

ZEN.COM

Individual Customer

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

(This pricing applies to individual 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")

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Account

Position	Free	Gold	Platinum	Pro
Opening account	free	free	free	free
Maintaining account	free	0.76 GBP per month	5.80 GBP per month	5.80 GBP per month

Currency Exchange¹

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 ²	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 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.

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	8.40 GBP	First – free Next – 8.40 GBP	Up to 2 - free Next – 8.40 GBP	Up to 2 - free Next – 8.40 GBP
Virtual card order	First – free Next – 4.20 GBP	First – free Next – 4.20 GBP	Up to 3 – free Next – 4.20 GBP	Up to 3 – free Next – 4.20 GBP
Card purchase ⁴	free We will apply proper conversion rate	free We will apply proper conversion rate	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	free We will apply proper conversion rate	free We will apply proper conversion rate
Cash withdrawal ⁵	1.50%	Up to 200 GBP per month – free, above – 1.50%	Up to 800 GBP per month – free, above – 1.50%	Up to 800 GBP per month – free, above – 1.50%
Cash deposit with Planet Cash ATM network	Currently 1.00 % (standard fee: 2.00%)	Currently 1.00 % (standard fee: 2.00%)	Currently 1.00 % (standard fee: 2.00%)	Currently 1.00 % (standard fee: 2.00%)
Transfer to card (receiving) ⁶	3.00%	3.00%	3.00%	3.00%
PIN change in ATM	0.84 GBP	0.84 GBP	0.84 GBP	0.84 GBP
Balance inquiry	0.84 GBP	0.84 GBP	0.84 GBP	0.84 GBP
Adding card to Digital Wallets	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 Applies incoming transfers to your card.

Transfers

Position	Free	Gold	Platinum	Pro
Outgoing SWIFT – SHA ⁷	0.10% + 4.20 GBP	0.10% + 2.52 GBP	0.10% + 2.52 GBP	0.10% + 2.52 GBP
Outgoing SWIFT – OUR ⁸	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	Category 1 – 0.10% + 12.60 GBP Category 2 – 0.10% + 21.00 GBP Category 3 – 0.10% + 33.60 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% + 4.20 GBP	0.10% + 2.52 GBP	0.10% + 2.52 GBP	0.10% + 2.52 GBP
Incoming SEPA ⁹ in EUR (Standard)	free	free	free	free
Outgoing SEPA in EUR (Standard)	0.21 GBP	0.21 GBP	free	free
Incoming SEPA ¹⁰ in EUR (Instant)	free	free	free	free
Outgoing SEPA in EUR (Instant)	0.21 GBP	0.21 GBP	free	free
Incoming Local ¹¹ in GBP	0.42 GBP	0.42 GBP	Up to 50 transfers per month – free Next – 0.42 GBP	Up to 50 transfers per month – free Next – 0.42 GBP
Outgoing Local ¹¹ in GBP	0.42 GBP	0.42 GBP	free	free
Outgoing Local in other currencies than listed above	0.42 GBP	0.42 GBP	free	free
Internal transfers (between ZEN Clients)	free	free	free	free
ZEN Buddies ¹²	free	free	free	free
Transfer To Card (sending)	1.00%	1.00%	1.00%	1.00%

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

¹² 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 ¹³	0.30%	0.30%	0.30%	0.30%

Top up

Payment Method	Free	Gold	Platinum	Pro
Visa® and Mastercard® ¹⁴	From – 0.50% Up to – 4.50%	From – free Up to – 4.25%	From – free Up to – 4.00%	From – free Up to – 4.00%
Apple Pay and Google Pay ¹⁴	From – 0.50% Up to – 4.50%	From – free 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
Pay-by-links	0.50%	Currently free (standard fee: 0.25%)	free	free

¹³ 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

¹⁴ 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.

Zenefits

Position	Free	Gold	Platinum	Pro	
				Zen Card	Zen Pro Card
Instant Cashback ¹⁵	50%	100%	100%	100%	100%
ZEN Care – Shopping Protection ¹⁶	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 ¹⁷	Limited	Limited	Limited	Limited	Unlimited
Support via email	Available	Available	Available	Available	Available
Support via chat in mobile application	Available	Available	Available	Available	Available

Incidental Costs

Position	Free	Gold	Platinum	Pro
Manual Operation Fee ¹⁸	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	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 ¹⁹	67.20 GBP per case	67.20 GBP per case	67.20 GBP per case	67.20 GBP per case
Bank statement for individual period	84.00 GBP per case	84.00 GBP per case	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	84.00 GBP per case	84.00 GBP per case

¹⁵ Cashback that user normally receive.

¹⁶ If something goes wrong with a ZEN Mastercard® purchase, you can get instant help and request a refund.

¹⁷ https://www.zen.com/files/terms-and-conditions/UK/UK_reward_zone_terms.pdf

¹⁸ Charged upon return of remaining funds after account closure or payment execution of blocked funds in favor of enforcement agencies via PLAIS system.

¹⁹ 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