You may withdraw no more than \$200 within a 24-hour period from an ATM. See your East West Bank UnionPay Prepaid Card Agreement and Disclosure for details on transaction cut off times and foreign currency transactions.
International ATM balance inquiry (in-network)	\$0.00	"In-network" refers to East West Bank ATMs and networks associated with the Card (i.e. Discover, UnionPay, Pulse and NYCE Networks.).
International ATM withdrawal (out of network)	\$2.00	This is our fee. We will also charge you the 2% International transaction fee for withdrawals in a foreign currency (i.e. non USD). You may also be charged a fee by the ATM owners or operators as well as third parties involved in processing an Electronic Funds Transfer. Fees imposed by third parties for processing the Electronic Funds Transfer may be included in the total transaction amount that is withdrawn from your account and shown on your EWB account statement. "Out-of-network" refers to non-East West Bank ATMs and ATMS not associated with the Discover, UnionPay, Pulse or NYCE Networks. You may withdraw no more than \$200 within a 24-hour period from an ATM. See your East West Bank UnionPay Prepaid Card Agreement and Disclosure for details on transaction cut off times and foreign currency transactions. We will not charge you this fee for up to two transactions if you spend more than \$6,000 within the past 6 months from the date of the transaction.
International ATM balance inquiry (out of network)	\$2.00	This is our fee. You may also be charged a fee by the ATM owners or operators. "Out-of-network" refers to non-East West Bank ATMs and ATMS not associated with the Discover, UnionPay, Pulse or the NYCE Networks. We will not charge you this fee for up to two transactions if you spend more than \$6,000 within the past 6 months from the date of the transaction.
Other		
Inactivity	\$0.50	You will be charged \$.50 each month after you have not completed a transaction using your card for 24 months and the value on the card is less than \$5.00. We will continue charging this fee until the value on the card is \$0.
Card issuance or replacement -Rush Request (Avoid this fee by requesting standard shipping)	\$25	This is our fee if you request express shipping of the card. You may avoid this fee by using standard shipping.
Legal Processing	Up to \$125 per order	Processing of any garnishment, tax levy, or other court order or administrative order against your card, whether or not funds are actually paid.
Written Account Transaction History-Supplemental Request	\$5 per request	This is our fee for responding to supplemental requests for a written account transaction history. We will charge no fee to provide one written account transaction history per calendar month that covers at least 24 months preceding the date we receive your request. For instance, we will charge you this fee if you make a second request for a written account transaction history within the same calendar month as a previous request. We will also charge you this fee to provide a written account transaction history that covers a length of time exceeding 24 months preceding the date we receive your request.
Automatic Mailings	\$5 per period	This is our fee, if you elect to receive automatic mailings of your written account transaction history on monthly or other periodic basis. You may avoid this fee by not choosing to have us mail a copy of your written account transaction history to you on a monthly or other periodic basis.
ACH Load-Insufficient Funds Return	\$15	Per ACH item returned due to insufficient funds.

Register your card for FDIC insurance eligibility and other protections. Your funds will be held at or transferred to East West Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event East West Bank 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 East West Bank by calling **888.317.1029**, by mail at East West Bank, Prepaid Card, P.O. Box 60018, City of Industry, CA 91716 or visit [eastwestbank.com/UP](https://www.eastwestbank.com/UP)

For general information about prepaid accounts, visit [cfpb.gov/prepaid](https://www.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](https://www.cfpb.gov/complaint).