

ZEN.COM

ZEN Business – financial services, payment gateway¹

effective as of **December 16, 2025** (301.GBP.B.2026.51)

*(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.

Table of Contents

Account.....	3
Currency Exchange	3
Cards issuing.....	4
Transfers.....	5
Top up	6
Payment Processing Fees	6
Online Payments Services	7
Chargeback Fee	7
Chargeback Representment.....	7
Fraud Prevention Service.....	8
Zenefits	9
Incidental Costs.....	9
Additional Explanation	10
Categories of countries and territories	10

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	ZEN-rate +0.50%	ZEN-rate +0.00%
Executed by system during transaction ³	ZEN-rate +0.50%	ZEN-rate +0.00%
Executed by system during card purchase in the account currency	ZEN-rate +0.50%	ZEN-rate +0.00%
Fee outside foreign exchange market hours	Additional 0.40% in rates	ZEN-rate +0.00%
Markup over Mastercard® rate for card purchase made not in account currency	0.50%	0.00%

² 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.

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

Cards issuing

Position	Smart	Enterprise
Physical card order ⁴	First – free Next – 4.20 GBP	Up to 2 – free Next – 4.20 GBP
Virtual card order ⁴	First – free Next – 0.84 GBP	Up to 3 – free Next – 0.84 GBP
Card purchase	Free We will apply proper conversion rate	Free We will apply proper conversion rate
Card purchases with cashback	Free We will apply proper conversion rate	Free We will apply proper conversion rate
Cash withdrawal ⁵	Up to 200 GBP per month – free Above – 2.00%	Up to 1 500 GBP per month – free Above – 2.00%
Cash deposit with Planet Cash ATM network	2.00% special offer – 1.00%	2.00% special offer – 1.00%
Transfer To Card (receiving)	3.00%	3.00%
PIN change in ATM	0.84 GBP	0.84 GBP
Balance inquiry	0.84 GBP	0.84 GBP
Adding card to Digital Wallets	Free	Free

⁴ The limit includes all issued cards that have not expired.

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

Transfers

Position	Smart	Enterprise
Outgoing SWIFT – SHA ⁶	0.10% + 12.60 GBP	0.10% + 2.52 GBP
Outgoing SWIFT – OUR ⁷	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
Incoming SEPA ⁸ in EUR (Standard)	Free	Free
Outgoing SEPA in EUR (Standard)	0.10% (min. 0.84 GBP)	Free
Incoming SEPA ⁹ in EUR (Instant)	Free	Free
Outgoing SEPA in EUR (Instant)	0.10% (min. 0.84 GBP)	Free
Incoming Local ¹⁰ in GBP	Free	Free
Outgoing Local ¹⁰ in GBP	0.10% (min. 0.84 GBP)	Free
Outgoing Local in other currencies than listed above	0.10% (min. 0.84 GBP)	Free
Internal transfers (between ZEN Clients)	Free	Free
Transfer To Card (sending)	1.00%	1.00%

⁶ SHA (shared): the transfer costs are shared between the sender and the recipient.

⁷ OUR: the sender pays all fees. A list of countries and territories in each category is available at the end of the document.

⁸ SEPA: a standardized payment system for EUR transfers between financial institutions in countries within the SEPA area.

⁹ SEPA Instant: instant EUR transfers available 24/7 within the SEPA area.

¹⁰ FPS: (Faster Payments): local transfers in GBP within the UK, via the Faster Payments Service.

Top up

Position	Smart	Enterprise
Visa® and Mastercard® ¹¹	From – 1.00% Up to – 5.00%	From – free Up to – 4.00%
Apple Pay and Google Pay ¹¹	From – 1.00% Up to – 5.00%	From – free Up to – 4.00%
BLIK	1.00%	free
Pay-by-links	1.00%	free

Payment Processing Fees^{12 13}

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
Pay-by-links	0.89% + 0.25 GBP

¹¹ Fee rate depends on the type of card (consumer, business), the country of issue of the card and the top up currency. The exact amount of the fee is presented in the application before each top up.

¹² Payment processing fees are the same regardless of chosen payment plan

¹³ Fees charged by ZEN-UK Limited, trading as "ZEN" and "ZEN.COM"

Online Payments Services^{14 15}

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

Chargeback Fee^{16 17}

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^{18 19}

Position	Fee (per case)
Chargeback Representment	8.40 GBP

¹⁴ Fees charged by ZEN-UK Limited, trading as "ZEN" and "ZEN.COM".

¹⁵ Payment processing fees are the same regardless of chosen payment plan

¹⁶ Fees charged by ZEN-UK Limited, trading as "ZEN" and "ZEN.COM"

¹⁷ Payment processing fees are the same regardless of chosen payment plan

¹⁸ Fees charged by ZEN-UK Limited, trading as "ZEN" and "ZEN.COM"

¹⁹ Payment processing fees are the same regardless of chosen payment plan

Fraud Prevention Service^{20 21}

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

²⁰ Fees charged by ZEN-UK Limited, trading as "ZEN" and "ZEN.COM"

²¹ Payment processing fees are the same regardless of chosen payment plan

Zenefits

Position	Smart		Enterprise	
	ZEN Card	ZEN Pro Card	ZEN Card	ZEN Pro Card
Instant Cashback	50% cashback that user normally receive	50% cashback that user normally receive	50% cashback that user normally receive	100% cashback that user normally receive
ZEN Care – Shopping Protection ²²	Anytime You can claim ZEN Care – we will charge You 10% of transaction amount ONLY when we will receive back Your transaction		Anytime You can claim ZEN Care – Free	
Reward Zone ²³	Not available	Unlimited	Not available	Unlimited
Support via email	Available	Available	Available	Available
Support via chat in mobile application	Not available	Not available	Not available	Available

Incidental Costs

Position	Smart	Enterprise
Manual Operation Fee ²⁴	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 ²⁵	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

²² When something goes wrong with your ZEN Mastercard® purchases, you can request immediate support for a refund.

²³ https://www.zen.com/files/terms-and-conditions/UK/UK_reward_zone_terms.pdf

²⁴ Charged upon return of remaining funds after account closure or payment execution of blocked funds in favor of enforcement agencies via PLAIS system.

²⁵ 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