

# 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 behavior 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](mailto:help@osper.com).

The table below summarizes 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).

	<b>Simplified product</b>	<b>Full product</b>
<b>Number of children</b>	3 per adult account holder	4 per adult account holder
<b>Maximum load per Family</b>	£200 maximum daily load across all cards in the family  £500 maximum load within 30 days per card  £2,000 maximum load per year across all cards in the family	£250 maximum daily load across all cards in the family  £12,000 maximum load per year across all cards in the family
<b>Maximum Balance per Family</b>	£500 at any time per card	£4,500 at any time across all cards in the family

<b>Maximum Cash Withdrawal per Card</b>	Per day <ul style="list-style-type: none"> <li>• £50 per card</li> <li>• 3 withdrawals per card</li> </ul> Per month <ul style="list-style-type: none"> <li>• £100 per card</li> <li>• 5 withdrawals per card</li> </ul> Per year <ul style="list-style-type: none"> <li>• £250 per card</li> </ul>	Per day <ul style="list-style-type: none"> <li>• £150 per card</li> <li>• 3 withdrawals per card</li> </ul> Per 4 days <ul style="list-style-type: none"> <li>• £345 per card</li> <li>• 5 withdrawals per card</li> </ul>
<b>Maximum Spend per Card</b> In shops (contactless, chip & PIN) and online payments	Per day <ul style="list-style-type: none"> <li>• 6 transactions per card</li> </ul> Per 4 days <ul style="list-style-type: none"> <li>• 15 transactions per card</li> <li>• £200 per day per card</li> <li>• £500 total per month per card</li> </ul>	Per day <ul style="list-style-type: none"> <li>• 20 transactions per card</li> </ul> Per 4 days <ul style="list-style-type: none"> <li>• 30 transactions per card</li> </ul>

<b>Parent balance loads and money sent back to Parent balance</b>	Per day <ul style="list-style-type: none"> <li>• 6 transactions per day</li> <li>• £400 per day</li> </ul> Per month <ul style="list-style-type: none"> <li>• 200 transactions per month</li> <li>• £800 within 30 days</li> </ul> Per year <ul style="list-style-type: none"> <li>• 300 transactions per year</li> <li>• £2000 per year</li> </ul>	Per day <ul style="list-style-type: none"> <li>• 12 transactions per day</li> <li>• £800 per day</li> </ul> Per month <ul style="list-style-type: none"> <li>• £1000 within 30 days</li> </ul> Per year <ul style="list-style-type: none"> <li>• 500 transactions per year</li> <li>• £11,250 per year</li> </ul>
<b>Maximum balance in Parent balance</b>	£2000	£4500

Osper will conduct additional fraud checks on the usage of your account. If irregular activities are 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 categorized by their merchant code to enable our blocking. Please be aware that from time to time, merchants are incorrectly categorized in the coding system (if you find this to be the case, please inform us at [help@osper.com](mailto:help@osper.com)). In addition, merchants who sell age restricted goods to underage 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.