



Fees for myPOS account

Account Service Fees:	
Merchant account with IBAN	Free of charge
Monthly fee	Free of charge
Annual fee	Free of charge
Account Funding Fees:	
Funding via Bank transfer	Free of charge
Money transfers:	
Send money to other account within the system	0.10 EUR
Transfer money between own accounts	Free of charge
Receive payment from another myPOS account	Free of charge
Request for Cancellation or Return of payment	10.00 EUR
Outgoing transfers to bank accounts:	
Transfer within the system	0.10 EUR
UK Domestic Transfer in GBP	1.50 EUR
SEPA transfer	3.00 EUR
International transfer in USD - 'SHA'	
(Amount of transfer in EUR or its exchange value in foreign currency at the date of transfer)	
≤ 5,000 EUR	35.00 EUR
> 5,000 EUR and ≤ 15,000 EUR	50.00 EUR
> 15,000 EUR and ≤ 35,000 EUR	100.00 EUR
> 35,000 EUR and ≤ 100,000 EUR	150.00 EUR
> 100,000 EUR and ≤ 500,000 EUR	200.00 EUR
> 500,000 EUR and ≤ 2,000,000 EUR	0.062%, Max. 1000.00 EUR
> 2,000,000 EUR	0.130%, Max. 6000.00 EUR
Outgoing transfer in CHF - 'SHA'	4.00 EUR
Transfer in PLN currency	
(Amount of transfer in EUR or its exchange value in foreign currency at the date of transfer)	
≤ 500.00 EUR	3.75 EUR
> 500.00 and ≤ 10,000.00 EUR	4.00 EUR
> 10,000.00 and ≤ 500,000.00 EUR	4.50 EUR
> 500,000.00 and ≤ 2,000,000.00 EUR	0.025%, Max. 500.00 EUR
> 2,000,000.00 EUR	0.125%, Max. 5000.00 EUR
Transfer in HRK currency	
(Amount of transfer in EUR or its exchange value in foreign currency at the date of transfer)	
≤ 500.00 EUR	3.75 EUR
> 500.00 EUR and ≤ 10,000.00 EUR	4.00 EUR



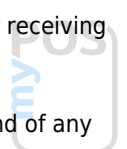


> 10,000.00 and ≤ 500,000.00 EUR	4.50 EUR
> 500,000.00 and ≤ 2,000,000.00 EUR	0.025%, Max. 500.00 EUR
> 2,000,000.00 EUR	0.125%, Max. 5000.00 EUR
Transfer in RON currency	
(Amount of transfer in EUR or its exchange value in foreign currency at the date of transfer)	
≤ 2,000.00 EUR	4.50 EUR
> 2,000.00 and ≤ 500,000.00 EUR	6.00 EUR
> 500,000.00 and ≤ 2,000,000.00 EUR	0.025%, Max. 500.00 EUR
> 2,000,000.00 EUR	0.125%, Max. 5000.00 EUR
Transfer in CZK currency	
(Amount of transfer in EUR or its exchange value in foreign currency at the date of transfer)	
< 500,000.00 EUR	0.20 EUR
Transfer in GBP currency within EU and EEA countries	3.50 EUR
Transfer in ISK currency	12.00 EUR
International transfer - Option 'SHA'	0.150%, Min. 5.00 EUR
International transfer - 'OUR'	the charge for 'SHA' and
(Amount of transfer in EUR or its exchange value in foreign currency at the date of transfer)	
≤ 25,000.00 EUR	+ 25.00 EUR
>25,000.00 EUR and ≤75,000.00 EUR	+ 55.00 EUR
>75,000.00 EUR	+ 100.00 EUR
Transfers in BGN currency	0.40 EUR
Request for cancellation / return of a payment - pending transfer	25.00 EUR
Request for cancellation or return of payment for executed outgoing bank transfer	75.00 EUR #NAME?
Transfer to incorrect IBAN and/or BIC code	10.00 EUR
Investigation of payment operation ¹	75.00 EUR #NAME?
Other fees:	
E-money redemption upon closing of an account	15.00 EUR
Notification via text message ²	0.10 EUR
Monthly statement sent via e-mail	Free of charge
Paper statement or additional information/requests on transactions and balance	5.00 EUR
SEPA Direct Debit Processing	0.50 EUR
Refund of SEPA Direct Debit Payment ³	1.00 EUR

¹ For investigations commencing after 3 months of original transaction date, we will communicate the charges after receiving the information from the Correspondent Bank.

² Other fees can be imposed by Client Mobile services provider.

