

## OROPAY FEES FOR INDIVIDUALS

Accounts	Basic <sup>1</sup>	Advanced
	EUR	EUR
Account opening	Free	100
Active Account maintenance (per month)	Free	10
Closed account maintenance (per month)	10	10
Payments	EUR	EUR
Between OROPAY Accounts	Free	Free
Incoming SEPA	0.1% (min 5, max 70)	0.1% (min 5, max 70)
Incoming SWIFT	70	70
Outgoing SEPA up to 5000 EUR	5	5
Outgoing SEPA more than 5000 EUR	20	20
Outgoing SWIFT EUR	-	100
Outgoing SWIFT other currencies	-	1% (min 85)
Payment cards (Mastercard) <sup>2</sup>	EUR	EUR
Card top-up	-	Free
Purchases	-	Free
Cash withdrawal	-	2.75
Commission fee for conversion <sup>3</sup>	-	3%
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

<sup>1</sup> 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.

<sup>2</sup> The Company does not issue new and does not replace / renew existing Mastercard payment cards as from 21.11.2023.

<sup>3</sup> If card account has another currency than transaction currency.

## OROPAY VISA CARD FEES FOR INDIVIDUALS

	Basic <sup>4</sup>		Advanced	
	Physical	Virtual	Physical	Virtual
<b>Card issuing and maintenance</b>	<b>EUR</b>	<b>EUR</b>	<b>EUR</b>	<b>EUR</b>
Primary card issuing <sup>5,6</sup>	Free	Free	10	Free
Additional card issuing <sup>6</sup>	10	2	10	2
Monthly fee primary card	2	Free	2	Free
Monthly fee additional card	2	1	2	1
Card replacement	10	-	10	-
Card renewal	10	-	10	-
<b>Purchases and cash withdrawals</b>				
Purchases	Free	Free	Free	Free
Cash withdrawal	2% min 2.5 EUR	-	2% min 2.5 EUR	-
Commission fee for conversion	3%	3%	3%	3%
<b>Additional services</b>				
PIN reveal	3 tries a month for free, every subsequent 0.10 EUR			
Card delivery by post	As per actual costs			
Chargeback processing	60 EUR			
<b>Cash withdrawal limits</b>				<b>EUR</b>
Daily limit	1 500			
Monthly limit	5 000			

<sup>4</sup> Client shall meet the following criteria: EU/EEA citizenship; maximum annual turnover up to 15 000 EUR.

<sup>5</sup> The primary card is considered any card with the earliest issue date and an active status.

<sup>6</sup> At the moment of submitting the card application, the balance of the client's account shall not be less than 10 EUR.