

ZEN.COM

Individual Customer

effective from **March 9, 2026** (101.EUR.C.2026.11)

to **April 6, 2026** (101.EUR.C.2026.15)

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Account

Position	Free	Gold	Platinum	Pro
Opening account	free	free	free	free
Maintaining account	free	0.90 EUR per month	6.90 EUR per month	6.90 EUR per month

Currency Exchange¹

Position	Free	Gold	Platinum	Pro
Ordered directly by customer	Mid-rate + min. 0.60%	Mid-rate + min. 0.30%	Mid-rate + min. 0.10%	Mid-rate + min. 0.10%
Executed by system during transaction ²	Mid-rate + min. 0.60%	Mid-rate + min. 0.30%	Mid-rate + min. 0.10%	Mid-rate + min. 0.10%
Executed by system during card purchase in account currency	Mid-rate + min. 0.60%	Mid-rate + min. 0.30%	Mid-rate + min. 0.10%	Mid-rate + min. 0.10%
Fee outside foreign exchange market hours	Additional 0.40% in rates	Additional 0.40% in rates	Additional 0.40% in rates	Mid-rate + min. 0.10%
Markup over Mastercard® rate for card purchase made not in account currency	0.50%	0.20%	0.00%	0.00%

¹ 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.

² Cascading currency conversion: If funds are insufficient in the transaction currency, conversion will proceed sequentially from available accounts in other currencies.

Cards issuing

Position	Free	Gold	Platinum	Pro
Physical card order ³	10.00 EUR	First – free Next – 10.00 EUR	Up to 2 - free Next – 10.00 EUR	Up to 2 - free Next – 10.00 EUR
Virtual card order ³	First – free Next – 5.00 EUR	First – free Next – 5.00 EUR	Up to 3 – free Next – 5.00 EUR	Up to 3 – free Next – 5.00 EUR
Card purchase ⁴	free Proper conversion rate applied	free Proper conversion rate applied	free Proper conversion rate applied	free Proper conversion rate applied
Card purchase with cashback	free Proper conversion rate applied	free Proper conversion rate applied	free Proper conversion rate applied	free Proper conversion rate applied
Cash withdrawal ⁵	1.50%	Up to 200 EUR per month – free, above – 1.50%	Up to 800 EUR per month – free, above – 1.50%	Up to 800 EUR per month – free, above – 1.50%
Cash deposit with Euronet network ATM	1.00 %	1.00 %	1.00 %	1.00 %
Cash deposit with Planet Cash ATM	1.00 %	1.00 %	1.00 %	1.00 %
Transfer to card (receiving) ⁶	2.00%	2.00%	2.00%	2.00%
PIN change in ATM	1.00 EUR	1.00 EUR	1.00 EUR	1.00 EUR
Balance inquiry	1.00 EUR	1.00 EUR	1.00 EUR	1.00 EUR
Adding card to: <ul style="list-style-type: none"> • Apple Pay • Google Pay • Xiaomi Pay • Garmin Pay 	free	free	free	free

³ Limit includes all issued cards that have not expired.

⁴ The applicable exchange rate will be shown in the ZEN app before transaction confirmation.

⁵ Some ATMs may charge additional fees (e.g., DCC or surcharge). ZEN does not charge or take responsibility for these fees. The ATM should display the total amount, including any additional fees, before completing the transaction.

⁶ Incoming transfers to your card.

Transfers

Position	Free	Gold	Platinum	Pro
Outgoing SWIFT – SHA ⁷	0.10% + 5.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR
Outgoing SWIFT – OUR ⁸	Category 1 – 0.10% + 25.00 EUR Category 2 – 0.10% + 35.00 EUR Category 3 – 0.10% + 50.00 EUR	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR
Incoming SWIFT	0.10% + 5.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR
Incoming SEPA ⁹ in EUR (Standard)	free	free	free	free
Outgoing SEPA in EUR (Standard)	0.25 EUR	0.25 EUR	free	free
Incoming SEPA ¹⁰ in EUR (Instant)	free	free	free	free
Outgoing SEPA in EUR (Instant)	Unavailable	0.25 EUR	free	free
Incoming Local ¹¹ in PLN (Standard)	free	free	free	free
Outgoing Local ¹¹ in PLN (Standard)	0.50 EUR	0.25 EUR	free	free
Incoming Local ¹² in PLN (Instant)	free	free	free	free
Outgoing Local ¹² in PLN (Instant)	1.00 EUR	0.50 EUR	Currently free (standard fee: 0.25 EUR)	Currently free (standard fee: 0.25 EUR)
Incoming Local ¹³ in GBP	0.50 EUR	0.50 EUR	Up to 50 transfers per month – free	Up to 50 transfers per month – free

⁷ SHA (shared): the transfer costs are shared between the sender and the recipient.

⁸ OUR: the sender pays all fees. A list of countries and territories in each category is available at the end of the document.

⁹ SEPA: a standardized payment system for EUR transfers between financial institutions in countries within the SEPA area.

¹⁰ SEPA Instant: instant EUR transfers available 24/7 within the SEPA area.

¹¹ Elixir: is a domestic PLN transfer system, processed through KIR (National Clearing House) settlement sessions.

