

## OROPAY FEES FOR INDIVIDUALS

	Basic	Advanced
Accounts	EUR	EUR
Account opening	Free	100
Active Account maintenance (per month)	Free	10
Regular review	Free	100
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	Free	Free
SEPA payment handling fee <sup>1</sup>	0.1% (min 5, max 40)	0.1% (min 10, max 50)
SWIFT <sup>2</sup>	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	0.50	0.1% (min 2, max 20)
SWIFT EUR	-	0.4% (min 50)
SWIFT other currencies <sup>3</sup> : USD, AED, AUD, CAD, CHF, CNY, CZK, DKK, GBP, HKD, HUF, ILS, JPY, NOK, NZD, PLN, QAR, RON, SEK, SGD, THB	-	Free
Currency conversion		
Currency exchange fee <sup>4</sup>	-	1.5%
Special Instructions and General Fees	EUR	
Transaction investigation	100	
Recall or cancel outgoing transaction	100	
Outgoing transaction amendment	100	
Cancel / return of incoming transaction	100	
Closing of account	100	
Confirmation / reference letter / statement	100	
Postage (local)	20	
Postage (international)	60	

<sup>1</sup> The fee is applied to incoming SEPA payment credited to the Oropay account with partner bank and subsequently allocated to the client's account.

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

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

<sup>4</sup> Applicable for outgoing payments in other currencies.

## OROPAY VISA CARD FEES FOR INDIVIDUALS

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

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