



## STANDARD FEES AND CHARGES

Approved on February 26, 2020

In force from February 27, 2020

For customers onboarded on or before February 26, 2020, in force as of April 28, 2020

### ACCOUNT OPENING, MAINTENANCE AND CLOSING

#### PAYMENT ACCOUNT

Account opening	EUR 350
Account opening (within 1 working day)	EUR 700
Additional account opening	EUR 100
Account maintenance (per month)	EUR 58
Dormant account maintenance (per month) <sup>1</sup>	EUR 85
Account closing <sup>7</sup>	EUR 100
File update	EUR 60

#### REMOTE ACCOUNT MANAGEMENT

Connection to iBank	free of charge
iBank User account maintenance (per User per month) <sup>13</sup>	EUR 5
Change of access right to iBank	EUR 10
Registration of new iBank User (not applicable to Users registered during Account opening)	EUR 60

#### STATEMENTS, REFERENCES, PAYMENT DOCUMENTS

Account statement in iBank	free of charge
Account statement for period within current calendar year (per page) confirmed by Cardpay	EUR 5
Account statement for period in previous calendar years (per page) confirmed by Cardpay	EUR 7
Account statements in additional formats (service connection fee)	EUR 50
Reference letter (subject to Cardpay's consent to context)	EUR 100
Information about Customer at request of Customer's auditor	EUR 100
Copies of payment documents (payment orders, SWIFT, etc.) (per document)	EUR 10

### OTHER SERVICES

Courier mail	EUR 50
Apostille on statements, references and documents issued by Cardpay (subject to Cardpay's consent)	EUR 90
Other services (subject to Cardpay's consent)	upon agreement

## PAYMENT TRANSACTIONS

### INWARD TRANSFERS

		Cut-off time <sup>2</sup>	Value date <sup>3</sup>
EUR*	free of charge	9.00-17.00	T
USD	EUR 15	9.00-17.00	T
currencies other than EUR and USD **	EUR 5	9.00-17.00	T

### PAYMENTS WITHIN CARDPAY LTD<sup>12</sup>

		Cut-off time <sup>2</sup>	Value date <sup>3</sup>
Between one Customer's Accounts	free of charge	9.00-18.00	T
To other Customer's Account	EUR 5	9.00-18.00	T

### OUTGOING PAYMENTS IN EUR\* within EU/EEA<sup>4</sup>

SHA <sup>6</sup>		Cut-off time <sup>2</sup>	Value date <sup>3</sup>
Standard in EU/EEA	EUR 50	9.00-18.00	T+1
Express <sup>9, 10</sup>	EUR 100	9.00-16.00	T

### OUTGOING PAYMENTS IN EUR\* outside EU/EEA

OUR <sup>5</sup>		Cut-off time <sup>2</sup>	Value date <sup>3</sup>
Standard	EUR 70	9.00-18.00	T+2
Urgent <sup>8, 10</sup>	EUR 100	9.00-18.00	T+1
Express <sup>9, 10</sup>	EUR 140	9.00-15.30	T

SHA <sup>6</sup>		Cut-off time <sup>2</sup>	Value date <sup>3</sup>
Standard	EUR 60	9.00-18.00	T+2
Urgent <sup>8, 10</sup>	EUR 90	9.00-18.00	T+1
Express <sup>9, 10</sup>	EUR 120	9.00-15.30	T

### OUTGOING PAYMENTS IN USD

OUR <sup>5</sup>		Cut-off time <sup>2</sup>	Value date <sup>3</sup>
Standard	0.1% min.EUR 150 max.EUR 500	9.00-18.00	T+2
Urgent <sup>8, 10</sup>	0.12% min.EUR 200 max.EUR 550	9.00-18.00	T+1
Express <sup>9, 10</sup>	0.15% min.EUR 250 max.EUR 600	9.00-15.30	T

SHA <sup>6</sup>		Cut-off time <sup>2</sup>	Value date <sup>3</sup>
Standard	0.1% min.EUR 100 max.EUR 400	9.00-18.00	T+2
Urgent <sup>8, 10</sup>	0.12% min.EUR 150 max.EUR 450	9.00-18.00	T+1
Express <sup>9, 10</sup>	0.15% min.EUR 200 max.EUR 500	9.00-15.30	T



## OUTGOING PAYMENTS IN RUB

OUR <sup>5</sup>		Cut-off time <sup>2</sup>	Value date <sup>3</sup>
Standard	EUR 70	9.00-18.00	T+2
Urgent <sup>8, 10</sup>	EUR 100	9.00-18.00	T+1
Express <sup>9, 10</sup>	EUR 140	9.00-11.00	T

SHA <sup>6</sup>		Cut-off time <sup>2</sup>	Value date <sup>3</sup>
Standard	EUR 60	9.00-18.00	T+2
Urgent <sup>8, 10</sup>	EUR 80	9.00-18.00	T+1
Express <sup>9, 10</sup>	EUR 100	9.00-11.00	T

## OUTGOING PAYMENTS IN CURRENCIES OTHER THAN EUR, USD AND RUB\*\*

OUR <sup>5</sup>		Cut-off time <sup>2</sup>	Value date <sup>3</sup>
Standard	EUR 80	9.00-18.00	T+2
Urgent <sup>8, 10</sup>	EUR 120	9.00-18.00	T+1
Express <sup>9, 10</sup>	EUR 160	9.00-11.00	T

SHA <sup>6</sup>		Cut-off time <sup>2</sup>	Value date <sup>3</sup>
Standard	EUR 70	9.00-18.00	T+2
Urgent <sup>8, 10</sup>	EUR 100	9.00-18.00	T+1
Express <sup>9, 10</sup>	EUR 140	9.00-11.00	T

## ADDITIONAL TERMS FOR SPECIFIC CURRENCIES

### \*EUR

In case a total closing balance of Customer with Cardpay in EUR reaches or exceeds EUR 2,000,000, a fee of EUR 30 is charged per day for every EUR 2,000,000 (for example: for a balance of EUR 2,000,000 a fee of EUR 30 will be charged per day; for a balance of EUR 4,000,000 a fee of EUR 60 will be charged per day, etc.)

