

## OROPAY FEES FOR LEGAL ENTITIES

Accounts	Basic <sup>1</sup>	Advanced
	EUR	EUR
Account opening	Free	500
Active Account maintenance (per month)	20	50
Closed account maintenance (per month)	50	50
<b>Payments</b>		
	EUR	EUR
<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 <sup>2</sup>	70	70
Account top-up via payment card	3%	3%
<b>Outgoing</b>		
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 <sup>3</sup> : USD, AED, AUD, CHF, GBP, SGD, ILS	0.1% (min 20, max 60)	0.2% (min 35, max 150)
<b>Currency conversion</b>		
Currency exchange fee <sup>4</sup>	1.5%	1.5%
<b>Special Instructions and General Fees</b>		
	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

<sup>1</sup> 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.

<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 LEGAL ENTITIES

	Physical	Virtual
	EUR	EUR
<b>Card issuing and maintenance</b>		
Card issuing <sup>5</sup>	30	3
Monthly fee	3	Free
Card replacement	30	-
Card renewal	30	-
<b>Purchases and cash withdrawals</b>		
Purchases	Free	Free
Cash withdrawal	3% min 3.5 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>5</sup> At the moment of submitting the card application, the balance of the client's account shall not be less than 50 EUR.