

## OROPAY FEES FOR LEGAL ENTITIES

	Basic <sup>1</sup>	Advanced	Professional
Accounts	EUR	EUR	EUR
Account opening	Free	500	1000
Active Account maintenance (per month)	20	50	100
Regular review	Free	500	1000
Change in the ownership structure	50	250	500
Change of directors / representatives	100	100	100
Closed account maintenance (per month)	50	50	100
Payments	EUR	EUR	EUR
Internal			
Between client's own accounts	Free	Free	Free
To another client's account	Free	Free	Free
Incoming			
Virtual IBAN SEPA	Free	0.1% (min 2)	0.3% (min 5)
Oropay IBAN SEPA	Free	Free	0.1% (min 10)
SEPA payment handling fee <sup>2</sup>	0.1% (min 5, max 40)	0.1% (min 10, max 50)	0.2% (min 25)
SWIFT <sup>3</sup>	70	70	100
Account top-up via payment card	3%	3%	3%
Outgoing			
Virtual IBAN SEPA	3	0.1% (min 2)	0.2% (min 5)
Oropay IBAN SEPA	0.1% (min 2, max 20)	0.1% (min 10, max 200)	0.1% (min 20)
SWIFT EUR	-	0.4% (min 50)	0.4% (min 100)
SWIFT other currencies <sup>4</sup> : USD, AED, AUD, CAD, CHF, CNY, CZK, DKK, GBP, HKD, HUF, ILS, JPY, NOK, NZD, PLN, QAR, RON, SEK, SGD, THB	Free	Free	Free
Currency conversion			
Currency exchange fee <sup>5</sup>	1.5%	1.5%	1.5%
Special Instructions and General Fees	EUR		
Transaction investigation	100		
Recall or cancel outgoing transaction	100		
Outgoing transaction amendment	100		
Cancel / return of incoming transaction	100		
Annual Audit Report	100		
Closing of account	100		
Confirmation / reference letter / statement	100		
Postage (local)	20		
Postage (international)	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> The fee is applied to incoming SEPA payment credited to the Oropay account with partner bank and subsequently allocated to the client's account.

<sup>3</sup> Incoming payments in currencies other than EUR are automatically converted to EUR applying the currency conversion rate.

<sup>4</sup> If the outgoing payment amount exceeds 10,000 EUR, prior authorization from the Company must be obtained before submitting the payment.

<sup>5</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>6</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>6</sup> At the moment of submitting the card application, the balance of the client's account shall not be less than 50 EUR.