



Fee Type	Amount	Details
Get Started		
Card Opening	\$0	Maximum number of iTalkBB UnionPay Prepaid Cards per customer is ONE.
Monthly Usage		
Monthly Service Fee	\$0	
Add Money		
Internal Transfer from your qualifying East West Bank checking account	\$0	Your iTalkBB UnionPay Card can only be loaded/reloaded by transferring funds from a qualifying East West Bank checking account. The maximum load amount is limited to \$2,500 per calendar week (Sunday 12:00 AM through Saturday 12:00 PM, CT), and subject to the availability of funds in your qualifying East West Bank checking account.
Direct Deposit	N/A	Currently, your card cannot accept Direct Deposits.
ATM Deposit	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 when your card is loaded to a digital wallet, or online using your 16-digit card number. See your East West Bank iTalkBB UnionPay Prepaid Card Agreement and Disclosure for additional details on transaction cut-off times and limits, and rental exclusions.
Online Bill Payments	N/A	Currently, your card cannot be used to make online bill payments.
Card to Card Transfers	N/A	Currently, your card cannot be used for Card to Card transfers.
Get Cash		
ATM Withdrawal	N/A	Currently, your card cannot be used to withdrawal cash at an ATM.
Cash Advance	N/A	Currently, your card cannot be used for a Cash Advance.
Point of Sale (POS) Cash Withdrawal	N/A	Currently, your card cannot be used to withdrawal cash at a point of sale terminal.
Information		
Customer service (automated)	\$0	No fee for calling our automated customer service line.
Customer service (live agent)	\$0	No fee for speaking to a live customer service agent.

Using Your Card Outside the U.S.		
International Transaction	2% Waived for first six months	The International Transaction fee will be waived for the first 6 months from the card open date. Thereafter, the fee will be based on the U.S. dollar amount of each transaction after the conversion to USD. See your East West Bank iTalkBB UnionPay Prepaid Card Agreement and Disclosure for additional details on foreign currency transactions.
Other Fees		
Card Inactivity	\$0.50	Charged each month after you have not completed a card transaction for 24 months <u>and</u> the value of your card is less than \$5. We will continue charging this fee until the card is reactivated or the value on the card is \$0.
Legal Process	\$75 Minimum	The minimum amount we will charge for processing any garnishment, tax levy, or other court order or administrative order against your card, whether or not funds are actually paid.
<p>Note: Access to certain services and features (such as the iTalkBB digital wallet) requires iTalkBB Prime service enrollment and is subject to additional iTalkBB Prime service fees. Termination of iTalkBB Prime enrollment will result in those services and features being unavailable. See the iTalkBB website or log in to iTalkBB Prime for details.</p>		

No Overdraft/credit feature.

For FDIC insurance eligibility and other protections, Prepaid Cards will be automatically registered in the name of the cardholder upon card opening and issuance of a 16-digit card number by East West Bank. Funds loaded to a registered Prepaid Card will be held at East West Bank, an FDIC-insured institution, and will be insured up to \$250,000 (together with any other funds the cardholder maintains in an East West Bank deposit account(s) with the same ownership rights and capacity) in the event East West Bank fails.

- See <https://www.fdic.gov/deposit/deposits/prepaid.html> for details.

You may contact East West Bank by phone at (U.S.) 833.468.8356 or (CN) + 86.400.080.5290; by mail at East West Bank, Attn: Branch Operations – Customer Support, P.O. Box 927, Alhambra, CA 91802-0927.

For general information about prepaid accounts, visit cfpb.gov/prepaid. If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at [1-855-411-2372](https://cfpb.gov/complaint) or visit cfpb.gov/complaint.