

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.

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



+1 (305) 329-7330

Phone Number



Monday - Friday,
8:30 a.m. to 6:00 p.m. (EST)

Availability

Within the USA



+1 (888) 297-3416

Phone Number



24/7

Availability

International Calls



+1 (206) 389-5200

Phone Number



24/7

Availability



FDIC

FDIC-Insured - Backed by the full faith and credit of the U.S. Government

FREQUENTLY ASKED QUESTIONS

HELM CREDIT & DEBIT CARDS



Travel Plans

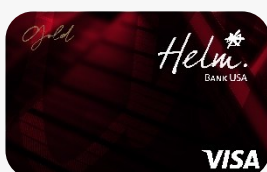
3. Where can you submit my upcoming international or domestic travel plans involving your Helm Bank USA cards?

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.

CREDIT CARDS

Card Types

4. Card information



Helm Visa Gold



\$2,000

**Minimum Collateral
Amount Required**



\$510.00

**Cash withdrawal limits
in ATM per day**



\$75.00

Annual Fee



Helm Visa Platinum



\$5,000

**Minimum Collateral
Amount Required**



\$510.00

**Cash withdrawal limits
in ATM per day**



\$100.00

Annual Fee



Helm Visa Business



\$5,000

**Minimum Collateral
Amount Required**

—



\$75.00

Annual Fee per Card



FDIC

FDIC-Insured - Backed by the full faith and credit of the U.S. Government

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>



6. *How does the Extra Awards Program work?*

Extra Awards is our portal where you earn points on every dollar spent using your Credit Card. These points can be redeemed for various rewards, including cash, travel, merchandise, and gift cards.

Enroll in Extra Awards by scanning this QR code, or using this link:

<https://my.extraawards.com/Login>



Credit Card Billing Cycle

7. *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.

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

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



FDIC

FDIC-Insured - Backed by the full faith and credit of the U.S. Government

9. *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.

10. *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.

11. *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.

Credit Card Limit

12. *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

13. 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