

Card Limits

Card Loading and Spending Limits

To help protect Osper users from fraud and satisfy regulatory requirements, usage limits are applied to the loading and spending behaviour across all Osper Cards.

There are two tiers of limits depending on the level of identity verification you have passed. If you feel that you will need higher limits than those listed below then please contact us on help@osper.com.

The table below summarises these limits for the simplified product (where Osper has been able to verify some but not all of your identity information) and the full unrestricted product (where Osper has been able to fully verify your identity).

| | Simplified product | Full product |
|---|--|---|
| Number of children | 3 per adult account holder | 4 per adult account holder |
| Maximum load per Family | Across all cards in family <ul style="list-style-type: none">• £250 per 24 hours• £1000 per 30 days• £2000 per year | Across all cards in family <ul style="list-style-type: none">• £250 per 24 hours• £1000 per 30 days• £11,250 per year |
| Maximum Balance per Family | £2,000 at any time across all Cards in family | £4,500 at any time across all Cards in family |
| Maximum Cash Withdrawal per Card | Per day <ul style="list-style-type: none">• £35 per card• 3 withdrawals per card Per 4 days <ul style="list-style-type: none">• £120 per card | Per day <ul style="list-style-type: none">• £100 per card• 3 withdrawals per card Per 4 days <ul style="list-style-type: none">• £345 per card |

| | | |
|-------------------------------|---|--|
| | <ul style="list-style-type: none"> • 5 withdrawals per card Per year <ul style="list-style-type: none"> • £250 per card | <ul style="list-style-type: none"> • 5 withdrawals per card |
| Maximum Spend per Card | Per day <ul style="list-style-type: none"> • 6 transactions per card Per 4 days <ul style="list-style-type: none"> • 15 transactions per card | Per day <ul style="list-style-type: none"> • 20 transactions per card Per 4 days <ul style="list-style-type: none"> • 30 transactions per card |

Osper will conduct additional fraud checks on the usage of your account. If suspicious activity is identified you will be notified and your Osper Card may be blocked for security.

Card Usage Limitations

To help prevent young people from spending money in places they shouldn't, Osper have switched off certain types of business by default. Blocked businesses include:

- Gambling
- Dating and escort services
- Massage parlours
- Inbound teleservices
- Automated fuel dispensers
- Off licences
- Bars & Pubs
- Cigar and cigarette stores

NOTE: We are reliant on merchants being accurately categorised by their merchant code to enable our blocking. Please be aware that from time to time, merchants are incorrectly categorised in the coding system (if you find this to be the case, please inform us at help@osper.com). In addition, merchants who sell age-restricted goods to under-age children are legally obliged to check if the purchaser has valid proof of ID. Finally, certain business which pre-authorise upfront deposits may not work with the Osper Card, such as hotels and car hire firms.