

## For private individuals

|               |          | UK resident                                                                                                                   | EEA resident                                                                                                                        | International resident                                                                                                        |
|------------------------------------------------------------------------------------------------|----------|-------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                |          | UK citizen, <b>UK resident.</b><br>EEA citizen, <b>UK resident.</b><br>Swiss citizen, <b>UK resident.</b>                     | UK citizen, <b>UK non-resident.</b><br>EEA citizen, <b>UK non-resident.</b><br>Swiss citizen, <b>UK non-resident. EEA residents</b> | Non UK,<br>non EEA,<br>non Swiss resident                                                                                     |
| Due diligence and account setup                                                                | Currency |                                                                                                                               |                                                                                                                                     |                                                                                                                               |
| Account setup in GBP, EUR                                                                      | EUR      | free                                                                                                                          | free                                                                                                                                | free                                                                                                                          |
| Pooled Account setup in USD                                                                    | USD      | free                                                                                                                          | free                                                                                                                                | free                                                                                                                          |
| Administration                                                                                 |          |                                                                                                                               |                                                                                                                                     |                                                                                                                               |
| Monthly maintenance fee for all accounts (GBP, EUR, USD)                                       | EUR      | free                                                                                                                          | 5 EUR                                                                                                                               | 5 EUR                                                                                                                         |
| Investigation fee                                                                              | GBP      | 30 GBP                                                                                                                        | 30 GBP                                                                                                                              | 30 GBP                                                                                                                        |
| Preparation of non- standard documents                                                         | GBP      | 125 GBP                                                                                                                       | 125 GBP                                                                                                                             | 125 GBP                                                                                                                       |
| Account closing fee                                                                            | GBP      | 100 GBP                                                                                                                       | 100 GBP                                                                                                                             | 100 GBP                                                                                                                       |
| Closed account monthly maintenance fee if the balance is not withdrawn from the closed account | GBP      | 250 GBP                                                                                                                       | 250 GBP                                                                                                                             | 250 GBP                                                                                                                       |
| Inbound transfer to vIBAN issued for an individual                                             |          |                                                                                                                               |                                                                                                                                     |                                                                                                                               |
| Internal Bank Transfer: GBP, EUR, USD                                                          | EUR      | free                                                                                                                          | free                                                                                                                                | free                                                                                                                          |
| Bank Transfer (SEPA / SEPA Instant)                                                            | EUR      | 0.20%, min 1 EUR                                                                                                              | 0.20%, min 1 EUR                                                                                                                    | 0.25%, min 2 EUR                                                                                                              |
| Bank Transfer (SWIFT): GBP, EUR, USD                                                           | EUR      | 0.20%, min 10 EUR                                                                                                             | 0.20%, min 10 EUR                                                                                                                   | 0.30%, min 10 EUR                                                                                                             |
| Bank Transfer (FPS)                                                                            | GBP      | 0.20%, min 2 GBP                                                                                                              | 0.20%, min 2 GBP                                                                                                                    | 0.30%, min 3 GBP                                                                                                              |
| Bank Transfer (BACS)                                                                           | GBP      | 0.20%, min 2 GBP                                                                                                              | 0.20%, min 2 GBP                                                                                                                    | 0.30%, min 3 GBP                                                                                                              |
| Bank Transfer (CHAPS)                                                                          | GBP      | 0.20%, min 20 GBP                                                                                                             | 0.20%, min 20 GBP                                                                                                                   | 0.25%, min 25 GBP                                                                                                             |
| Outbound transfer from vIBAN issued for an individual                                          |          |                                                                                                                               |                                                                                                                                     |                                                                                                                               |
| Internal Bank Transfer: GBP, EUR, USD                                                          | EUR      | free                                                                                                                          | free                                                                                                                                | free                                                                                                                          |
| Bank Transfer (SEPA / SEPA Instant)                                                            | EUR      | 0.25%, min 2.5 EUR                                                                                                            | 0.25%, min 2.5 EUR                                                                                                                  | 0.35%, min 3.5 EUR                                                                                                            |
| Bank Transfer (SWIFT): GBP, EUR, USD                                                           | EUR      | 0.5%, min 25 EUR                                                                                                              | 0.5%, min 25 EUR                                                                                                                    | 0.5%, min 25 EUR                                                                                                              |
| Bank Transfer (FPS)                                                                            | GBP      | 0.20%, min 2 GBP                                                                                                              | 0.20%, min 2 GBP                                                                                                                    | 0.30%, min 3 GBP                                                                                                              |
| Bank Transfer (CHAPS)                                                                          | GBP      | 0.20%, min 30 GBP                                                                                                             | 0.20%, min 30 GBP                                                                                                                   | 0.30%, min 30 GBP                                                                                                             |
| R- transactions                                                                                |          |                                                                                                                               |                                                                                                                                     |                                                                                                                               |
| Reject fee                                                                                     | EUR      | 3 EUR                                                                                                                         | 3 EUR                                                                                                                               | 3 EUR                                                                                                                         |
| Recall fee (regardless the outcome)                                                            | EUR      | 3 EUR                                                                                                                         | 3 EUR                                                                                                                               | 3 EUR                                                                                                                         |
| Refund fee (FPS, BACS)                                                                         | GBP      | 3 GBP                                                                                                                         | 3 GBP                                                                                                                               | 3 GBP                                                                                                                         |
| Refund fee (SEPA, SEPA Instant)                                                                | EUR      | 3 EUR                                                                                                                         | 3 EUR                                                                                                                               | 3 EUR                                                                                                                         |
| Refund fee (SWIFT): GBP, EUR, USD                                                              | EUR      | 50 EUR + corr.bank fees                                                                                                       | 50 EUR + corr.bank fees                                                                                                             | 50 EUR + corr.bank fees                                                                                                       |
| Return fee (CHAPS)                                                                             | GBP      | 30 GBP                                                                                                                        | 30 GBP                                                                                                                              | 30 GBP                                                                                                                        |
| FX                                                                                             |          |                                                                                                                               |                                                                                                                                     |                                                                                                                               |
| Major currency pairs (EUR, GBP, USD)                                                           | EUR      | Up to 999€ - Mid-market rate + 1,25%<br>from 1000€ to 4999€ - Mid-market rate + 1,00%<br>from 5000€ - Mid-market rate + 0,75% | Up to 999€ - Mid-market rate + 1,25%<br>from 1000€ to 4999€ - Mid-market rate + 1,00%<br>from 5000€ - Mid-market rate + 0,75%       | Up to 999€ - Mid-market rate + 1,25%<br>from 1000€ to 4999€ - Mid-market rate + 1,00%<br>from 5000€ - Mid-market rate + 0,75% |