¹² Elixir Instant: instant PLN transfers available 24/7, processed through the Express Elixir system operated by KIR.

¹³ FPS (Faster Payments): local transfers in GBP within the UK, via the Faster Payments Service.

			Next – 0.50 EUR	Next – 0.50 EUR
Outgoing Local ¹³ in GBP	0.50 EUR	0.50 EUR	Free	Free
Incoming Local ¹⁴ in RON	0.50 EUR	Currently free up to 50 transfers per month, Next – 0.50 EUR (standard fee: 0.50 EUR)	Currently free up to 50 transfers per month, Next – 0.50 EUR (standard fee: 0.50 EUR)	Currently free up to 50 transfers per month, Next – 0.50 EUR (standard fee: 0.50 EUR)
Outgoing Local ¹⁴ in RON	0.50 EUR	0.50 EUR	free	free
Outgoing Local in other currencies than listed above	0.50 EUR	0.50 EUR	free	free
Internal transfers (between ZEN Clients)	free	free	free	free
ZEN Buddies ¹⁵	free	free	free	free
Transfer To Card (sending)	1.00%	1.00%	1.00%	1.00%

¹⁴ Transfond: local RON transfers within Romania, processed via the national electronic clearing system.

¹⁵ Transfers between ZEN account holders via phone number.

High Risk Transfers Processing Fee

Position	Free	Gold	Platinum	Pro
Transfer to receiver servicing cryptocurrency, loyalty programs or investments ¹⁶	0.30%	0.30%	0.30%	0.30%

PrivatBank^{17 18 19}

Position	Free	Gold	Platinum	Pro
Outgoing Bank Transfer via PrivatMoney	1.00%	1.00%	1.00%	1.00%
Outgoing Transfer To Card via PrivatMoney	1.00%	1.00%	1.00%	1.00%

¹⁶ Fee is paid to ZEN.COM additionally to standard transfer fee. List of qualifying receivers available on https://www.zen.com/files/tc/high_risk_transfers_receivers.pdf

¹⁷ Limits per transaction: 700 EUR or equivalent in other currency (if the recipient is a non-PrivatBank client)

¹⁸ Limits per month: 30 transfers, 9,000 EUR, 7-day transfer limit: 5,000 EUR, 1-day transfer limit: 2000 EUR or equivalent in other currency

¹⁹ Limits per method: 2,000 EUR per 1 day, 5,000 EUR per 7 days

Top up

Payment Method	Free	Gold	Platinum	Pro
Visa® and Mastercard® ²⁰	From – 0.50% Up to – 4.50%	From – Currently free ²¹ (standard fee: 0.50%) Up to – 4.25%	From – free Up to – 4.00%	From – free Up to – 4.00%
Apple Pay and Google Pay ²⁰	From – 0.50% Up to – 4.50%	From – Currently free (standard fee: 0.25%) Up to – 4.25%	From – free Up to – 4.00%	From – free Up to – 4.00%
BLIK	Currently free (standard fee: 0.50%)	Currently free (standard fee: 0.25%)	free	free
Bancontact	0.25 EUR	0.25 EUR	free	free
Bizum	0.5% + 0.20 EUR	0.5% + 0.20 EUR	0.5% + 0.20 EUR	0.5% + 0.20 EUR
iDeal	0.25 EUR	0.25 EUR	free	free
Pay-by-links (PL, SK, CZ)	0.50%	Currently free (standard fee: 0.25%)	free	free
Paysafecash	3.00%	3.00%	3.00%	3.00%
Paysafecard	10.00%	10.00%	10.00%	10.00%
PayPal from EEA account ²²	2.00% + 0.25 EUR	2.00% + 0.25 EUR	2.00% + 0.25 EUR	2.00% + 0.25 EUR
PayPal from non-EEA ²³	6.00% + 0.25 EUR	6.00% + 0.25 EUR	6.00% + 0.25 EUR	6.00% + 0.25 EUR
Neteller	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Skrill	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Rapid Transfer by Skrill	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR
EPS	1.00%+0.30 EUR	1.00%+0.30 EUR	1.00%+0.30 EUR	1.00%+0.30 EUR
Multibanco	1.00%+0.36 EUR	1.00%+0.36 EUR	1.00%+0.36 EUR	1.00%+0.36 EUR
MB Way	1.00% + 0.15 EUR	1.00% + 0.15 EUR	1.00% + 0.15 EUR	1.00% + 0.15 EUR
Swish	0.85% + 0.25 EUR	0.85% + 0.25 EUR	0.85% + 0.25 EUR	0.85% + 0.25 EUR
GCash	2.25% + 0.10 EUR	2.25% + 0.10 EUR	2.25% + 0.10 EUR	2.25% + 0.10 EUR

²⁰ 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 is presented in the application before each top up.

²¹ This promotional offer applies until further notice. Customers will be informed in advance of any changes, with an appropriate notice period in line with applicable regulations.

²² PayPal account created in country that belong to European Economic Area.

²³ PayPal account created in country that do not belong to European Economic Area.