### JPY

In case on an account there was any balance in JPY at any point in time during a calendar month, an additional fee of EUR 250 per a respective month is charged.

### CNY

Every order for CNY transaction shall be accompanied by documents supporting and justifying that transaction. It is advised to buy only an amount of CNY that is necessary to execute a transaction. In case a CNY transaction is rejected, there is a possibility that it will not be possible to sell CNY. Cardpay is not obliged to buy CNY. It is a customer's risk to transact in CNY and maintain CNY balance.

## CURRENCY RESTRICTIONS

Availability of any currency may be restricted at any time. Cardpay shall notify on restricted currencies. Non-compliant transactions shall be rejected.

\*\*Transactions in currencies other than EUR, USD and RUB are available only upon advance agreement with Cardpay. Non-compliant transactions shall be rejected.

## ADDITIONAL COMPLIANCE CHECK

In case of a third party's request (e.g. intermediary bank, recipient bank) for information/documents necessary for a transaction processing, a fee of EUR 100 per request may be charged.

## CORRECTION, CANCELLATION AND INVESTIGATION OF PAYMENTS

Payment to/from Cardpay Ltd	EUR 70 +actual expenses
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## CURRENCY EXCHANGE

Currency exchange order is processed at the same Cardpay's business day, provided that the order has been received by Cardpay before the cut-off time 16.30 Cyprus time. If the order is received after the cut-off time, it will be processed on the next business day of Cardpay. Currency exchange is performed at Cardpay's rate unless agreed otherwise.

N.B. All fees and charges listed, save those for Payment Transactions, are subject to and are inclusive of VAT.

- 1 Dormant account is an account where no payment transactions (outgoing payments initiated by Customer and/or inward transfers) have been executed over a period of 4 consecutive months. The fee is applicable starting from the fifth month.
- 2 If a payment order is received by Cardpay before the cut-off time (Cyprus time), it will be processed within business day of Cardpay, no later than the value date for the particular type of payment. A payment order received by Cardpay after cut-off time or not within a business day will be handled as if received on the next business day.
- 3 Value date means a date when Cardpay transfers funds to a recipient bank: T – date of processing a payment order, T+1 - next working day of recipient bank, T+2 second working day of recipient bank.
- 4 SEPA (Single EURO Payments Area) – implementation of transfers in EUR (without any restrictions on the transfer amount) within EU/EEA. For the execution of SEPA transfers, a payment order shall include: IBAN; Identification code of the beneficiary bank - SWIFT/BIC; Payment type shall be standard; Type of commission - SHA (sender only pays commission of its payment services provider). In case a payment order does not contain all mandatory details stated above, Cardpay may apply a commission that is applicable for standard transfer of EUR outside EU/EEA. For payments in EUR and in other currencies of the EU/EEA within Cyprus and other countries of EU/EEA the type of commission is SHA only.
- 5 OUR commission fee covers only the services of Cardpay. Cardpay shall send a payment to a correspondent bank indicating OUR in a respective field of a SWIFT report. Cardpay's liability is limited to this condition. Transfers that Cardpay may present to an intermediary bank or a recipient bank directly Cardpay will mark SHA. Cardpay shall not be responsible for failure to comply with Cardpay's instructions on the part of the intermediary bank or the recipient bank or for an incomplete receipt of the transfer for other reasons that are beyond Cardpay's control (for example, transfer practice of a respective country).
- 6 SHA commission fee covers only the services of Cardpay. All other commission fees related to a transfer (those of a correspondent bank, intermediary bank or recipient bank) shall be covered by the recipient. For payments in EUR and in other currencies of EU/EEA within Cyprus and other countries of EU/EEA the type of commission is SHA only. As per EU Directive 2015/2366 on payment services, a commission fee from the amount of payment will not be charged.
- 7 In case the balance after fees on Account at time of Account closing is less than EUR 100, the Account closing fee shall be charged in the amount of total Account balance, towards the discharging of said fee. In case a residual balance after fees remains on Account at time of Account closing, a fee of EUR 250 (monthly) for maintenance of residual balance shall be applied to residual balance of closed Account. The fee is applicable per closed Account, starting from the month following the month of Account closing.
- 8 Urgent payment means a payment performed on the next day.
- 9 Express payment means a payment performed on the same day, subject to technical possibilities.
- 10 Performance of Urgent and Express payments shall be agreed with Cardpay in advance.
- 11 Member countries of the European Economic Area: Iceland, Norway, Liechtenstein and 27 EU Member States – Austria, Belgium, Bulgaria, Czech Republic, Croatia, Denmark, France, Greece, Estonia, Ireland, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden; and United Kingdom.
- 12 A payment order for funds transfer within Cardpay Ltd will be processed at the latest on the next business day after its receipt by Cardpay.
- 13 The fee is applicable starting from the month of Account opening. In case of a new iBank User registration after Account opening, the fee is applicable from the month of said iBank User registration by Cardpay.