

## 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
<b>Payments</b>	<b>EUR</b>	<b>EUR</b>
<b>Internal</b>		
Between client's own accounts	Free	Free
To another client's account	Free	Free
<b>Incoming</b>		
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
Account top-up via payment card	3%	3%
<b>Outgoing</b>		
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)
<b>Special Instructions and General Fees</b>	<b>EUR</b>	<b>EUR</b>
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.

## OROPAY VISA CARD FEES FOR INDIVIDUALS

	Physical	Virtual
	EUR	EUR
<b>Card issuing and maintenance</b>		
Card issuing <sup>2</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>		
	EUR	
Daily limit	1 500	
Monthly limit	5 000	

<sup>2</sup> At the moment of submitting the card application, the balance of the client's account shall not be less than 10 EUR.