Digital Currency²⁴

Position	Free	Gold	Platinum	Pro
Top up in digital currency	0.50%	0.50%	0.50%	0.50%
Transfer in digital currency	2.00%	2.00%	0.50%	0.50%

Zen Pay^{25 26}

Position	Fee
ZEN Pay Purchase	Free There can be additional Top up fee applied for transfer
ZEN Pay Deposit	Free There can be additional Top up fee applied for transfer

²⁴ Fee is paid to ZEN.COM for being party between user and provider. ZEN.COM does not directly provide services in digital currency.

²⁵ Full details are shown before confirming the transaction

²⁶ Zen Pay fees are the same regardless of chosen payment plan

Zenefits

Position	Free	Gold	Platinum	Pro	
				Zen Card	Zen Pro Card
Instant Cashback ²⁷	50%	100%	100%	100%	100%
Extended Warranty ²⁸	No extended warranty	1-year free electronics (up to 1 500 EUR)	1-year on electronics (up to 5 000 EUR)	1-year on electronics (up to 5 000 EUR)	2-years on electronics (up to 5 000 EUR)
ZEN Care – Shopping Protection ²⁹	One claim yearly	Anytime You can claim ZEN Care –10.00% of transaction amount ONLY when we will receive back Your transaction	Anytime You can claim ZEN Care – free	Anytime You can claim ZEN Care – free	Anytime You can claim ZEN Care – free
Reward Zone ³⁰	Limited	Limited	Limited	Limited	Unlimited
Support via email	Available	Available	Available	Available	Available
Support via chat in mobile application	Available	Available	Available	Available	Available

²⁷ Cashback that user normally receive.

²⁸ https://www.zen.com/files/terms-and-conditions/extended_warranty_terms.pdf

²⁹ If something goes wrong with a ZEN Mastercard® purchase, you can get instant help and request a refund.

³⁰ https://www.zen.com/files/terms-and-conditions/reward_zone_terms.pdf

Incidental Costs³¹

Position	Fee (per transfer/case)
Manual Operation Fee ³²	25.00 EUR SWIFT SHA transfer 5.00 EUR SEPA transfer 5.00 EUR other transfer
Garnishment ³³	80.00 EUR per case
Bank statement for individual period of time	100.00 EUR per case
Export of statements from permanently closed account	100.00 EUR per case

³¹ Incidental Costs fees are the same regardless of chosen payment plan

³² Charged upon return of remaining funds after account closure or payment execution of blocked funds in favor of enforcement agencies via PLAIS system.

³³ 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	Free	Gold	Platinum	Pro
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD	0.60%	0.30%	0.10%	0.10%
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	AED, CNY, CZK, MXN, NOK, RON, SEK, THB	0.65%	0.35%	0.15%	0.15%
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	HUF, ILS, QAR, SAR, TRY, ZAR, BHD, KWD, OMR	0.80%	0.50%	0.30%	0.30%
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	KRW, MYR	1.00%	0.70%	0.50%	0.50%
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	KES, UGX, IDR, PHP, VND	2.00%	1.70%	1.50%	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%	0.35%	0.15%	0.15%
CZK, SEK	HUF, ILS, QAR, SAR, TRY, ZAR, BHD, KWD, OMR	0.80%	0.50%	0.30%	0.30%
CZK, SEK	KRW, MYR	1.00%	0.70%	0.50%	0.50%
CZK, SEK	KES, UGX, IDR, PHP, VND	2.00%	1.70%	1.50%	1.50%
HUF, BHD, KWD, OMR	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, BHD, KWD, OMR	0.80%	0.50%	0.30%	0.30%
HUF, BHD, KWD, OMR	KRW, MYR	1.00%	0.70%	0.50%	0.50%
HUF, BHD, KWD, OMR	KES, UGX, IDR, PHP, VND	2.00%	1.70%	1.50%	1.50%
AED, CHF, NOK, KRW, MYR	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, BHD, KWD, OMR, KRW, MYR	1.00%	0.70%	0.50%	0.50%
AED, CHF, NOK, KRW, MYR	KES, UGX, IDR, PHP, VND	2.00%	1.70%	1.50%	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, BHD, KWD, OMR, KRW, MYR	1.20%	0.90%	0.70%	0.70%
CNY, HKD, ILS, JPY, MXN, NZD, QAR, SAR, SGD, THB, ZAR	KES, UGX, IDR, PHP, VND	2.00%	1.70%	1.50%	1.50%
TRY, KES, UGX, IDR, PHP, VND	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, BHD, KWD, OMR, KRW, MYR, KES, UGX, IDR, PHP, VND	2.00%	1.70%	1.50%	1.50%

ZEN.COM

Individual Customer

effective from **April 6, 2026** (101.EUR.C.2026.15)

to **May 8, 2026** (101.EUR.C.2026.19)

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Account

Position	Free	Gold	Platinum	Pro
Opening account	free	free	free	free
Maintaining account	free	0.90 EUR per month	6.90 EUR per month	6.90 EUR per month

Currency Exchange³⁴

Position	Free	Gold	Platinum	Pro
Ordered directly by customer	ZEN Rate + 0.50%	ZEN Rate + 0.20%	ZEN Rate + 0.00%	ZEN Rate + 0.00%
Executed by system during transaction ³⁵	ZEN Rate + 0.50%	ZEN Rate + 0.20%	ZEN Rate + 0.00%	ZEN Rate + 0.00%
Executed by system during card purchase in account currency	ZEN Rate + 0.50%	ZEN Rate + 0.20%	ZEN Rate + 0.00%	ZEN Rate + 0.00%
Fee outside foreign exchange market hours	Additional 0.40% in rates	Additional 0.40% in rates	Additional 0.40% in rates	ZEN Rate + 0.00%
Markup over Mastercard® rate for card purchase made not in account currency	0.50%	0.20%	0.00%	0.00%

³⁴ ZEN Rate is based on the interbank market mid-rate (rate between the buy and sell prices, used by financial institutions and updated in real time) and includes ZEN costs and a premium for exchange rate risk. The ZEN Rate may vary depending on the customer country market.

