

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 | | |
| 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 | 70 | 70 |
| 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 | - | 1% (min 100) |
| Special Instructions and General Fees | | |
| 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.

OROPAY VISA CARD FEES FOR INDIVIDUALS

| | Basic ² | | Advanced | |
|---------------------------------------|---|---------|----------------|---------|
| | Physical | Virtual | Physical | Virtual |
| Card issuing and maintenance | EUR | EUR | EUR | EUR |
| Primary card issuing ^{3,4} | Free | Free | 10 | Free |
| Additional card issuing ⁶ | 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 | - |
| Purchases and cash withdrawals | | | | |
| 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% |
| Additional services | | | | |
| 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 | | | |
| Cash withdrawal limits | | | | EUR |
| Daily limit | | | | 1 500 |
| Monthly limit | | | | 5 000 |

² Client shall meet the following criteria: EU/EEA citizenship; maximum annual turnover up to 15 000 EUR.

³ The primary card is considered any card with the earliest issue date and an active status.

⁴ At the moment of submitting the card application, the balance of the client's account shall not be less than 10 EUR.