TuppCard Registration 3/24 Update

In regards to the PayQuicker agreement that generated upon registration for the TuppCard, there are some discrepancies in the fees because this is a standard form sent by PayQuicker. As per their website, it states, "it depends on the arrangement in your company's PayQuicker contract" which means Tupperware's agreement with them is different than online fees shared. In regards to a few additional questions:

- 1. Can I use the card for personal use? Yes. The terms and conditions you'll see to the contrary are provided from the banking partner to PayQuicker. Since these are commercial programs, they are considered business accounts, since all Tupperware reps are independent contractors. Due to these being considered business accounts and not consumer accounts, they are intended for purchases that relate to their business. However, Visa and our partner banks would not monitor transactions to say that groceries or any other purchases are not considered business use. This is simply because of the program type we have with our partner banks and the terms they have that related to such programs.
- **2. \$15 Closure Fee**: This is charged to PayQuicker, not to you, the cardholder. If your account has no activity for 120 days, a \$5 fee will be assessed (no activity means no commissions deposited, no card activity, no transfers performed).
- **3. ATM Balance Fee:** There is a fee for balance inquiries at ATMs, but you can access your balance at any time directly through your account online or via the app, so you can avoid these fees by simply logging into your account to check their balance.
- **4. Replacement Card:** There is a cost for replacement cards, this is **charged to PayQuicker** and will not be charged to you, the cardholder. This is an initial cost for a physical card:

Card Cost: \$2.50 plus postage of .55 for a total of \$3.05 USD

\$3.50 plus postage of \$1.20 for a total of \$4.70 CAD

Note: Subject to change based on current postal rates

5. You can load funds to your card, and there is no fee to transfer funds onto your card once you upgrade your account (no cost to upgrade). Since your account at the time of registration is not upgraded yet, you are agreeing to the current terms and conditions without this functionality, as this is the program by default that everyone starts in. When you choose to upgrade your account, to transfer funds into your account (meaning from a personal/business account into PayQuicker account), you will have a separate terms and conditions to agree to.

There is also no fee for being paid your commission into your TuppCard by PayQuicker account. There is only a fee to transfer funds to a personal/business bank account, of which Tupperware is covering up to 2 transactions (up to \$3.95 USD/\$4 CAD total).

6. Gas Stations: When you receive a physical card, you can go inside to pay for gas. It cannot be used at a pump.