

ZEN.COM

ZEN Business – financial services, payment gateway¹

effective as of **July 31, 2025** (301.GBP.B.2025.31)

*(This pricing applies to business users that have an account with **ZEN-UK Limited** with its registered office at 344-354, GRAY'S INN ROAD, WC1X 8BP, London; incorporated under the registration number 13953648, trading as "ZEN" and "ZEN.COM")*

¹ This pricing does not constitute an offer or element of offer but is the pricing applicable to all contracts in which the Client has not agreed otherwise with ZEN.COM. Therefore, in the case of certain Clients, in particular those with a higher risk of money laundering, having a high turnover etc., ZEN.COM may present more or less favorable conditions than those contained in this pricing.

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Account

Position	Smart	Enterprise
Opening account	free	free
Maintaining account	free	84.00 GBP per month

Currency Exchange²

Position	Smart	Enterprise
Ordered directly by customer	Mid-rate + min. 0.60%	Mid-rate + min. 0.10%
Executed by system during transaction ³	Mid-rate + min. 0.60%	Mid-rate + min. 0.10%
Executed by system during card purchase in the account currency	Mid-rate + min. 0.60%	Mid-rate + min. 0.10%
Fee outside foreign exchange market hours	Additional 0.40% in rates	Mid-rate + min. 0.10%
Markup over Mastercard® rate for card purchase made not in account currency	0.00%	0.00%

² Exchange rates are based on the interbank market mid-rate, which is the rate between the buy and sell prices, used by financial institutions and transfer services, and updated in real time. Markup depends on currency pair: list of all markups is listed at the end of document.

³ Cascading currency conversion: If funds are insufficient in the transaction currency, conversion will proceed sequentially from available accounts in other currencies.

Top up

Position	Smart	Enterprise
Visa® and Mastercard® ⁴	From – 1.00% Up to – 5.00%	From – free Up to – 4.00%
Apple Pay and Google Pay ⁴	From – 1.00% Up to – 5.00%	From – free Up to – 4.00%
BLIK	1.00%	free

⁴ Fee rate depends on the type of card (consumer, business), the country of issue of the card (European Economic Area country or non-European Economic Area country) and the top up currency. The exact amount of the fee will be visible in the app before confirming the transaction.

Transfers

Position	Smart	Enterprise
Outgoing SWIFT – SHA ⁵	0.10% + 12.60 GBP	0.10% + 2.52 GBP
Outgoing SWIFT – OUR ⁶	Category 1 – 0.10% + 21.00 GBP Category 2 – 0.10% + 29.40 GBP Category 3 – 0.10% + 42.00 GBP	Category 1 – 0.10% + 12.60 GBP Category 2 – 0.10% + 21.00 GBP Category 3 – 0.10% + 33.60 GBP
Incoming SWIFT	0.10% + 12.60 GBP	0.10% + 2.52 GBP
Outgoing Local in other currencies than listed below	0.10% (min. 0.84 GBP)	Free
Incoming SEPA ⁷ in EUR	Free	Free
Outgoing SEPA in EUR	0.10% (min. 0.84 GBP)	Free
Incoming Local ⁸ in GBP	Free	Free
Outgoing Local ¹⁶ in GBP	0.10% (min. 0.84 GBP)	Free
Internal transfers (between ZEN Clients)	Free	Free
Transfer To Card (sending)	1.00%	1.00%

⁵ SHA (shared): the transfer costs are shared between the sender and the recipient.

⁶ OUR: the sender pays all fees. A list of countries and territories in each category is available at the end of the document.

⁷ SEPA: a standardized payment system for EUR transfers between financial institutions in countries within the SEPA area.

⁸ FPS: (Faster Payments): local transfers in GBP within the UK, via the Faster Payments Service.

Zen Pay

Position	Smart	Enterprise
ZEN Pay Purchase ⁹	Free There can be additional top up fee applied for transfer (please refer to the top up fees above)	Free There can be additional top up fee applied for transfer (please refer to the top up fees above)
ZEN Pay Deposit ¹⁰	Free There can be additional top up fee applied for transfer (please refer to the top up fees above)	Free There can be additional top up fee applied for transfer (please refer to the top up fees above)

ZEN Pay Processing Fees ¹¹

Position	Fee
ZEN Pay	0.35% + 0.08 GBP

⁹ Full details are shown before confirming the transaction.

¹⁰ Full details are shown before confirming the transaction.

