

OROPAY FEES FOR INDIVIDUALS

Accounts	Basic ¹	Advanced
	EUR	EUR
Account opening	Free	100
Active Account maintenance (per month)	Free	10
Closed account maintenance (per month)	10	10
Payments	EUR	EUR
Internal		
Between client's own accounts	Free	Free
To another client's account	Free	Free
Incoming		
Virtual IBAN SEPA	Free	0.1% (min 2)
Oropay IBAN SEPA	0.1% (min 5, max 40)	0.1% (min 10, max 50)
SWIFT ²	0.1% (min 5, max 40)	0.1% (min 10, max 50)
Account top-up via payment card	3%	3%
Outgoing		
Virtual IBAN SEPA	0.50	0.1% (min 2)
Oropay IBAN SEPA up to 10 000 EUR	5	25
Oropay IBAN SEPA more than 10 000 EUR	20	0.3% (min 50, max 600)
SWIFT EUR	-	0.4% (min 50)
SWIFT other currencies ³ : USD, AED, AUD, CHF, GBP, SGD, ILS	0.1% (min 20, max 60)	0.2% (min 35, max 150)
Currency conversion		
Currency exchange fee ⁴	1.5%	1.5%
Special Instructions and General Fees	EUR	EUR
Transaction investigation	100	100
Recall or cancel outgoing transaction	100	100
Outgoing transaction amendment	100	100
Cancel / return of incoming transaction	100	100
Closing of account	100	100
Confirmation / reference letter / statement	100	100
Postage (local)	20	20
Postage (international)	60	60

¹ To qualify for this Tier, the potential client has to meet the following criteria: EU/EEA citizenship; maximum annual turnover up to 15 000 EUR.

² Incoming payments in currencies other than EUR are automatically converted to EUR applying the currency conversion rate.

³ If the outgoing payment amount exceeds 10,000 EUR, prior authorization from the Company must be obtained before submitting the payment.

⁴ Applicable for outgoing payments in other currencies.

OROPAY VISA CARD FEES FOR INDIVIDUALS

	Physical	Virtual
Card issuing and maintenance	EUR	EUR
Card issuing ⁵	7	1
Monthly fee	2	Free
Card replacement	10	-
Card renewal	10	-
Purchases and cash withdrawals		
Purchases	Free	Free
Cash withdrawal	2% min 2.5 EUR	-
Commission fee for conversion	3%	3%
Additional services		
PIN reveal	3 tries a month for free, every subsequent 0.10 EUR	
Card delivery by post		3 EUR
Chargeback processing		60 EUR
Cash withdrawal limits		EUR
Daily limit		1 500
Monthly limit		5 000

⁵ At the moment of submitting the card application, the balance of the client's account shall not be less than 10 EUR.