³⁵ Cascading currency conversion: If funds are insufficient in the transaction currency, conversion will proceed sequentially from available accounts in other currencies.

Cards issuing

Position	Free	Gold	Platinum	Pro
Physical card order ³⁶	10.00 EUR	First – free Next – 10.00 EUR	Up to 2 - free Next – 10.00 EUR	Up to 2 - free Next – 10.00 EUR
Virtual card order ³	First – free Next – 5.00 EUR	First – free Next – 5.00 EUR	Up to 3 – free Next – 5.00 EUR	Up to 3 – free Next – 5.00 EUR
Card purchase ³⁷	free Proper conversion rate applied	free Proper conversion rate applied	free Proper conversion rate applied	free Proper conversion rate applied
Card purchase with cashback	free Proper conversion rate applied	free Proper conversion rate applied	free Proper conversion rate applied	free Proper conversion rate applied
Cash withdrawal ³⁸	1.50%	Up to 200 EUR per month – free, above – 1.50%	Up to 800 EUR per month – free, above – 1.50%	Up to 800 EUR per month – free, above – 1.50%
Cash deposit with Euronet ATM network	1.00 %	1.00 %	1.00 %	1.00 %
Cash deposit with Planet Cash ATM network	1.00 %	1.00 %	1.00 %	1.00 %
Transfer to card (receiving) ³⁹	2.00%	2.00%	2.00%	2.00%
PIN change in ATM	1.00 EUR	1.00 EUR	1.00 EUR	1.00 EUR
Balance inquiry	1.00 EUR	1.00 EUR	1.00 EUR	1.00 EUR
Adding card to: <ul style="list-style-type: none"> • Apple Pay • Google Pay • Xiaomi Pay • Garmin Pay 	free	free	free	free

³⁶ Limit includes all issued cards that have not expired.

³⁷ The applicable exchange rate will be shown in the ZEN app before transaction confirmation.

³⁸ Some ATMs may charge additional fees (e.g., DCC or surcharge). ZEN does not charge or take responsibility for these fees. The ATM should display the total amount, including any additional fees, before completing the transaction.

³⁹ Incoming transfers to your card.

Transfers

Position	Free	Gold	Platinum	Pro
Outgoing SWIFT – SHA ⁴⁰	0.10% + 5.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR
Outgoing SWIFT – OUR ⁴¹	Category 1 – 0.10% + 25.00 EUR Category 2 – 0.10% + 35.00 EUR Category 3 – 0.10% + 50.00 EUR	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR
Incoming SWIFT	0.10% + 5.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR
Incoming SEPA ⁴² in EUR (Standard)	free	free	free	free
Outgoing SEPA in EUR (Standard)	0.25 EUR	0.25 EUR	free	free
Incoming SEPA ⁴³ in EUR (Instant)	free	free	free	free
Outgoing SEPA in EUR (Instant)	Unavailable	0.25 EUR	free	free
Incoming Local ⁴⁴ in PLN (Standard)	free	free	free	free
Outgoing Local ¹¹ in PLN (Standard)	0.50 EUR	0.25 EUR	free	free
Incoming Local ⁴⁵ in PLN (Instant)	free	free	free	free
Outgoing Local ¹² in PLN (Instant)	1.00 EUR	0.50 EUR	Currently free (standard fee: 0.25 EUR)	Currently free (standard fee: 0.25 EUR)

⁴⁰ SHA (shared): the transfer costs are shared between the sender and the recipient.

⁴¹ OUR: the sender pays all fees. A list of countries and territories in each category is available at the end of the document.

⁴² SEPA: a standardized payment system for EUR transfers between financial institutions in countries within the SEPA area.

⁴³ SEPA Instant: instant EUR transfers available 24/7 within the SEPA area.

⁴⁴ Elixir: is a domestic PLN transfer system, processed through KIR (National Clearing House) settlement sessions.

⁴⁵ Elixir Instant: instant PLN transfers available 24/7, processed through the Express Elixir system operated by KIR.

