

ZEN.COM

Individual Customer

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Account & everyday spending

Position	Good	Better	Best	Zen
Opening account	free	free	free	free
Maintaining account ¹	free	2.99 EUR per month 14.99 RON per month 1149 HUF per month 69 CZK per month 29.99 SEK per month 22.99 DKK per month	6.99 EUR per month 34.99 RON per month 2499 HUF per month 169 CZK per month 69.99 SEK per month 52.99 DKK per month	16.99 EUR per month 84.99 RON per month 6499 HUF per month 409 CZK per month 179.99 SEK per month 124.99 DKK 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
Multi-currency account / IBAN	Available	Available	Available	Available
Free card payments	Available	Available	Available	Available
Multi-currency card	Available	Available	Available	Available
Spending overview & history	Available	Available	Available	Available
Plan cancellation	No commitment	No commitment, cancel anytime · billed monthly	3-month minimum term, then cancel anytime · billed monthly	3-month minimum term, then cancel anytime · billed monthly

¹ Charged in your account's local currency; if not listed above, charged in EUR.

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

Shopping benefits & protection

Position	Good	Better	Best	Zen
Instant Cashback ³	50%	100%	100%	100%
ZEN Care Shopping Protection ⁴	One claim yearly	Available	Available	Available
Reward Zone ⁵	Unavailable	Available	Available	Available
Extended Warranty ^{6,7}	Unavailable	12 months free electronics (up to 1 500 EUR)	12 months free electronics (up to 5 000 EUR)	12 months free electronics (up to 5 000 EUR)
Best Price Cover ⁷	Unavailable	Available Up to 100 EUR	Available Up to 250 EUR	Available Up to 500 EUR
ATM Anti-Theft ⁷	Unavailable	Available Up to 100 EUR	Available Up to 250 EUR	Available Up to 500 EUR
Event Ticket Cover ⁷	Unavailable	Unavailable	Available Up to 250 EUR	Available Up to 500 EUR

³ Cashback that user normally receive.

⁴ If something goes wrong with a ZEN Mastercard® or ZEN Visa purchase, you can get instant help and request a refund.

⁵ https://www.zen.com/files/terms-and-conditions/reward_zone_terms.pdf

⁶ https://www.zen.com/files/terms-and-conditions/extended_warranty_terms.pdf

⁷ Benefit availability depends on your country of residence. See details. <https://ask.zen.com/hc/articles/30630234353948/>

Travel benefits & protection

Position	Good	Better	Best	Zen
Flight Claim Assistant ⁷	Unavailable	Available	Available	Available
Travel Delay Cover (trip/baggage delay, missed departure/connection) ⁷	Unavailable	Unavailable	Available Up to 400 EUR	Available Up to 1 000 EUR
Travel Cancellation Cover ⁷	Unavailable	Unavailable	Available Up to 2 500 EUR	Available Up to 5 000 EUR
Travel Agency Failure Assistant	Unavailable	Unavailable	Available	Available
Airline Failure Assistant	Unavailable	Unavailable	Available	Available
Personal Liability Cover for travel ⁷	Unavailable	Unavailable	Available Up to 1 000 000 EUR	Available Up to 1 500 000 EUR
Flight Live Assistant ⁷	Unavailable	Unavailable	Unavailable	Available
Flight Delay Lounge Pass ⁷	Unavailable	Unavailable	Unavailable	Available
Rental Car Excess Cover ⁷	Unavailable	Unavailable	Unavailable	Available Up to 30 000 EUR

⁷ Benefit availability depends on your country of residence. See details. <https://ask.zen.com/hc/articles/30630234353948/>

Cards

Position	Good	Better	Best	Zen
Physical card order ⁸	9.99 EUR	First – free Next – 9.99 EUR	First – free Next – 9.99 EUR	First – free Next – 9.99 EUR
Standard card delivery	free	2.99 EUR during the trial, free after it ends	free	free
Physical metal card order	Not available	Not available	Not available	69.99 EUR
Virtual card order ⁸	First – free Next – 4.99 EUR	Up to 3 – free Next – 4.99 EUR	Up to 6 – free Next – 4.99 EUR	Up to 9 – free Next – 4.99 EUR
Physical Be Local Card	Not available	First – 5.99 EUR Next – 9.99 EUR	First – 5.99 EUR Next – 9.99 EUR	First – free Next – 9.99 EUR
Card purchase	free Proper conversion rate applied	free Proper conversion rate applied	free Proper conversion rate applied	free Proper conversion rate applied
Cards available	Main cards (White), Special cards	Main cards (White, Green), Special cards	Main cards (White, Green, Gold), Special cards	Main cards (White, Green, Gold, Black, Black metal), Special cards
Adding card to: • Apple Pay • Google Pay • Xiaomi Pay • Garmin Pay	free	free	free	free
Instant card notifications	Available	Available	Available	Available

⁸ Limit includes all issued cards that have not expired.