## For legal entities

|                |          | UK resident                                                                                                                      | EEA resident                                                                                                                                             | International resident                                                                                                                                             |
|------------------------------------------------------------------------------------------------|----------|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                |          | The company is registered in the UK and The directors and UBO are the UK residents and Business activities are with medium risk. | The company is registered in the UK or EU   EEA and The directors and UBO are the UK or EU   EEA residents and Business activities are with medium risk. | The company is registered outside of the UK or EU   EEA or The directors and UBO outside the UK or EU   EEA residents or Business activities are with medium risk. |
| Due diligence and account setup                                                                | Currency |                                                                                                                                  |                                                                                                                                                          |                                                                                                                                                                    |
| Non-refundable KYC/AML assessment fee + VAT 20% (UK) where applicable                          | EUR      | free                                                                                                                             | 150 EUR                                                                                                                                                  | 250 EUR                                                                                                                                                            |
| Pooled Account opening in GBP, EUR, USD                                                        | EUR      | 0                                                                                                                                | 0                                                                                                                                                        | 0                                                                                                                                                                  |
| Dedicated IBAN opening + VAT 20% (UK).                                                         | EUR      | 100 EUR                                                                                                                          | 150 EUR                                                                                                                                                  | 150 EUR                                                                                                                                                            |
| Administration                                                                                 |          |                                                                                                                                  |                                                                                                                                                          |                                                                                                                                                                    |
| Monthly maintenance fee for all accounts (GBP, EUR, USD)                                       | EUR      | free                                                                                                                             | 20 EUR                                                                                                                                                   | 30 EUR                                                                                                                                                             |
| Investigation fee                                                                              | GBP      | 50 GBP                                                                                                                           | 50 GBP                                                                                                                                                   | 50 GBP                                                                                                                                                             |
| Preparation of non- standard documents                                                         | GBP      | 150 GBP                                                                                                                          | 150 GBP                                                                                                                                                  | 150 GBP                                                                                                                                                            |
| Account closing fee                                                                            | GBP      | 150 GBP                                                                                                                          | 150 GBP                                                                                                                                                  | 150 GBP                                                                                                                                                            |
| Closed account monthly maintenance fee if the balance is not withdrawn from the closed account | GBP      | 300 GBP                                                                                                                          | 300 GBP                                                                                                                                                  | 300 GBP                                                                                                                                                            |
| Inbound transfer to vIBAN issued for an entity                                                 |          |                                                                                                                                  |                                                                                                                                                          |                                                                                                                                                                    |
| Internal Bank Transfer: GBP, EUR, USD                                                          | EUR      | free                                                                                                                             | free                                                                                                                                                     | free                                                                                                                                                               |
| Bank Transfer (SEPA / SEPA Instant)                                                            | EUR      | 0.20%, min 2 EUR                                                                                                                 | 0.20%, min 2 EUR                                                                                                                                         | 0.20%, min 3 EUR                                                                                                                                                   |
| Bank Transfer (SWIFT): GBP, EUR, USD                                                           | EUR      | 0.20%, min 10 EUR                                                                                                                | 0.20%, min 10 EUR                                                                                                                                        | 0.30%, min 10 EUR                                                                                                                                                  |
| Bank Transfer (FPS)                                                                            | GBP      | 0.20%, min 2 GBP                                                                                                                 | 0.20%, min 2 GBP                                                                                                                                         | 0.30%, min 3 GBP                                                                                                                                                   |