³ You can request a refund of a SEPA Direct Debit debited within a period of eight weeks after the execution date and of any unauthorized transaction after eight weeks and up to thirteen months after the payment





Limits of Issuer	Single	Daily		Weekly		Monthly		Annual	
	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Issuer Limits for myPOS account									
Money transfers within the system	25 000.00	-	50 000.00	-	-	-	100 000.00	-	-
Money transfers within the system via Mobile App	5 000.00	-	10 000.00	-	-	-	50 000.00	-	-
Money transfers outside the system	25 000.00	-	50 000.00	-	-	-	100 000.00	-	-
Money transfers outside the system - via Mobile App	5 000.00	-	10 000.00	-	-	-	50 000.00	-	-

Fees for myPOS card *7805	
Account Service Fees:	
Card issuing (first 10 cards)	Free of charge
Additional card issuing (after first 10 cards)	45.00 RON
Card reissuing (expired card)	Free of charge
Card reissuing (lost, stolen, damaged card) ¹	45.00 RON
Transaction fees:	
ATM cash withdrawal in EU	
(Amount of withdrawal in EUR or its exchange value in foreign currency at the date of transaction)	
≤ 300.00 EUR	10.00 RON
> 300.00 EUR	20.00 RON
ATM Cash withdrawal International ²	1.000% + 20.00 RON
POS cash withdrawal ³	1.000% + 10.00 RON, Min. 20.00 RON
Payment on POS	Free of charge
Internet payments	Free of charge
Check balance on ATM	4.00 RON
Declined transaction at ATM	4.00 RON
Initiating chargeback procedure fee	75.00 RON

¹ Not applicable in case of replacing defect card/tag for which Issuer is responsible.

² Amount of withdrawal in EUR or its exchange value in foreign currency at the date of transaction

³ The POS Operator can charge additional fees.

Limits of Issuer	Single	Daily		Weekly		Monthly		Annual	
	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Issuer Limits for myPOS card									



Cash withdrawal (ATM and POS)	4 500.00	7	9 000.00	-	45 000.00	-	112 500.00	-	-
Payments on POS	11 000.00	15	22 000.00	-	112 500.00	-	112 500.00	-	-
Payments in Internet	-	7	11 000.00	-	22 000.00	-	-	-	-

Fees for myPOS card *7235	
Account Service Fees:	
Card issuing (first 10 cards)	Free of charge
Additional card issuing (after first 10 cards)	45.00 RON
Card reissuing (expired card)	Free of charge
Card reissuing (lost, stolen, damaged card) ¹	45.00 RON
Transaction fees:	
ATM cash withdrawal in EU	
(Amount of withdrawal in EUR or its exchange value in foreign currency at the date of transaction)	
≤ 300.00 EUR	10.00 RON
> 300.00 EUR	20.00 RON
ATM Cash withdrawal International ²	1.000% + 20.00 RON
POS cash withdrawal ³	1.000% + 10.00 RON, Min. 20.00 RON
Payment on POS	Free of charge
Internet payments	Free of charge
Check balance on ATM	4.00 RON
Declined transaction at ATM	4.00 RON
Initiating chargeback procedure fee	75.00 RON

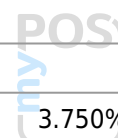
¹ Not applicable in case of replacing defect card/tag for which Issuer is responsible.

² Amount of withdrawal in EUR or its exchange value in foreign currency at the date of transaction

³ The POS Operator can charge additional fees.

Limits of Issuer	Single	Daily		Weekly		Monthly		Annual	
	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
Issuer Limits for myPOS card									
Cash withdrawal (ATM and POS)	4 500.00	7	9 000.00	-	45 000.00	-	112 500.00	-	-
Payments on POS	11 000.00	15	22 000.00	-	112 500.00	-	112 500.00	-	-
Payments in Internet	-	7	11 000.00	-	22 000.00	-	-	-	-

Fees for myPOS Online MYPOS SALES RO	
Payment via myPOS Online / JCB Cards / JPY currency	3.750%
Payment via myPOS Online / JCB Cards / Other currencies	3.500%