Incoming Local ⁴⁶ in GBP	0.50 EUR	0.50 EUR	Up to 50 transfers per month – free Next – 0.50 EUR	Up to 50 transfers per month – free Next – 0.50 EUR
Outgoing Local ¹³ in GBP	0.50 EUR	0.50 EUR	Free	Free
Incoming Local ⁴⁷ in RON	0.50 EUR	Currently free up to 50 transfers per month, Next – 0.50 EUR (standard fee: 0.50 EUR)	Currently free up to 50 transfers per month, Next – 0.50 EUR (standard fee: 0.50 EUR)	Currently free up to 50 transfers per month, Next – 0.50 EUR (standard fee: 0.50 EUR)
Outgoing Local ¹⁴ in RON	0.50 EUR	0.50 EUR	free	free
Outgoing Local in other currencies than listed above	0.50 EUR	0.50 EUR	free	free
Internal transfers (between ZEN Clients)	free	free	free	free
ZEN Buddies ⁴⁸	free	free	free	free
Transfer To Card (sending)	1.00%	1.00%	1.00%	1.00%

⁴⁶ FPS (Faster Payments): local transfers in GBP within the UK, via the Faster Payments Service.

⁴⁷ Transfond: local RON transfers within Romania, processed via the national electronic clearing system.

⁴⁸ Transfers between ZEN account holders via phone number.

High Risk Transfers Processing Fee

Position	Free	Gold	Platinum	Pro
Transfer to receiver servicing cryptocurrency, loyalty programs or investments ⁴⁹	0.30%	0.30%	0.30%	0.30%

PrivatBank^{50 51 52}

Position	Free	Gold	Platinum	Pro
Outgoing Bank Transfer via PrivatMoney	1.00%	1.00%	1.00%	1.00%
Outgoing Transfer To Card via PrivatMoney	1.00%	1.00%	1.00%	1.00%

⁴⁹ Fee is paid to ZEN.COM additionally to standard transfer fee. List of qualifying receivers available on https://www.zen.com/files/tc/high_risk_transfers_receivers.pdf

⁵⁰ Limits per transaction: 700 EUR or equivalent in other currency (if the recipient is a non-PrivatBank client)

⁵¹ Limits per month: 30 transfers, 9,000 EUR, 7-day transfer limit: 5,000 EUR, 1-day transfer limit: 2000 EUR or equivalent in other currency

⁵² Limits per method: 2,000 EUR per 1 day, 5,000 EUR per 7 days

Top up

Payment Method	Free	Gold	Platinum	Pro
Visa® and Mastercard® ⁵³	From – 0.50% Up to – 4.50%	From – Currently free ⁵⁴ (standard fee: 0.50%) Up to – 4.25%	From – free Up to – 4.00%	From – free Up to – 4.00%
Apple Pay and Google Pay ²⁰	From – 0.50% Up to – 4.50%	From – Currently free (standard fee: 0.25%) Up to – 4.25%	From – free Up to – 4.00%	From – free Up to – 4.00%
BLIK	Currently free (standard fee: 0.50%)	Currently free (standard fee: 0.25%)	free	free
Bancontact	0.25 EUR	0.25 EUR	free	free
Bizum	0.5% + 0.20 EUR	0.5% + 0.20 EUR	0.5% + 0.20 EUR	0.5% + 0.20 EUR
iDeal	0.25 EUR	0.25 EUR	free	free
Pay-by-links (PL, SK, CZ)	0.50%	Currently free (standard fee: 0.25%)	free	free
Paysafecash	3.00%	3.00%	3.00%	3.00%
Paysafecard	10.00%	10.00%	10.00%	10.00%
PayPal from EEA account ⁵⁵	2.00% + 0.25 EUR	2.00% + 0.25 EUR	2.00% + 0.25 EUR	2.00% + 0.25 EUR
PayPal from non-EEA ⁵⁶	6.00% + 0.25 EUR	6.00% + 0.25 EUR	6.00% + 0.25 EUR	6.00% + 0.25 EUR
Neteller	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Skrill	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Rapid Transfer by Skrill	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR
EPS	1.00%+0.30 EUR	1.00%+0.30 EUR	1.00%+0.30 EUR	1.00%+0.30 EUR
Multibanco	1.00%+0.36 EUR	1.00%+0.36 EUR	1.00%+0.36 EUR	1.00%+0.36 EUR
MB Way	1.00% + 0.15 EUR	1.00% + 0.15 EUR	1.00% + 0.15 EUR	1.00% + 0.15 EUR
Swish	0.85% + 0.25 EUR	0.85% + 0.25 EUR	0.85% + 0.25 EUR	0.85% + 0.25 EUR
GCash	2.25% + 0.10 EUR	2.25% + 0.10 EUR	2.25% + 0.10 EUR	2.25% + 0.10 EUR

⁵³ 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 is presented in the application before each top up.

⁵⁴ This promotional offer applies until further notice. Customers will be informed in advance of any changes, with an appropriate notice period in line with applicable regulations.

⁵⁵ PayPal account created in country that belong to European Economic Area.

⁵⁶ PayPal account created in country that do not belong to European Economic Area.

Digital Currency⁵⁷

Position	Free	Gold	Platinum	Pro
Top up in digital currency	0.50%	0.50%	0.50%	0.50%
Transfer in digital currency	2.00%	2.00%	0.50%	0.50%

Zen Pay^{58 59}

Position	Fee
ZEN Pay Purchase	Free There can be additional Top up fee applied for transfer
ZEN Pay Deposit	Free There can be additional Top up fee applied for transfer

⁵⁷ Fee is paid to ZEN.COM for being party between user and provider. ZEN.COM does not directly provide services in digital currency.

