

FEES AND CHARGES

Approved at October 20, 2016 In force from October 24, 2016

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 25
Dormant account maintenance (per month) ¹	EUR 30
Registration of Customer's representative with Account (not applicable to representatives registered during Account opening)	EUR 60
Deregistration of Customer's representative from Account	EUR 60
Account closing	EUR 100

REMOTE ACCOUNT MANAGEMENT

Connection to Internet-Banking	free of charge
Issue of DigiPass	EUR 50
Issue of additional DigiPass	EUR 50
Change of DigiPass (upon Customer's request or due to its fault)	EUR 50
Change of DigiPass (due to technical reasons)	free of charge
Change of access right to Internet-Banking	EUR 10
Unblocking of access to Internet-Banking	EUR 20
Registration of new Internet-Banking User (not applicable to Users registered during Account opening)	EUR 60
Deregistration of Internet-Banking User	EUR 60
Change of Voice Password for remote voice communication	EUR 10

STATEMENTS, REFERENCES, COPIES

Account statement in Internet-Banking	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
Reference letter (subject to CardPay's consent to context)	EUR 100 (incl. VAT)
Information about Customer at request of Customer's auditor	EUR 100 (incl. VAT)
Copies of payment documents (payment orders, SWIFT, etc) (per document)	EUR 10 (incl. VAT)

OTHER SERVICES

Courier mail	EUR 100 (incl. VAT)
Apostille on statements, references and documents issued by CardPay (subject to CardPay's consent)	EUR 90 (incl. VAT)
Other services (subject to CardPay's consent)	upon agreement

PAYMENTS - for customers from the EU/EEA¹¹, OECD¹², China (including Hong Kong), Singapore
ACCOUNT CREDITING

		Cut-off time²	Value date³
Crediting in EUR, CZK	free of charge	9.00-17.00	T
Crediting in USD	EUR11	9.00-17.00	T
Crediting in RUB	EUR 5	9.00-17.00	T
Crediting in GBP	EUR 5	9.00-17.00	T
Crediting in JPY*	EUR 5	9.00-17.00	T
Crediting in PLN	EUR 5	9.00-17.00	T

PAYMENTS WITHIN CARDPAY LTD

		Cut-off time²	Value date³
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/EEA⁴

SHA⁶		Cut-off time²	Value date³
Standard in EU/EEA	EUR 50	9.00-18.00	T+1
Express ^{9,10}	EUR 70	9.00-16.00	T

OUTGOING PAYMENTS IN EUR outside EU/EEA

OUR⁵		Cut-off time²	Value date³
Standard	EUR 70	9.00-18.00	T+2
Urgent ^{8,10}	EUR 80	9.00-18.00	T+1
Express ^{9,10}	EUR 90	9.00-16.00	T

SHA⁶		Cut-off time²	Value date³
Standard	EUR 60	9.00-18.00	T+2
Urgent ^{8,10}	EUR 70	9.00-18.00	T+1
Express ^{9,10}	EUR 80	9.00-16.00	T

OUTGOING PAYMENTS IN USD

OUR⁵		Cut-off time²	Value date³
Standard	0.1% min. EUR 90 max.EUR 350	9.00-18.00	T+2
Urgent ^{8,10}	0.1% min.EUR 100 max.EUR 350	9.00-18.00	T+1
Express ^{9,10}	0.1% min.EUR 115 max.EUR 350	9.00-16.00	T

SHA⁶		Cut-off time²	Value date³
Standard	0.1% min.EUR 70 max.EUR 350	9.00-18.00	T+2
Urgent ^{8,10}	0.1% min.EUR 80 max.EUR 350	9.00-18.00	T+1
Express ^{9,10}	0.1%	9.00-16.00	T

	min.EUR 95 max.EUR 350		
--	------------------------	--	--

OUTGOING PAYMENTS IN RUB

OUR ⁵		Cut-off time ²	Value date ³
Standard	EUR 70	9.00-18.00	T+2
Urgent ^{8,10}	EUR 80	9.00-18.00	T+1
Express ^{9,10}	EUR 90	9.00-13.00	T