| Bank Transfer (BACS)                                                                           | GBP      | 0.20%, min 2 GBP                                                                                                                 | 0.20%, min 2 GBP                                                                                                                                         | 0.30%, min 3 GBP                                                                                                                                                   |
| Bank Transfer (CHAPS)                                                                          | GBP      | 0.20%, min 20 GBP                                                                                                                | 0.20%, min 20 GBP                                                                                                                                        | 0.25%, min 25 GBP                                                                                                                                                  |
| Outbound transfer from vIBAN issued for an entity                                              |          |                                                                                                                                  |                                                                                                                                                          |                                                                                                                                                                    |
| Internal Bank Transfer: GBP, EUR, USD                                                          | EUR      | 0.10%, min 1 EUR                                                                                                                 | 0.10%, min 1 EUR                                                                                                                                         | 0.10%, min 1 EUR                                                                                                                                                   |
| Bank Transfer (SEPA / SEPA Instant)                                                            | EUR      | 0.20%, min 2.5 EUR                                                                                                               | 0.25%, min 3 EUR                                                                                                                                         | 0.30%, min 3.50 EUR                                                                                                                                                |
| Bank Transfer (SWIFT): GBP, EUR, USD                                                           | EUR      | 0.20%, min 25 EUR                                                                                                                | 0.25%, min 35 EUR                                                                                                                                        | 0.30%, min 40 EUR                                                                                                                                                  |
| Bank Transfer (FPS)                                                                            | GBP      | 0.30%, min 3 GBP                                                                                                                 | 0.30%, min 3 GBP                                                                                                                                         | 0.30%, min 3 GBP                                                                                                                                                   |
| Bank Transfer (CHAPS)                                                                          | GBP      | 0.30%, min 30 GBP                                                                                                                | 0.30%, min 30 GBP                                                                                                                                        | 0.30%, min 30 GBP                                                                                                                                                  |
| R- transactions                                                                                |          |                                                                                                                                  |                                                                                                                                                          |                                                                                                                                                                    |
| Reject fee                                                                                     | EUR      | 5 EUR                                                                                                                            | 5 EUR                                                                                                                                                    | 5 EUR                                                                                                                                                              |
| Recall fee (regardless the outcome)                                                            | EUR      | 5 EUR                                                                                                                            | 5 EUR                                                                                                                                                    | 5 EUR                                                                                                                                                              |
| Refund fee (FPS, BACS)                                                                         | GBP      | 5 GBP                                                                                                                            | 5 GBP                                                                                                                                                    | 5 GBP                                                                                                                                                              |
| Refund fee (SEPA, SEPA Instant)                                                                | EUR      | 5 EUR                                                                                                                            | 5 EUR                                                                                                                                                    | 5 EUR                                                                                                                                                              |
| Refund fee (SWIFT): GBP, EUR, USD                                                              | EUR      | 50 EUR + corr.bank fees                                                                                                          | 50 EUR + corr.bank fees                                                                                                                                  | 50 EUR + corr.bank fees                                                                                                                                            |
| Return fee (CHAPS)                                                                             | GBP      | 30 GBP                                                                                                                           | 30 GBP                                                                                                                                                   | 30 GBP                                                                                                                                                             |
| FX                                                                                             |          |                                                                                                                                  |                                                                                                                                                          |                                                                                                                                                                    |
| Major currency pairs (EUR, GBP, USD)                                                           | EUR      | Up to 4999€ - Mid-market rate + 12,5%<br>from 5000€ to 49999€ - Mid-market rate + 1,0%<br>from 50000€ - Mid-market rate + 0,75%  | Up to 4999€ - Mid-market rate + 12,5%<br>from 5000€ to 49999€ - Mid-market rate + 1,0%<br>from 50000€ - Mid-market rate + 0,75%                          | Up to 4999€ - Mid-market rate + 12,5%<br>from 5000€ to 49999€ - Mid-market rate + 1,0%<br>from 50000€ - Mid-market rate + 0,75%                                    |