Payment via myPOS Online / UPI Cards	3.000%
Payment via myPOS Online / Bancontact	1.25 RON
Payment via myPOS Online / Domestic Consumer Cards	2.250%
Payment via myPOS Online / EEA Consumer Cards	2.250%
Payment via myPOS Online / Domestic Commercial Cards	3.250%
Payment via myPOS Online / EEA Commercial Cards	3.250%
Payment via myPOS Online / Non-EEA Cards	3.350%
Payment via Virtual Terminal / JCB Cards / JPY currency	3.750%
Payment via Virtual Terminal / JCB Cards / Other currencies	3.500%
Payment via Virtual Terminal / UPI Cards	3.000%
Payment via Virtual Terminal / Bancontact Cards	1.25 RON
Payment via Virtual Terminal / Domestic Consumer Cards	2.250%
Payment via Virtual Terminal / EEA Consumer Cards	2.250%
Payment via Virtual Terminal / Domestic Commercial Cards	3.250%
Payment via Virtual Terminal / EEA Commercial Cards	3.250%
Payment via Virtual Terminal / Non-EEA Cards	3.350%
Processed payment requests	
Received payments / JCB Cards / JPY currency	3.750%
Received payments / JCB Cards / Other currencies	3.500%
Received payments / UPI Cards	3.000%
Received payments / Bancontact	1.25 RON
Received payments / Domestic Consumer Cards	2.250%
Received payments / EEA Consumer Cards	2.250%
Received payments / Domestic Commercial Cards	3.250%
Received payments / EEA Commercial Cards	3.250%
Received payments / Non-EEA Cards	3.350%
Other fees:	
myPOS Checkout Request money ¹	0.50 RON
myPOS Checkout Credit note ¹	0.50 RON
Refund	4.50 RON
Original credit	4.50 RON
Chargeback on Virtual Terminal	120.00 RON
Reserve:	
Rolling reserve withhold (scheduled)	10.000%

¹ The fee is applicable for operations available via myPOS Checkout



Limits of Issuer	Single		Daily		Weekly		Monthly		Annual	
	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	



Limits for myPOS Virtual service

Maximum funding via myPOS Virtual	-	-	5 000.00	-	-	-	-	-	200.00
-----------------------------------	---	---	----------	---	---	---	---	---	--------

Fees for myPOS Online MYPOS SALES RO

Payment via myPOS Online / JCB Cards / JPY currency	3.750%
Payment via myPOS Online / JCB Cards / Other currencies	3.500%
Payment via myPOS Online / UPI Cards	3.000%
Payment via myPOS Online / Bancontact	1.25 RON
Payment via myPOS Online / Domestic Consumer Cards	2.250%
Payment via myPOS Online / EEA Consumer Cards	2.250%
Payment via myPOS Online / Domestic Commercial Cards	3.250%
Payment via myPOS Online / EEA Commercial Cards	3.250%
Payment via myPOS Online / Non-EEA Cards	3.350%
Payment via Virtual Terminal / JCB Cards / JPY currency	3.750%
Payment via Virtual Terminal / JCB Cards / Other currencies	3.500%
Payment via Virtual Terminal / UPI Cards	3.000%
Payment via Virtual Terminal / Bancontact Cards	1.25 RON
Payment via Virtual Terminal / Domestic Consumer Cards	2.250%
Payment via Virtual Terminal / EEA Consumer Cards	2.250%
Payment via Virtual Terminal / Domestic Commercial Cards	3.250%
Payment via Virtual Terminal / EEA Commercial Cards	3.250%
Payment via Virtual Terminal / Non-EEA Cards	3.350%
Processed payment requests	
Received payments / JCB Cards / JPY currency	3.750%
Received payments / JCB Cards / Other currencies	3.500%
Received payments / UPI Cards	3.000%
Received payments / Bancontact	1.25 RON
Received payments / Domestic Consumer Cards	2.250%
Received payments / EEA Consumer Cards	2.250%
Received payments / Domestic Commercial Cards	3.250%
Received payments / EEA Commercial Cards	3.250%
Received payments / Non-EEA Cards	3.350%
Other fees:	
myPOS Checkout Request money ¹	0.50 RON
myPOS Checkout Credit note ¹	0.50 RON
Refund	4.50 RON
Original credit	4.50 RON
Chargeback on Virtual Terminal	120.00 RON



Reserve:

Rolling reserve withhold (scheduled)	10.000%
--------------------------------------	---------

¹ The fee is applicable for operations available via myPOS Checkout

Limits of Issuer	Single		Daily		Weekly		Monthly		Annual	
	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount	
Limits for myPOS Virtual service										
Maximum funding via myPOS Virtual	-	-	5 000.00	-	-	-	-	-	-	-