Currency exchange⁹

Position	Good	Better	Best	Zen
Ordered directly by customer	Up to 1 000 EUR per month	Up to 3 000 EUR per month	ZEN Rate + 0.00%	ZEN Rate + 0.00%
Executed by system during transaction ¹⁰	–	–		
Executed by system during card purchase in account currency	ZEN Rate + 0.00%, above – ZEN Rate + 0.50%	ZEN Rate + 0.00%, above – ZEN Rate + 0.25%		
Fee outside foreign exchange market hours	Additional 0.40% in rates	Additional 0.40% in rates	Additional 0.40% in rates	free
Markup over Mastercard® rate for card purchase made not in account currency	0.50%	0.25%	0.10%	0.00%

⁹ 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.

¹⁰ Cascading currency conversion: If funds are insufficient in the transaction currency, conversion will proceed sequentially from available accounts in other currencies.

Cash & ATM

Position	Good	Better	Best	Zen
Cash withdrawal ¹¹	1.75%	Up to 200 EUR per month – free, above – 1.75%	Up to 800 EUR per month – free, above – 1.75%	Up to 800 EUR per month – free, above – 1.75%
Cash deposit with Euronet ATM network	1.00%	1.00%	1.00%	0.80%
Cash deposit with Planet Cash ATM network	1.00%	1.00%	1.00%	0.80%
Cash deposit in retail stores (Žabka, Dino, Empik, MOL)	free	free	free	free
Cash to Card via POS Terminal	free	free	free	free
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

Transfers

Position	Good	Better	Best	Zen
Incoming SEPA (Standard/Instant) ¹²	free	free	free	free
Outgoing SEPA (Standard/Instant) ¹²	0.25 EUR	Up to 5 – free Next – 0.25 EUR	free	free
Incoming Local	free	free	free	free
Outgoing Local in PLN (Standard) ¹³	0.50 EUR	0.25 EUR	free	free

¹¹ 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.

¹² SEPA: a standardized payment system for EUR transfers within the SEPA area; SEPA Instant: its immediate version, available 24/7.

¹³ Elixir: is a domestic PLN transfer system, processed through KIR (National Clearing House) settlement sessions.

Position	Good	Better	Best	Zen
Outgoing Local in PLN (Instant) ¹⁴	1.00 EUR	0.50 EUR	free	free
Outgoing Local in GBP	0.10% + 1.00 EUR	0.05% + 0.75 EUR	free	free
Outgoing Local in RON	1.49 EUR	0.99 EUR	0.75 EUR	free
Outgoing Local in other currencies than listed above	0.10% + 1.99 EUR	0.10% + 1.49 EUR	0.10% + 1.00 EUR	free
Transfer to card (receiving) ¹⁵	2.00%	2.00%	2.00%	2.00%
Card Transfer (sending) EEA	1.00%	1.00%	1.00%	1.00%
Card Transfer (sending) non-EEA	2.00%	2.00%	2.00%	2.00%
Outgoing SWIFT – SHA ¹⁶	0.10% + 5.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR
Outgoing SWIFT – OUR ¹⁷	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
Mastercard XBS ¹⁸	Category 1 – 5.00 EUR Category 2 – 0.50% + 5.00 EUR Category 3 – 2.00% + 5.00 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 Elixir Instant: instant PLN transfers available 24/7, processed via the Express Elixir system operated by KIR.

¹⁵ Incoming transfers to your card.

¹⁶ SHA (shared): the transfer costs are shared between the sender and the recipient.

¹⁷ OUR: the sender pays all fees. A list of countries and territories in each category is available at the end of the document.

¹⁸ A list of countries and territories in each category is available at the end of the document.