**Disclaimer:** rates may vary depending on the Client's risk. You will be informed of the rates offered to you after filling out the application and determining the risk level of your company

## Tariff for acquiring

|  <b>Payver</b>                       | low-risk customers           | medium-risk customers        | high-risk customers          |
|----------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------|------------------------------|
| Fee type                                                                                                             | Fee                          | Fee                          | Fee                          |
| Fee for the services of the Acquirer in acceptance of Cards (Service provider buy-rate) in EUR, USD, GBP currencies: |                              |                              |                              |
| EU cards                                                                                                             | 3.50%                        | 4.00%                        | 5.00%                        |
| Non-EU cards                                                                                                         | 4.50%                        | 5.00%                        | 6.00%                        |
| Commission fee for each successful Card Payment:                                                                     | 0.15 EUR                     | 0.15 EUR                     | 0.15 EUR                     |
| Commission fee for the declined transaction:                                                                         | 0.15 EUR                     | 0.15 EUR                     | 0.20 EUR                     |
| Commission fee for each refund:                                                                                      | 4.5 EUR                      | 4.5 EUR                      | 5.0 EUR                      |
| Commission fee for Chargeback or Second Chargeback (pre-arbitration) processing:                                     | 25 EUR + MasterCard fees     | 25 EUR + MasterCard fees     | 25 EUR + MasterCard fees     |
| Commission fee for Chargeback Representment processing                                                               | 25 EUR + MasterCard fees     | 25 EUR + MasterCard fees     | 25 EUR + MasterCard fees     |
| Arbitration:                                                                                                         | According to Mastercard fees | According to Mastercard fees | According to Mastercard fees |
| Commission fee for Copy Request / Retrieval Request processing                                                       | 25 EUR + MasterCard fees     | 25 EUR + MasterCard fees     | 25 EUR + MasterCard fees     |
| Wire transfer fee for payout: SEPA                                                                                   | 3.50 EUR                     | 3.50 EUR                     | 4.50 EUR                     |
| Non-SEPA                                                                                                             | 17.00 EUR                    | 17.00 EUR                    | 20.00 EUR                    |
| Authorization Attempts decline by MID in 24h by one card                                                             | 0,65 EUR per transaction     | 0,65 EUR per transaction     | 0,70 EUR per transaction     |
| Merchant connection monthly fee (per MID)                                                                            | 20.00 EUR                    | 20.00 EUR                    | 20.00 EUR                    |
| High-Risk merchant registration fee (per MID)                                                                        | n/a                          | n/a                          | 500.00 EUR                   |