

ZEN Personal

ACCOUNT

Plans	Free / Unsubscribe	Gold	Platinum
Monthly subscription	Free	0.99EUR / month	4.99 EUR / month
Account opening	0 EUR	0 EUR	0 EUR

Multi-currency IBAN account with no markup on currency exchange

Available currencies:

EUR, USD, GBP, PLN, AUD, BGN, CAD, CNY, HRK, CZK, DKK, HKD, HUF, ILS, JPY, KES, MXN, NZD, NOK, QAR, RON, SAR, SGD, ZAR, SEK, CHF, THB, TRY, UGX, AED

TOP-UP

Visa and Mastercard	0.5% for EEA ¹ consumer	0.3% for EEA consumer	0.0% for EEA consumer
	2.5% for non-EEA ² consumer	2.5% for non-EEA consumer	2.5% for non-EEA consumer
Apple Pay and Google Pay	0.5% for EEA consumer	0.3% for EEA consumer	0.0% for EEA consumer
	2.5% for non-EEA consumer	2.5% for non-EEA consumer	2.5% for non-EEA consumer

BLIK	0.4%	0.2%	0.0%
PaySafeCash	3%	3%	3%
PaySafeCard	10%	10%	10%
WebMoney	3%	3%	3%
PayByLinks	0.50%	0.30%	0.00%
Netteler	2.5% + 0.25 EUR	2.5% + 0.25 EUR	2.5% + 0.25 EUR
Skrill	2.5% + 0.25 EUR	2.5% + 0.25 EUR	2.5% + 0.25 EUR
Skrill Rapid	2.5% + 0.25 EUR	2.5% + 0.25 EUR	2.5% + 0.25 EUR
Bancontact	0.2 EUR	0.2 EUR	0.2 EUR
Trustly	0.8%	0.8%	0.8%
iDeal	0.1 EUR	0.1 EUR	0.1 EUR
Neosurf	9%	9%	9%

TRANSFERS

ZEN Buddies	Free	Free	Free
Incoming Local in PLN	0.5 EUR	Free	Free
Outgoing Local in PLN	0.5 EUR	Free	Free
Incoming Local in GBP	0.5 EUR	0.3 EUR	Free
Outgoing Local in GBP	0.5 EUR	0.3 EUR	Free
Incoming SEPA	0.1 EUR	Free	Free
Outgoing SEPA	0.1 EUR	0.05 EUR	Free
Incoming SWIFT	4 EUR + 0.1%	3.5 EUR + 0.1%	3 EUR + 0.1%
Outgoing SWIFT - SHA	4 EUR + 0.1%	3.5 EUR + 0.10%	3 EUR + 0.1%
Outgoing SWIFT - OUR	15 EUR + 0.1% Country category 1 ³	15 EUR + 0.1% Country category 1	15 EUR + 0.1% Country category 1
	25 EUR + 0.1% Country category 2 ⁴	25 EUR + 0.1% Country category 2	25 EUR + 0.1% Country category 2
	40 EUR + 0.1% Country category 3 ⁵	40 EUR + 0.1% Country category 3	40 EUR + 0.1% Country category 3

CARDS

Physical cards	10 EUR First and next	1 for free Next for 10 EUR	2 for free Next for 10 EUR
Virtual cards	1 for free Next for 5 EUR	3 for free Next for 5 EUR	5 for free Next for 5 EUR
Delivery of the physical card	0 EUR	0 EUR	0 EUR
ATM Withdrawal (Worldwide)	1.5%	Free up to 300 EUR Above 1,5% fee	Free up to 700 EUR Above 1,5% fee
Mastercard MoneySend (receiving transfers on a card issued by ZEN)	3%	3%	3%

EXCHANGE

Currency exchange	0.5%	Free up to 5000 EUR Above 0,3% fee	Unlimited
Fee outside foreign exchange market hours	0,4% fee	0,4% fee	0,4% fee

EXTRAS

ZEN Care

(Shopping protection)

When something goes wrong with your ZEN Mastercard® purchases, you can request an immediate refund

Not available

1 request / month

Unlimited

Extended warranty

You get an extra year of warranty for all electronics purchased with your ZEN Mastercard®

Not available

Up to €1 500 / product

Up to €5 000 / product

Instant cashback up to 15%

50% cashback that user normally receive

Yes

Yes

ACCOUNT TERMINATION

Manual Operation fee

Charged upon return of remaining funds after account closure

25 EUR
SWIFT Transfer

25 EUR
SWIFT Transfer

25 EUR
SWIFT Transfer

5 EUR
SEPA Transfer

5 EUR
SEPA Transfer

5 EUR
SEPA Transfer

5 EUR
Other

5 EUR
Other

5 EUR
Other

¹ Cards issued in European Economic Area countries

² Cards issued in non-European Economic Area countries

³ List available at the end of document

⁴ List available at the end of document

⁵ List available at the end of document

Additional Explanation

Country list 1

Canada	Jersey	Denmark	Lithuania
Switzerland	Kuwait	Estonia	Mauritius
United Kingdom and Northern Ireland	Sweden	Guernsey	Mexico
Gibraltar	United States of America	Hungary	New Zealand
Greece	Australia	India	Philippines
Isle of Man	Bulgaria	Iceland	Qatar
	Brazil	Liechtenstein	

Country list 2

All other counties not presented on list 1 and list 3

Country list 3

Argentina	Paraguay	Jordan	Latvia
Austria	Suriname	Japan	Morocco
Belgium	Swaziland	Kenya	Monaco
Congo	Turkey	Kyrgyzstan	Malta
Chile	Finland	Taiwan, Province of China	Malawi
Cyprus	France	Uganda	Netherlands
Germany	Guinea	Uruguay	Poland
Djibouti	Indonesia	Yemen	Portugal
Ecuador	Ireland	Korea, Republic of	Zimbabwe
Spain	Israel	Lesotho	Nepal
Ethiopia	Italy	Luxembourg	