⁵⁸ Full details are shown before confirming the transaction

⁵⁹ Zen Pay fees are the same regardless of chosen payment plan

Zenefits

Position	Free	Gold	Platinum	Pro	
				Zen Card	Zen Pro Card
Instant Cashback ⁶⁰	50%	100%	100%	100%	100%
Extended Warranty ⁶¹	No extended warranty	1-year free electronics (up to 1 500 EUR)	1-year on electronics (up to 5 000 EUR)	1-year on electronics (up to 5 000 EUR)	2-years on electronics (up to 5 000 EUR)
ZEN Care – Shopping Protection ⁶²	One claim yearly	Anytime You can claim ZEN Care –10.00% of transaction amount ONLY when we will receive back Your transaction	Anytime You can claim ZEN Care – free	Anytime You can claim ZEN Care – free	Anytime You can claim ZEN Care – free
Reward Zone ⁶³	Limited	Limited	Limited	Limited	Unlimited
Support via email	Available	Available	Available	Available	Available
Support via chat in mobile application	Available	Available	Available	Available	Available

⁶⁰ Cashback that user normally receive.

⁶¹ https://www.zen.com/files/terms-and-conditions/extended_warranty_terms.pdf

⁶² If something goes wrong with a ZEN Mastercard® purchase, you can get instant help and request a refund.

⁶³ https://www.zen.com/files/terms-and-conditions/reward_zone_terms.pdf

Incidental Costs⁶⁴

Position	Fee (per transfer/case)
Manual Operation Fee ⁶⁵	25.00 EUR SWIFT SHA transfer 5.00 EUR SEPA transfer 5.00 EUR other transfer
Garnishment ⁶⁶	80.00 EUR per case
Bank statement for individual period of time	100.00 EUR per case
Export of statements from permanently closed account	100.00 EUR per case

⁶⁴ Incidental Costs fees are the same regardless of chosen payment plan

⁶⁵ Charged upon return of remaining funds after account closure or payment execution of blocked funds in favor of enforcement agencies via PLAIS system.

⁶⁶ 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

ZEN.COM

Individual Customer

effective as of May 8, 2026 (101.EUR.C.2026.19)

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Account

Position	Free	Gold	Platinum	Pro
Opening account	free	free	free	free
Maintaining account	free	0.90 EUR per month	6.90 EUR per month	6.90 EUR per month
Maintenance of closed accounts ⁶⁷	1.00% (min. 10 EUR) per month	1.00% (min. 10 EUR) per month	1.00% (min. 10 EUR) per month	1.00% (min. 10 EUR) per month

Currency Exchange⁶⁸

Position	Free	Gold	Platinum	Pro
Ordered directly by customer	ZEN Rate + 0.50%	ZEN Rate + 0.20%	ZEN Rate + 0.00%	ZEN Rate + 0.00%
Executed by system during transaction ⁶⁹	ZEN Rate + 0.50%	ZEN Rate + 0.20%	ZEN Rate + 0.00%	ZEN Rate + 0.00%
Executed by system during card purchase in account currency	ZEN Rate + 0.50%	ZEN Rate + 0.20%	ZEN Rate + 0.00%	ZEN Rate + 0.00%
Fee outside foreign exchange market hours	Additional 0.40% in rates	Additional 0.40% in rates	Additional 0.40% in rates	ZEN Rate + 0.00%
Markup over Mastercard® rate for card purchase made not in account currency	0.50%	0.20%	0.00%	0.00%

⁶⁷ Calculated based on the unclaimed funds remaining in the closed account.

⁶⁸ ZEN Rate is based on the interbank market mid-rate (rate between the buy and sell prices, used by financial institutions and updated in real time) and includes ZEN costs and a premium for exchange rate risk. The ZEN Rate may vary depending on the customer country market.

⁶⁹ Cascading currency conversion: If funds are insufficient in the transaction currency, conversion will proceed sequentially from available accounts in other currencies.

Cards issuing

Position	Free	Gold	Platinum	Pro
Physical card order ⁷⁰	10.00 EUR	First – free Next – 10.00 EUR	Up to 2 - free Next – 10.00 EUR	Up to 2 - free Next – 10.00 EUR
Virtual card order ³	First – free Next – 5.00 EUR	First – free Next – 5.00 EUR	Up to 3 – free Next – 5.00 EUR	Up to 3 – free Next – 5.00 EUR
Card purchase ⁷¹	free Proper conversion rate applied	free Proper conversion rate applied	free Proper conversion rate applied	free Proper conversion rate applied
Card purchase with cashback	free Proper conversion rate applied	free Proper conversion rate applied	free Proper conversion rate applied	free Proper conversion rate applied
Cash withdrawal ⁷²	1.50%	Up to 200 EUR per month – free, above – 1.50%	Up to 800 EUR per month – free, above – 1.50%	Up to 800 EUR per month – free, above – 1.50%
Cash deposit with Euronet ATM network	1.00 %	1.00 %	1.00 %	1.00 %
Cash deposit with Planet Cash ATM network	1.00 %	1.00 %	1.00 %	1.00 %
Transfer to card (receiving) ⁷³	2.00%	2.00%	2.00%	2.00%
PIN change in ATM	1.00 EUR	1.00 EUR	1.00 EUR	1.00 EUR
Balance inquiry	1.00 EUR	1.00 EUR	1.00 EUR	1.00 EUR
Adding card to: <ul style="list-style-type: none"> • Apple Pay • Google Pay • Xiaomi Pay • Garmin Pay 	free	free	free	free

⁷⁰ Limit includes all issued cards that have not expired.