¹¹ Payment processing fees are the same regardless of chosen payment plan

Payment Processing Fees

Position	Fee
Visa and Mastercard	IF++ 0.89% + 0.25 GBP
Apple Pay and Google Pay	IF++ 0.89% + 0.25 GBP
BLIK	0.89% + 0.25 GBP

Online Payments Services

Position	Fee
Refund	2.10 GBP
Individual reports	84.00 GBP for each hour required for preparing a dedicated report

Chargeback Fee

Chargeback rate %	Fee (per case)
0.00% – 0.30%	29.40 GBP
> 0.30% – 0.50%	33.60 GBP
> 0.50% – 0.70%	37.80 GBP
> 0.70% – 1.00%	42.00 GBP
> 1.00%	50.40 GBP

Chargeback Representment

Position	Fee (per case)
Chargeback Representment	8.40 GBP

Fraud Prevention Service

Fraud rate %	Low risk Merchant		High risk Merchant
	< 3,000 completed transactions	> 3,000 completed transactions	
0.00% – 0.30%	Free	Free	0.00% + 0.06 GBP
> 0.30% – 0.50%	200.00 GBP / month	0.00% + 0.06 GBP	0.50% + 0.06 GBP
> 0.50% – 0.70%		0.25% + 0.06 GBP	1.00% + 0.06 GBP
> 0.70% – 1.00%		0.75% + 0.06 GBP	1.50% + 0.06 GBP
> 1.00%		1.00% + 0.06 GBP	2.00% + 0.06 GBP

Incidental Costs

Position	Smart	Enterprise
Manual Operation Fee ¹²	21.50 GBP SWIFT SHA transfer 4.20 GBP SEPA transfer 4.20 GBP other transfer	21.50 GBP SWIFT SHA transfer 4.20 GBP SEPA transfer 4.20 GBP other transfer
Garnishment ¹³	67.20 GBP per case	67.20 GBP per case
Bank statement for individual period of time	84.00 GBP per case	84.00 GBP per case
Export of statements from permanently closed account	84.00 GBP per case	84.00 GBP per case

¹² Charged upon return of remaining funds after account closure or payment execution of blocked funds in favor of enforcement agencies via PLAIS system.

¹³ Decision of a court or other authority ordering the seizure of money or property of a third party.

Additional Explanation

Categories of countries and territories

Category 1:

- Australia
- Brazil
- Bulgaria
- Canada
- Denmark
- Estonia
- Gibraltar
- Greece
- Guernsey
- Hungary
- Iceland
- India
- Isle of Man
- Jersey
- Kuwait
- Liechtenstein
- Lithuania
- Mauritius
- Mexico
- New Zealand
- Philippines
- Qatar
- Sweden
- Switzerland
- United Kingdom and Northern Ireland
- United States of America

Category 2:

- All other counties and territories

Category 3:

- Argentina
- Austria
- Belgium
- Chile
- Congo
- Cyprus
- Djibouti
- Ecuador
- Ethiopia
- Finland
- France
- Germany
- Guinea
- Indonesia
- Ireland
- Israel
- Italy
- Japan
- Jordan
- Kenya
- Korea, Republic of
- Kyrgyzstan
- Latvia
- Lesotho
- Luxembourg
- Malawi
- Malta
- Monaco
- Morocco
- Nepal
- Netherlands
- Paraguay
- Poland
- Portugal
- Spain
- Suriname
- Swaziland
- Taiwan, Province of China
- Turkey
- Uganda
- Ukraine
- Uruguay
- Yemen
- Zimbabwe

Detailed currency exchange margins

All margins above the current mid-market rate:

Source currencies	Target currencies	Smart	Enterprise
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD	0.60 %	0.10 %
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	AED, CNY, CZK, MXN, NOK, RON, SEK, THB	0.65 %	0.15 %
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	HUF, ILS, QAR, SAR, TRY, ZAR	0.80 %	0.30 %
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	KES, UGX	2.00 %	1.50 %
CZK, SEK	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB	0.65 %	0.15 %
CZK, SEK	HUF, ILS, QAR, SAR, TRY, ZAR	0.80 %	0.30 %
CZK, SEK	KES, UGX	2.00 %	1.50 %
HUF	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, ILS, QAR, SAR, TRY, ZAR	0.80 %	0.30 %
HUF	KES, UGX	2.00 %	1.50 %
AED, CHF, NOK	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, HUF, ILS, QAR, SAR, TRY, ZAR	1.00 %	0.50 %
AED, CHF, NOK	KES, UGX	2.00 %	1.50 %
CNY, HKD, ILS, JPY, MXN, NZD, QAR, SAR, SGD, THB, ZAR	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, HUF, ILS, QAR, SAR, TRY, ZAR	1.20 %	0.70%
CNY, HKD, ILS, JPY, MXN, NZD, QAR, SAR, SGD, THB, ZAR	KES, UGX	2.00 %	1.50 %
KES, TRY, UGX	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, HUF, ILS, QAR, SAR, TRY, ZAR, KES, UGX	2.00 %	1.50 %

ZEN-UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA) under firm reference number **1000019**.

Registered in England and Wales with company number **13953648**.

Registered office: 344–354 Gray's Inn Road, London, WC1X 8BP, United Kingdom.