Fees for myPOS Device MYPOS DEMO 1	
POS Payment / JCB Cards	2.900%
POS Payment / UPI cards	2.900%
POS Payment / AMEX	3.000%
POS Payment / Bancontact / Transaction amount < 10 EUR	0.40 RON
POS Payment / Bancontact / Transaction amount >= 10 EUR	1.25 RON
POS Payment / Domestic Consumer Cards	1.750%
POS Payment / EEA Consumer Cards	1.750%
POS Payment / Domestic Commercial Cards	2.750%
POS Payment / EEA Commercial Cards	2.750%
POS Payment / Non-EEA Cards	2.850%
POS Payment / Manual entry of card details / JCB Cards	3.400%
POS Payment / Manual entry of card details / UPI Cards	3.400%
POS Payment / Manual entry of card details / AMEX Cards	3.500%
POS Payment / Manual entry of card details / Domestic Consumer Cards	2.250%
POS Payment / Manual entry of card details / EEA Consumer Cards	2.250%
POS Payment / Manual entry of card details / Domestic Commercial Cards	3.250%
POS Payment / Manual entry of card details / EEA Commercial Cards	3.250%
POS Payment / Manual entry of card details / Non-EEA Cards	3.350%
Completion of pre-authorization / JCB Cards	2.900%
Completion of pre-authorization / UPI Cards	2.900%
Completion of pre-authorization / AMEX Cards	3.000%
Completion of pre-authorization / Domestic Consumer Cards	1.750%
Completion of pre-authorization / EEA Consumer Cards	1.750%
Completion of pre-authorization / Domestic Commercial Cards	2.750%
Completion of pre-authorization / EEA Commercial Cards	2.750%
Completion of pre-authorization / Non-EEA Cards	2.850%
Completion of pre-authorization / Manual entry of card details on myPOS / JCB Cards	3.400%



Completion of pre-authorization / Manual entry of card details on myPOS / UPI Cards	3.400%
Completion of pre-authorization / Manual entry of card details on myPOS / AMEX Cards	3.500%
Completion of pre-authorization / Manual entry of card details on myPOS / Domestic Consumer Cards	2.250%
Completion of pre-authorization / Manual entry of card details on myPOS / EEA Consumer Cards	2.250%
Completion of pre-authorization / Manual entry of card details on myPOS / Domestic Commercial Cards	3.250%
Completion of pre-authorization / Manual entry of card details on myPOS / EEA Commercial Cards	3.250%
Completion of pre-authorization / Manual entry of card details on myPOS / Non-EEA Cards	3.350%
Cancellation of pre-authorization	0.500%
Refund on myPOS	2.29 RON
POS Payment manual Void	Free of charge
Chargeback to merchant	119.99 RON
Sale of new Private Label GiftCard	5.00 RON

Fees for myPOS Device MYPOS DEMO 2	
POS Payment / JCB Cards	2.900%
POS Payment / UPI cards	2.900%
POS Payment / AMEX	3.000%
POS Payment / Bancontact / Transaction amount < 10 EUR	0.40 RON
POS Payment / Bancontact / Transaction amount >= 10 EUR	1.25 RON
POS Payment / Domestic Consumer Cards	1.750%
POS Payment / EEA Consumer Cards	1.750%
POS Payment / Domestic Commercial Cards	2.750%
POS Payment / EEA Commercial Cards	2.750%
POS Payment / Non-EEA Cards	2.850%
POS Payment / Manual entry of card details / JCB Cards	3.400%
POS Payment / Manual entry of card details / UPI Cards	3.400%
POS Payment / Manual entry of card details / AMEX Cards	3.500%
POS Payment / Manual entry of card details / Domestic Consumer Cards	2.250%
POS Payment / Manual entry of card details / EEA Consumer Cards	2.250%
POS Payment / Manual entry of card details / Domestic Commercial Cards	3.250%
POS Payment / Manual entry of card details / EEA Commercial Cards	3.250%
POS Payment / Manual entry of card details / Non-EEA Cards	3.350%
Completion of pre-authorization / JCB Cards	2.900%
Completion of pre-authorization / UPI Cards	2.900%
Completion of pre-authorization / AMEX Cards	3.000%
Completion of pre-authorization / Domestic Consumer Cards	1.750%
Completion of pre-authorization / EEA Consumer Cards	1.750%



Completion of pre-authorization / Domestic Commercial Cards	2.750%
Completion of pre-authorization / EEA Commercial Cards	2.750%
Completion of pre-authorization / Non-EEA Cards	2.850%
Completion of pre-authorization / Manual entry of card details on myPOS / JCB Cards	3.400%
Completion of pre-authorization / Manual entry of card details on myPOS / UPI Cards	3.400%
Completion of pre-authorization / Manual entry of card details on myPOS / AMEX Cards	3.500%
Completion of pre-authorization / Manual entry of card details on myPOS / Domestic Consumer Cards	2.250%
Completion of pre-authorization / Manual entry of card details on myPOS / EEA Consumer Cards	2.250%
Completion of pre-authorization / Manual entry of card details on myPOS / Domestic Commercial Cards	3.250%
Completion of pre-authorization / Manual entry of card details on myPOS / EEA Commercial Cards	3.250%
Completion of pre-authorization / Manual entry of card details on myPOS / Non-EEA Cards	3.350%
Cancellation of pre-authorization	0.500%
Refund on myPOS	2.29 RON
POS Payment manual Void	Free of charge
Chargeback to merchant	119.99 RON
Sale of new Private Label GiftCard	5.00 RON