SHA ⁶		Cut-off time ²	Value date ³
Standard	EUR 50	9.00-18.00	T+2
Urgent ^{8,10}	EUR 60	9.00-18.00	T+1
Express ^{9,10}	EUR 70	9.00-13.00	T

OUTGOING PAYMENTS IN GBP, CZK, PLN

OUR ⁵		Cut-off time ²	Value date ³
Standard	EUR 80	9.00-18.00	T+2
Urgent ^{8,10}	EUR 85	9.00-18.00	T+1
Express ^{9,10}	EUR 90	9.00-11.00	T

SHA ⁶		Cut-off time ²	Value date ³
Standard	EUR 60	9.00-18.00	T+2
Urgent ^{8,10}	EUR 65	9.00-18.00	T+1
Express ^{9,10}	EUR 70	9.00-11.00	T

OUTGOING PAYMENTS IN JPY*

OUR ⁵		Cut-off time ²	Value date ³
Standard	EUR 80	9.00-18.00	T+3
Urgent ^{8,10}	EUR 85	9.00-18.00	T+2
Express ^{9,10}	EUR 90	9.00-10.00	T+1

SHA ⁶		Cut-off time ²	Value date ³
Standard	EUR 60	9.00-18.00	T+3
Urgent ^{8,10}	EUR 65	9.00-18.00	T+2
Express ^{9,10}	EUR 70	9.00-10.00	T+1

PAYMENTS - for customers from other than the EU/EEA¹¹, OECD¹², China (including Hong Kong), Singapore

ACCOUNT CREDITING

		Cut-off time ²	Value date ³
Crediting in EUR, CZK	free of charge	9.00-17.00	T
Crediting in USD	EUR11	9.00-17.00	T
Crediting in RUB	EUR 5	9.00-17.00	T
Crediting in GBP	EUR 5	9.00-17.00	T
Crediting in JPY*	EUR 5	9.00-17.00	T
Crediting in PLN	EUR 5	9.00-17.00	T

PAYMENTS WITHIN CARDPAY LTD

		Cut-off time ²	Value date ³
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/EEA⁴

SHA ⁶		Cut-off time ²	Value date ³
Standard in EU/EEA	EUR 50	9.00-18.00	T+1
Express ^{9,10}	EUR 70	9.00-16.00	T

OUTGOING PAYMENTS IN EUR outside EU/EEA

OUR ⁵		Cut-off time ²	Value date ³
Standard	EUR 70	9.00-18.00	T+2
Urgent ^{8,10}	EUR 80	9.00-18.00	T+1
Express ^{9,10}	EUR 90	9.00-16.00	T

SHA ⁶		Cut-off time ²	Value date ³
Standard	EUR 60	9.00-18.00	T+2
Urgent ^{8,10}	EUR 70	9.00-18.00	T+1
Express ^{9,10}	EUR 80	9.00-16.00	T

OUTGOING PAYMENTS IN USD

OUR ⁵		Cut-off time ²	Value date ³
Standard	0.1% min.EUR 150 max.EUR 350	9.00-18.00	T+2
Urgent ^{8,10}	0.1% min.EUR 160 max.EUR 350	9.00-18.00	T+1
Express ^{9,10}	0.1% min.EUR 170 max.EUR 350	9.00-16.00	T

SHA ⁶		Cut-off time ²	Value date ³
Standard	0.1% min.EUR 130 max EUR 350	9.00-18.00	T+2
Urgent ^{8,10}	0.1% min EUR 140 max. EUR 350	9.00-18.00	T+1
Express ^{9,10}	0.1% min EUR 145 max EUR 350	9.00-16.00	T

