GENERAL INFORMATION

Card Activation

1. How do you activate your Helm Credit Card, or Debit Card and create a PIN?

To activate your card and set up your PIN, **follow these steps:**

1. Call the card activation and PIN creation IVR line:
- **Within the USA:** 1-800-290-7893
- **International Calls:** 1-206-624-7998 (outside the U.S.).



2. Follow the voice prompts to enter the required information using your telephone keypad.
3. Once confirmed, your selected PIN will be set, and you can start using your card.

You can also activate your **credit card digitally** through our **Credit Card Portal**. Just follow these simple steps:

1. **Enroll in or sign in to our Credit Card Portal.**
2. **Go to Account Summary**
   After logging in, you'll see your credit card displayed in the **Account Summary** section.
3. **Click "Activate"**
   Click the blue **"Activate"** button on the image of your credit card
4. **Enter your card's expiration date**
   Enter the expiration month and year and click **"Submit"**

Your credit card is now activated and ready to use.

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Lost Or Stolen Cards

2. ***What should you do if your card is lost or stolen?***
If your card is lost or stolen, **immediately lock your card in DX Online and call us** so we can help protect you from unauthorized transactions. We will cancel your current card and issue a replacement.

Helm Support	Within the USA	International Calls
+1 (305) 329-7330	+1 (888) 297-3416	+1 (206) 389-5200
Phone Number	***Phone Number***	***Phone Number***
Monday - Friday, 8:30 a.m. to 6:00 p.m. (EST)	24/7	24/7
Availability	***Availability***	***Availability***

Travel Plans

3. ***Where can you submit my upcoming international or domestic travel plans involving your Helm Bank USA cards?***
Visit our website at http://www.helmbankusa.com/travel-forms and submit your upcoming international and domestic travel information. This will ensure smooth usage of your cards during trips.

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CREDIT CARDS

Card Types

4. *Card information*

			
Helm Visa Global Pass	**Helm Visa Platinum**	**Helm Visa Gold**	**Helm Visa Business**
$15,000 ***Minimum Collateral Amount Required***	$5,000 ***Minimum Collateral Amount Required***	$2,000 ***Minimum Collateral Amount Required***	$2,000 ***Minimum Collateral Amount Required***
25% ***Cash withdrawal limits in ATM per day***	20% ***Cash withdrawal limits in ATM per day***	15% ***Cash withdrawal limits in ATM per day***	–
$395.00 ***Annual Fee***	$100.00 ***Annual Fee***	$75.00 ***Annual Fee***	$75.00 ***Annual Fee per Card***

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Online Account Access

5. ***Where can you manage and pay for your credit card online?***

DX Online is our credit card management portal where you can enroll in e-statements. make payments, securely lock and unlock your card, view your credit limit, and more. You can also make payments to your credit cards from your account at other banks through DX Online at no cost.

Enroll in DX Online by scanning this QR code, or using this link:
https://dxonline-apps-s2-cloud.pscu.com/wps/portal/accesspoint/login?req=di6CWGYecpYoI98Lmayv8g

Credit Card Billing Cycle

6. ***When does the credit card billing cycle start and end?***

The credit card billing cycle begins on the 2nd of each month. During this period, all your credit card transactions are recorded, including purchases, payments, and fees. It lasts approximately 28 to 31 days, depending on the month. At the end of the billing cycle, your statement is generated. The statement closing date is the 1st day of each month.

7. ***When is the credit card payment due date?***

The credit card payment due date is on the 27th of each month.

8. ***What does "total payment" mean on your credit card, and how does it affect the card's closing date?***

"Total payment" refers to the full amount you need to pay on your credit card. If you make the full payment before the closing date, you'll avoid interest charges and maintain a good credit history. However, if you don't pay the entire balance, interest will apply to the outstanding balance after the closing date.

9. ***How can you change the automatic payment from minimum to full or vice versa on your credit card?***

You can do this through DX Online, our credit card management portal, or you can request our Auto Payment form Helm Support to change the payment. Payments made through DX Online before 6 PM ET will be applied the next day.

10. ***What are the hours for making payments and how long does it take for a payment to be effective?***

Payments can be made at any time through your online account. However, please note that payments made after 5 p.m. or during weekends and holidays may take up to two business days to reflect in your account.

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Credit Card Limit

11. How can you increase the limit on your credit card?

If you wish to increase the limit on your credit card, please contact your account manager or Helm Support. Remember that approval for a credit limit increase is subject to credit review and other bank eligibility criteria.

DEBIT CARD

12. *Card information*



Debit Card

$1,500

Daily Purchase Dollar Limit

$505.00

Daily Cash Withdrawal Limits

- $2.50 per ATM cash withdrawal transaction
- Additional 1% of the transaction amount when withdrawing funds outside the U.S.

Associated Fees

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