⁷¹ The applicable exchange rate will be shown in the ZEN app before transaction confirmation.

⁷² Some ATMs may charge additional fees (e.g., DCC or surcharge). ZEN does not charge or take responsibility for these fees. The ATM should display the total amount, including any additional fees, before completing the transaction.

⁷³ Incoming transfers to your card.

Transfers

Position	Free	Gold	Platinum	Pro
Outgoing SWIFT – SHA ⁷⁴	0.10% + 5.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR
Outgoing SWIFT – OUR ⁷⁵	Category 1 – 0.10% + 25.00 EUR Category 2 – 0.10% + 35.00 EUR Category 3 – 0.10% + 50.00 EUR	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR
Incoming SWIFT	0.10% + 5.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR
Incoming SEPA ⁷⁶ in EUR (Standard)	free	free	free	free
Outgoing SEPA in EUR (Standard)	0.25 EUR	0.25 EUR	free	free
Incoming SEPA ⁷⁷ in EUR (Instant)	free	free	free	free
Outgoing SEPA in EUR (Instant)	Unavailable	0.25 EUR	free	free
Incoming Local ⁷⁸ in PLN (Standard)	free	free	free	free
Outgoing Local ¹¹ in PLN (Standard)	0.50 EUR	0.25 EUR	free	free
Incoming Local ⁷⁹ in PLN (Instant)	free	free	free	free
Outgoing Local ¹² in PLN (Instant)	1.00 EUR	0.50 EUR	Currently free (standard fee: 0.25 EUR)	Currently free (standard fee: 0.25 EUR)

⁷⁴ SHA (shared): the transfer costs are shared between the sender and the recipient.

⁷⁵ OUR: the sender pays all fees. A list of countries and territories in each category is available at the end of the document.

⁷⁶ SEPA: a standardized payment system for EUR transfers between financial institutions in countries within the SEPA area.

⁷⁷ SEPA Instant: instant EUR transfers available 24/7 within the SEPA area.

⁷⁸ Elixir: is a domestic PLN transfer system, processed through KIR (National Clearing House) settlement sessions.

⁷⁹ Elixir Instant: instant PLN transfers available 24/7, processed through the Express Elixir system operated by KIR.

Incoming Local ⁸⁰ in GBP	0.50 EUR	0.50 EUR	Up to 50 transfers per month – free Next – 0.50 EUR	Up to 50 transfers per month – free Next – 0.50 EUR
Outgoing Local ¹³ in GBP	0.50 EUR	0.50 EUR	Free	Free
Incoming Local ⁸¹ in RON	0.50 EUR	Currently free up to 50 transfers per month, Next – 0.50 EUR (standard fee: 0.50 EUR)	Currently free up to 50 transfers per month, Next – 0.50 EUR (standard fee: 0.50 EUR)	Currently free up to 50 transfers per month, Next – 0.50 EUR (standard fee: 0.50 EUR)
Outgoing Local ¹⁴ in RON	0.50 EUR	0.50 EUR	free	free
Outgoing Local in other currencies than listed above	0.50 EUR	0.50 EUR	free	free
Internal transfers (between ZEN Clients)	free	free	free	free
ZEN Buddies ⁸²	free	free	free	free
Transfer To Card (sending)	1.00%	1.00%	1.00%	1.00%

⁸⁰ FPS (Faster Payments): local transfers in GBP within the UK, via the Faster Payments Service.

⁸¹ Transfond: local RON transfers within Romania, processed via the national electronic clearing system.

⁸² Transfers between ZEN account holders via phone number.

High Risk Transfers Processing Fee

Position	Free	Gold	Platinum	Pro
Transfer to receiver servicing cryptocurrency, loyalty programs or investments ⁸³	0.30%	0.30%	0.30%	0.30%

PrivatBank^{84 85 86}

Position	Free	Gold	Platinum	Pro
Outgoing Bank Transfer via PrivatMoney	1.00%	1.00%	1.00%	1.00%
Outgoing Transfer To Card via PrivatMoney	1.00%	1.00%	1.00%	1.00%

⁸³ Fee is paid to ZEN.COM additionally to standard transfer fee. List of qualifying receivers available on https://www.zen.com/files/tc/high_risk_transfers_receivers.pdf

⁸⁴ Limits per transaction: 700 EUR or equivalent in other currency (if the recipient is a non-PrivatBank client)

⁸⁵ Limits per month: 30 transfers, 9,000 EUR, 7-day transfer limit: 5,000 EUR, 1-day transfer limit: 2000 EUR or equivalent in other currency