OUTGOING PAYMENTS IN RUB

OUR ⁵		Cut-off time ²	Value date ³
Standard	EUR 70	9.00-18.00	T+2
Urgent ^{8,10}	EUR 80	9.00-18.00	T+1
Express ^{9,10}	EUR 90	9.00-13.00	T

SHA ⁶		Cut-off time ²	Value date ³
Standard	EUR 50	9.00-18.00	T+2

Urgent ^{8,10}	EUR 60	9.00-18.00	T+1
Express ^{9,10}	EUR 70	9.00-13.00	T

OUTGOING PAYMENTS IN GBP, CZK, PLN

OUR ⁵		Cut-off time ²	Value date ³
Standard	EUR 80	9.00-18.00	T+2
Urgent ^{8,10}	EUR 85	9.00-18.00	T+1
Express ^{9,10}	EUR 90	9.00-11.00	T

SHA ⁶		Cut-off time ²	Value date ³
Standard	EUR 60	9.00-18.00	T+2
Urgent ^{8,10}	EUR 65	9.00-18.00	T+1
Express ^{9,10}	EUR 70	9.00-11.00	T

OUTGOING PAYMENTS IN JPY*

OUR ⁵		Cut-off time ²	Value date ³
Standard	EUR 80	9.00-18.00	T+3
Urgent ^{8,10}	EUR 85	9.00-18.00	T+2
Express ^{9,10}	EUR 90	9.00-10.00	T+1

SHA ⁶		Cut-off time ²	Value date ³
Standard	EUR 60	9.00-18.00	T+3
Urgent ^{8,10}	EUR 65	9.00-18.00	T+2
Express ^{9,10}	EUR 70	9.00-10.00	T+1

PAYMENTS IN OTHER CURRENCIES

Individually, upon agreement

CORRECTION, CANCELLATION AND INVESTIGATION OF PAYMENT

Payment to/from CardPay Ltd	EUR 70 +actual expenses
-----------------------------	-------------------------

CURRENCY EXCHANGE

Currency exchange order is processed at the same CardPay's working day, provided that the order has been received by CardPay before the cut-off time 17.00 Cyprus time. If the order is received after the cut-off time, it will be processed on the next working day of CardPay. Currency exchange is performed at CardPay's rate unless agreed otherwise.

ADDITIONAL FEE FOR MAINTENANCE OF THE ACCOUNT

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.)

* ADDITIONAL FEE FOR MAINTENANCE OF THE ACCOUNT IN JPY

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

- 1 Dormant account is an account where no payment transactions (outgoing payments initiated by Customer and/or incoming payments) 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 before the cut-off-time (Cyprus time), it will be processed in the same working day of CardPay.
- 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 and those of CardPay’s correspondent banks. 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 № 2007/64/EC about payment services, a commission fee from the amount of payment will not be charged.
- 7 BEN means that all commission fees (those of CardPay, a correspondent bank, intermediary bank or recipient bank) shall be covered by a recipient based on actual expenditure. CardPay will withhold its commission fee from the payment amount. Other payment services providers (banks) involved in the payment execution have the right to withhold their charges from the payment amount. The minimum payment amount with BEN type of commission fee could not be lower than the commission amount
- 8 Urgent payment means a payment performed on the next day.
- 9 Express payment means a payment performed on the same day.
- 10 Performance of Urgent and Express payments shall be agreed in advance with CardPay.
- 11 Member countries of the European Economic Area: Iceland, Norway, Liechtenstein and 27 EU countries – Austria, Belgium, Bulgaria, Czech Republic, Denmark, France, Greece, Estonia, Ireland, Italy, Cyprus, Latvia, United Kingdom, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden.
- 12 Member countries of Organization for Economic Co-operation and Development: Australia, Austria, Belgium, Canada, Chile, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Israel, Italy, Japan, Korea, Latvia, Luxembourg, Mexico, Netherlands, New Zealand, Norway, Poland, Portugal, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey, United Kingdom, United States.