

OROPAY FEES FOR LEGAL ENTITIES

Accounts	Basic ¹	Advanced
	EUR	EUR
Account opening	Free	500
Active Account maintenance (per month)	20	50
Closed account maintenance (per month)	50	50
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	70	70
Account top-up via payment card	3%	3%
Outgoing		
Virtual IBAN SEPA	3	0.1% (min 2)
Oropay IBAN SEPA up to 10 000	5	25
Oropay IBAN SEPA more than 10 000	20	0.3% (min 50, max 1 000)
SWIFT EUR	-	0.4% (min 50)
SWIFT other currencies ³ : USD, AED, AUD, CAD, CHF, CNY, CZK, DKK, GBP, HKD, HUF, ILS, NOK, NZD, PLN, RON, SEK, SGD	Free	Free
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
Annual Audit Report	100	100
Closing of account	100	100
Change in the ownership structure	50	250
Change of directors / representatives	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 entity; one director (who is also the account user); direct ownership; maximum 2 shareholders (who are EU/EEA citizens/residents); maximum annual turnover 500 000 EUR. The client shall apply for Visa Payment card not later than 3 months after onboarding.

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 LEGAL ENTITIES

	Physical	Virtual
	EUR	EUR
Card issuing and maintenance		
Card issuing ⁵	30	3
Monthly fee	3	Free
Card replacement	30	-
Card renewal	30	-
Purchases and cash withdrawals		
Purchases	Free	Free
Cash withdrawal	3% min 3.5 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 50 EUR.