⁸⁶ Limits per method: 2,000 EUR per 1 day, 5,000 EUR per 7 days

Top up

Payment Method	Free	Gold	Platinum	Pro
Visa® and Mastercard® ⁸⁷	From – 0.50% Up to – 4.50%	From – Currently free ⁸⁸ (standard fee: 0.50%) Up to – 4.25%	From – free Up to – 4.00%	From – free Up to – 4.00%
Apple Pay and Google Pay ²⁰	From – 0.50% Up to – 4.50%	From – Currently free (standard fee: 0.25%) Up to – 4.25%	From – free Up to – 4.00%	From – free Up to – 4.00%
BLIK	Currently free (standard fee: 0.50%)	Currently free (standard fee: 0.25%)	free	free
Bancontact	0.25 EUR	0.25 EUR	free	free
Bizum	0.5% + 0.20 EUR	0.5% + 0.20 EUR	0.5% + 0.20 EUR	0.5% + 0.20 EUR
iDeal	0.25 EUR	0.25 EUR	free	free
Pay-by-links (PL, SK, CZ)	0.50%	Currently free (standard fee: 0.25%)	free	free
Paysafecash	3.00%	3.00%	3.00%	3.00%
Paysafecard	10.00%	10.00%	10.00%	10.00%
PayPal from EEA account ⁸⁹	2.00% + 0.25 EUR	2.00% + 0.25 EUR	2.00% + 0.25 EUR	2.00% + 0.25 EUR
PayPal from non-EEA ⁹⁰	6.00% + 0.25 EUR	6.00% + 0.25 EUR	6.00% + 0.25 EUR	6.00% + 0.25 EUR
Neteller	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Skrill	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Rapid Transfer by Skrill	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR
EPS	1.00%+0.30 EUR	1.00%+0.30 EUR	1.00%+0.30 EUR	1.00%+0.30 EUR
Multibanco	1.00%+0.36 EUR	1.00%+0.36 EUR	1.00%+0.36 EUR	1.00%+0.36 EUR
MB Way	1.00% + 0.15 EUR	1.00% + 0.15 EUR	1.00% + 0.15 EUR	1.00% + 0.15 EUR
Swish	0.85% + 0.25 EUR	0.85% + 0.25 EUR	0.85% + 0.25 EUR	0.85% + 0.25 EUR
GCash	2.25% + 0.10 EUR	2.25% + 0.10 EUR	2.25% + 0.10 EUR	2.25% + 0.10 EUR

⁸⁷ 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 is presented in the application before each top up.

⁸⁸ This promotional offer applies until further notice. Customers will be informed in advance of any changes, with an appropriate notice period in line with applicable regulations.

⁸⁹ PayPal account created in country that belong to European Economic Area.

⁹⁰ PayPal account created in country that do not belong to European Economic Area.

Digital Currency⁹¹

Position	Free	Gold	Platinum	Pro
Top up in digital currency	0.50%	0.50%	0.50%	0.50%
Transfer in digital currency	2.00%	2.00%	0.50%	0.50%

Zen Pay^{92 93}

Position	Fee
ZEN Pay Purchase	Free There can be additional Top up fee applied for transfer
ZEN Pay Deposit	Free There can be additional Top up fee applied for transfer

⁹¹ Fee is paid to ZEN.COM for being party between user and provider. ZEN.COM does not directly provide services in digital currency.

⁹² Full details are shown before confirming the transaction

⁹³ Zen Pay fees are the same regardless of chosen payment plan

Zenefits

Position	Free	Gold	Platinum	Pro	
				Zen Card	Zen Pro Card
Instant Cashback ⁹⁴	50%	100%	100%	100%	100%
Extended Warranty ⁹⁵	No extended warranty	1-year free electronics (up to 1 500 EUR)	1-year on electronics (up to 5 000 EUR)	1-year on electronics (up to 5 000 EUR)	2-years on electronics (up to 5 000 EUR)
ZEN Care – Shopping Protection ⁹⁶	One claim yearly	Anytime You can claim ZEN Care –10.00% of transaction amount ONLY when we will receive back Your transaction	Anytime You can claim ZEN Care – free	Anytime You can claim ZEN Care – free	Anytime You can claim ZEN Care – free
Reward Zone ⁹⁷	Limited	Limited	Limited	Limited	Unlimited
Support via email	Available	Available	Available	Available	Available
Support via chat in mobile application	Available	Available	Available	Available	Available

⁹⁴ Cashback that user normally receive.

⁹⁵ https://www.zen.com/files/terms-and-conditions/extended_warranty_terms.pdf

⁹⁶ If something goes wrong with a ZEN Mastercard® purchase, you can get instant help and request a refund.

⁹⁷ https://www.zen.com/files/terms-and-conditions/reward_zone_terms.pdf

Incidental Costs⁹⁸

Position	Fee (per transfer/case)
Manual Operation Fee ⁹⁹	25.00 EUR SWIFT SHA transfer 5.00 EUR SEPA transfer 5.00 EUR other transfer
Garnishment ¹⁰⁰	80.00 EUR per case
Bank statement for individual period of time	100.00 EUR per case
Export of statements from permanently closed account	100.00 EUR per case

⁹⁸ Incidental Costs fees are the same regardless of chosen payment plan

⁹⁹ Charged upon return of remaining funds after account closure or payment execution of blocked funds in favor of enforcement agencies via PLAIS system.

¹⁰⁰ 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