

ZEN.COM

Individual Customer

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Account¹

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 ²	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 Exchange³

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 ⁴	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%

¹ All promotional offers presented in this Fee Schedule are valid until withdrawn. Clients will receive at least two (2) months' prior notice of any changes on a durable medium, in accordance with applicable payment services regulations.

² Calculated based on the unclaimed funds remaining in the closed account.

³ 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.

⁴ 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 ⁵	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 ⁵	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	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 ⁶	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) ⁷	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: • Apple Pay • Google Pay • Xiaomi Pay • Garmin Pay	free	free	free	free

⁵ Limit includes all issued cards that have not expired.

⁶ 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.

⁷ Incoming transfers to your card.

Transfers

Position	Free	Gold	Platinum	Pro
Outgoing SWIFT – SHA ⁸	0.10% + 5.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR
Outgoing SWIFT – OUR ⁹	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 ¹⁰ in EUR (Standard)	free	free	free	free
Outgoing SEPA in EUR (Standard)	0.25 EUR	0.25 EUR	free	free
Incoming SEPA ¹¹ in EUR (Instant)	free	free	free	free
Outgoing SEPA in EUR (Instant)	Unavailable	0.25 EUR	free	free
Incoming Local ¹² in PLN (Standard)	free	free	free	free
Outgoing Local ¹³ in PLN (Standard)	0.50 EUR	0.25 EUR	free	free
Incoming Local ¹³ in PLN (Instant)	free	free	free	free
Outgoing Local ¹⁴ in PLN (Instant)	1.00 EUR	0.50 EUR	Currently free (standard fee: 0.25 EUR)	Currently free (standard fee: 0.25 EUR)

⁸ SHA (shared): the transfer costs are shared between the sender and the recipient.

⁹ OUR: the sender pays all fees. A list of countries and territories in each category is available at the end of the document.

¹⁰ SEPA: a standardized payment system for EUR transfers between financial institutions in countries within the SEPA area.

¹¹ SEPA Instant: instant EUR transfers available 24/7 within the SEPA area.

¹² Elixir: is a domestic PLN transfer system, processed through KIR (National Clearing House) settlement sessions.

¹³ Elixir Instant: instant PLN transfers available 24/7, processed through the Express Elixir system operated by KIR.

Incoming Local ¹⁴ 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 ¹⁵ in GBP	0.50 EUR	0.50 EUR	free	free
Incoming Local ¹⁵ 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 ¹⁶ 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 ¹⁶	free	free	free	free
Transfer To Card (sending)	1.00%	1.00%	1.00%	1.00%
Mastercard XBS ¹⁷	Category 1 – 5.00 EUR Category 2 – 0.50% + 5.00 EUR Category 3 – 2% + 5 EUR	Category 1 – 4.00 EUR Category 2 – 0.50% + 4.00 EUR Category 3 – 1.75% + 4.00 EUR	Category 1 – 3.00 EUR Category 2 – 0.50% + 3.00 EUR Category 3 – 1.75% + 3.00 EUR	Category 1 – 3.00 EUR Category 2 – 0.40% + 3.00 EUR Category 3 – 1.50% + 3.00 EUR

¹⁴ FPS (Faster Payments): local transfers in GBP within the UK, via the Faster Payments Service.

¹⁵ Transfond: local RON transfers within Romania, processed via the national electronic clearing system.

¹⁶ Transfers between ZEN account holders via phone number.

¹⁷ A list of countries and territories in each category is available at the end of the document.

High Risk Transfers Processing Fee

Position	Free	Gold	Platinum	Pro
Transfer to receiver servicing cryptocurrency, loyalty programs or investments ¹⁸	0.30%	0.30%	0.30%	0.30%

PrivatBank^{19 20 21}

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%

¹⁸ 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

¹⁹ Limits per transaction: 700 EUR or equivalent in other currency (if the recipient is a non-PrivatBank client)

²⁰ 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

²¹ 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® ²²	From – 0.50% Up to – 4.50%	From – Currently free (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 ²²	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
Pay-by-links (AT, BE, DE, ES, NL)	0.25 EUR	0.25 EUR	free	free
Paysafecash	3.00%	3.00%	3.00%	3.00%
Paysafecard	10.00%	10.00%	10.00%	10.00%
PayPal from EEA account ²³	2.00% + 0.25 EUR	2.00% + 0.25 EUR	2.00% + 0.25 EUR	2.00% + 0.25 EUR
PayPal from non-EEA ²⁴	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

²² 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.

²³ PayPal account created in country that belong to European Economic Area.

²⁴ PayPal account created in country that do not belong to European Economic Area.

Digital Currency²⁵

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^{26 27}

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

²⁵ Fee is paid to ZEN.COM for being party between user and provider. ZEN.COM does not directly provide services in digital currency.

²⁶ Full details are shown before confirming the transaction

²⁷ Zen Pay fees are the same regardless of chosen payment plan

Zenefits

Position	Free	Gold	Platinum	Pro	
				Zen Card	Zen Pro Card
Instant Cashback ²⁸	50%	100%	100%	100%	100%
Extended Warranty ²⁹	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 ³⁰	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 ³¹	Limited	Limited	Limited	Limited	Unlimited
Support via email	Available	Available	Available	Available	Available
Support via chat in mobile application	Available	Available	Available	Available	Available

²⁸ Cashback that user normally receive.

²⁹ https://www.zen.com/files/terms-and-conditions/extended_warranty_terms.pdf

³⁰ If something goes wrong with a ZEN Mastercard® or ZEN Visa purchase, you can get instant help and request a refund.

³¹ https://www.zen.com/files/terms-and-conditions/reward_zone_terms.pdf

Incidental Costs³²

Position	Fee (per transfer/case)
Manual Operation Fee ³³	25.00 EUR SWIFT SHA transfer 5.00 EUR SEPA transfer 5.00 EUR other transfer
Garnishment ³⁴	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

³² Incidental Costs fees are the same regardless of chosen payment plan

³³ Charged upon return of remaining funds after account closure or payment execution of blocked funds in favor of enforcement agencies via PLAIS system.

³⁴ 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 for SWIFT OUR

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

Country categories for Mastercard XBS pricing model

Category 1:

- United Kingdom (GBP)
- United States (USD)

Category 2:

- Denmark (DKK)
- Mexico (MXN)
- Poland (PLN)
- Sweden (SEK)
- Switzerland (CHF)
- Israel (ILS)
- Indonesia (IDR)

Category 3:

- Turkey (TRY)
- Norway (NOK)
- Hungary (HUF)