CadmosPay

VISA SIGNATURE

Cadmos Premium Virtual Visa Card

Conditions, Fee Schedule & Signature Benefits

$175,000	No Cap	$0	~1%
PER TRANSACTION LIMIT	MONTHLY SPENDING	MONTHLY FEES	NET TOP-UP COST

◆ Card Overview

- ✓ **Virtual Visa Card** issued from Puerto Rico by a U.S.-licensed bank
- ✓ **Visa Signature tier** — higher than Platinum, with premium benefits
- ✓ **Classified as a credit card** on the Visa network for wider merchant acceptance
- ✓ **Prepaid from your wallet** in USDT — spend only what you load
- ✓ **Apple Pay & Google Wallet** compatible where available in your country
- ✓ **130+ countries** accepted at millions of merchants worldwide
- ✓ **Instant card funding** from 100+ cryptocurrencies via your Cadmos Pay wallet
- ✓ **$5 one-time order fee** — no recurring card charges

Pay | Google Wallet | Online Payments | 130+ Countries

$ Fee Schedule

FEE TYPE	RATE	DETAILS
Card Issuance	**$5**	One-time fee when ordering the card Charged once — no recurring card charges
Card Top-Up	**3%**	Gross fee charged in USDT when loading the card Offset by 2% Gold Cashback — see net cost below
↳ **Net Top-Up Cost**	**≈ 1%** AFTER CASHBACK	You receive **2% cashback in gold (XAUT)** on every qualifying top-up, reducing your effective cost from 3% to approximately 1%
Transaction Fee	**$0.30**	Per transaction, flat rate Applies to every card purchase
Cross-Border Fee	**1%**	Applies only to USD purchases at merchants outside the U.S. USD purchases at U.S. merchants carry no cross-border fee
Forex Fee	**1.75%**	Applies only to non-USD transactions Foreign exchange fee for purchases in currencies other than USD; the cross-border fee does not also apply
Monthly Fee	**$0**	No recurring charges of any kind

☆ **2% Gold Cashback on Every Top-Up**

Every time you top up your card, you receive **2% cashback in gold**, paid as **XAUT (Tether Gold)** tokens directly into your wallet. This offsets the 3% top-up fee, bringing your **net top-up cost to approximately 1%**.

Qualifying conditions: minimum top-up of $20 per transaction. Monthly cashback is capped at 250 mg of gold equivalent.

Net Cost ≈ 1%

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Visa Signature Benefits

Premium perks included with your Cadmos Pay Visa Card

✈ **VIP Airport Lounge Access — 1,300+ Lounges in 500+ Cities**

Your Visa Signature card grants you **exclusive access** to a worldwide network of VIP airport lounges via the **Visa Airport Companion** app. This is a privilege most cardholders do not have — cards below the Visa Signature tier cannot access these lounges at any price.

Because the Cadmos Pay card has **$0 monthly fees**, lounge visits are **not complimentary** but are offered at a **reduced, members-only rate**. You pay per visit only when you choose to use a lounge — no subscription, no commitment.

- ✓ Exclusive access granted
- ✓ Reduced member rate per visit
- ✓ No subscription required

✈ Travel & Airport

- **YQ Meet & Assist** — up to 20% savings at 450+ destinations
- **Visa Dine & Travel App** — discounts at 400+ airport restaurants
- **Car Rental Partnerships** — SIXT, Avis, Rentalcars, GetTransfer

☎ Concierge & Emergency Services

- **24/7 Visa Signature Concierge** — travel planning, reservations, recommendations
- **Emergency Medical & Transportation** referral services
- **24/7 Emergency Translation** services when traveling abroad
- **Lost/Stolen Card & Luggage** assistance

REGION	PHONE NUMBER	NOTES
United States	(800) 953-7392	Toll-free within the US
International	(630) 350-4551	Collect calls accepted
Middle East	+971 4 361 1234	Also via WhatsApp (EN/AR/FR)
Lost / Stolen Card	1-800-847-2911	24/7 global, collect calls accepted

⛊ Insurance Coverage

- **Travel Accident Insurance** for covered trips
- **Trip Cancellation & Interruption** coverage
- **Emergency Medical & Dental** reimbursement abroad
- **Purchase Protection** against damage or theft
- **Extended Warranty** on eligible purchases

🌟 Lifestyle & Leisure

- **Golf Discounts** via SpikesOn app
- **Experience Discounts** via BookingBash and LikeCard
- **Luxury Hotel Discounts** — see rates below

Agoda	IHG	Booking.com
12% off	15% off	8% off

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Activate Your Benefits

Apps, portals & registration instructions

1 Register on the Visa Benefits Portal

Visa Benefits Portal — Your Starting Point

This is the **first step** to unlock all your Visa Signature perks. Register your card to see which benefits are available and how to activate each one.

1. Go to visa.com/benefitsportal
2. Select **"Latin America"** as your region
3. Select **"Puerto Rico"** as card issuance country
4. Enter the first **16 digits** of your Cadmos Pay Visa card

Web Portal | App Store | Google Play

2 Download the Companion Apps

✈ Visa Airport Companion

Access 1,300+ VIP airport lounges worldwide at reduced member rates. Browse, book, and check in directly from the app.

App Store | Google Play

✈ Visa Dine & Travel

Discounts at 400+ airport restaurants worldwide. Browse menus and deals before your flight.

App Store | Google Play

⛳ SpikesOn

Book golf tee times at discounted rates. Upload your Visa card in the app to unlock automatic discounts at participating clubs.

App Store | Google Play

🎟 BookingBash

Up to 50% savings on global attractions, activities, and experiences with your Visa Signature card.

App Store | Google Play

🎁 LikeCard

3,000+ digital gift cards for gaming, entertainment, shopping, and dining. Exclusive deals for Visa cardholders.

App Store | Google Play

☎ Visa Digital Concierge

Chat-based 24/7 concierge in English, Spanish, and Portuguese. Available at the link below.

visa.com/digitalconcierge

How to Add Your Card to Apple Pay

Follow our step-by-step video guide to add your Cadmos Pay Visa Card to Apple Pay for contactless payments, where Apple Pay is available in your country.

Watch Video Guide

ⓘ **Important:** Register on the Visa Benefits Portal to discover and activate all the benefits available with your Visa Signature card.

The Cadmos Pay Visa Card is issued by a U.S.-licensed bank in Puerto Rico. Visa Signature benefits are provided by Visa and its partners.

Cashback conditions: minimum $20 top-up, capped at 250 mg gold/month. All fees subject to the terms displayed in the Cadmos Pay app.

Wallet assets stay self-custodial until you approve a top-up; the loaded amount is then held in the card program.

Fee schedule effective November 2026.