Position	Good	Better	Best	Zen
Incoming SWIFT	0.10% + 5.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR
Transfer to receiver servicing cryptocurrency, loyalty programs or investments ¹⁹	0.30%	0.30%	0.30%	0.30%
Outgoing Bank Transfer via PrivatMoney ²⁰	1.00%	1.00%	1.00%	1.00%
Outgoing Transfer To Card via PrivatMoney ²⁰	1.00%	1.00%	1.00%	1.00%
Internal transfers (between ZEN Clients)	free	free	free	free
Phone transfer between ZEN users (ZEN Buddies)	free	free	free	free
Split a bill with friends	Available	Available	Available	Available

Standard Currency Transfers to/from CASP Partners²¹

Position	Good	Better	Best	Zen
Top up in digital currency	1.00%	0.50%	0.50%	0.50%
Transfer in digital currency	2.50%	2.00%	0.50%	0.50%

¹⁹ 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

²⁰ Limits per transaction: 700 EUR or equivalent in other currency (if the recipient is a non-PrivatBank client). 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. Limits per method: 2,000 EUR per 1 day, 5,000 EUR per 7 days.

²¹ Fee is paid to ZEN.COM for being party between user and provider. ZEN.COM does not directly provide services in digital currency.

Support & security

Position	Good	Better	Best	Zen
Support via email	Available	Available	Available	Available
Support via chat in mobile application	Available	Available	Available	Available
Freeze / unfreeze card	Available	Available	Available	Available
3D Secure	Available	Available	Available	Available
Biometric login	Available	Available	Available	Available
Premium Support	Unavailable	Unavailable	Unavailable	Available

Adding money

Position	Good	Better	Best	Zen
BLIK	free	free	free	free
Bancontact	0.25 EUR	0.25 EUR	free	free
iDeal	0.25 EUR	0.25 EUR	free	free
Bizum	0.50% + 0.20 EUR	0.50% + 0.20 EUR	0.50% + 0.20 EUR	0.50% + 0.20 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
Visa® and Mastercard® ²²	From – 0.50% Up to – 5.00%	From – free Up to – 5.00%	From – free Up to – 5.00%	From – free Up to – 5.00%
Apple Pay and Google Pay ²²	From – 0.50% Up to – 5.00%	From – free Up to – 5.00%	From – free Up to – 5.00%	From – free Up to – 5.00%
Pay-by-links (PL, SK, CZ)	0.50%	free	free	free
Pay-by-links (AT, BE, DE, ES, NL)	0.25 EUR	0.25 EUR	free	free
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
Paysafecard	10.00%	10.00%	10.00%	10.00%
Paysafecash	3.50%	3.00%	3.00%	2.70%
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
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.

Zen Pay²⁵

Position	Good	Better	Best	Zen
ZEN Pay Purchase	free There can be additional Top up fee applied for transfer	free There can be additional Top up fee applied for transfer	free There can be additional Top up fee applied for transfer	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	free There can be additional Top up fee applied for transfer	free There can be additional Top up fee applied for transfer	free There can be additional Top up fee applied for transfer

Incidental Costs

Position	Good	Better	Best	Zen
Manual Operation Fee SWIFT SHA ²⁶	25.00 EUR	25.00 EUR	25.00 EUR	25.00 EUR
Manual Operation Fee SEPA ²⁶	5.00 EUR	5.00 EUR	5.00 EUR	5.00 EUR
Manual Operation Fee other transfer ²⁶	5.00 EUR	5.00 EUR	5.00 EUR	5.00 EUR
Garnishment ²⁷	80.00 EUR per case	80.00 EUR per case	80.00 EUR per case	80.00 EUR per case
Bank statement for individual period of time	100.00 EUR per case	100.00 EUR per case	100.00 EUR per case	100.00 EUR per case
Export of statements from permanently closed account	100.00 EUR per case	100.00 EUR per case	100.00 EUR per case	100.00 EUR per case

²⁵ Full details are shown before confirming the transaction

²⁶ Fee charged upon return of remaining funds after account closure or execution of a payment of funds blocked in favor of enforcement authorities, via the PLAIS system.

²⁷ Decision of a court or other authority ordering the seizure of money or property of a third party.

Additional Explanation

Country categories for Mastercard XBS pricing model

Category 1:

- United Kingdom and Northern Ireland (GBP)
- United States of America (USD)

Category 2:

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

Category 3:

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

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 countries 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