

ZEN.COM

ZEN Business – financial services, payment gateway¹

effective as of January 7, 2025 (EU.B.2025.2)

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.

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Account²

Position	Smart	Enterprise
Opening account	Free	Free
Maintaining account	25.00 EUR per month special offer - Free	100.00 EUR per month

Currency Exchange³

Position	Smart	Enterprise
Ordered directly by customer	Mid-rate + min. 0.60%	Mid-rate + min. 0.10%
Executed by system during transaction ⁴	Mid-rate + min. 0.60%	Mid-rate + min. 0.10%
Executed by system during card purchase in the account currency	Mid-rate + min. 0.60%	Mid-rate + min. 0.10%
Fee outside foreign exchange market hours	Additional 0.40% in rates	Additional 0.40% in rates
Markup over Mastercard® rate for card purchase made not in account currency	0.00%	0.00%

² Fees charged by ZEN Technology B.V.

³ Exchange rates are based on the interbank market mid-rate, which is the rate between the buy and sell prices, used by financial institutions and transfer services, and updated in real time. Markup depends on currency pair; list of all markups is listed at the end of document.

⁴ Cascading currency conversion; If funds are insufficient in the transaction currency, conversion will proceed sequentially from available accounts in other currencies.

Top up

Position	Smart	Enterprise
Visa® and Mastercard® ⁵	From – 1.00% Up to – 5.00%	From – free Up to – 4.00%
Apple Pay and Google Pay ⁵	From – 1.00% Up to – 5.00%	From – free Up to – 4.00%
BLIK	1.00%	Free
Bancontact	0.25 EUR	Free
iDeal	0.25 EUR	Free
PayByLinks	1.00%	Free
PaySafeCash	3.00%	3.00%
PaySafeCard	10.00%	10.00%
PayPal from EEA account ⁶	2.00% + 0.25 EUR	2.00% + 0.25 EUR
PayPal from non-EEA account ⁷	6.00% + 0.25 EUR	6.00% + 0.25 EUR
Neteller	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Skrill	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Skrill Rapid	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Trustly	1.50% (minimum 2.00 EUR)	1.50% (minimum 2.00 EUR)
Neosurf	9.00%	9.00%

⁵ 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.

⁶ PayPal account created in country that belong to European Economic Area.

⁷ PayPal account created in country that do not belong to European Economic Area.

Cards issuing

Position	Smart	Enterprise
Physical card order ⁸	10.00 EUR Special offer: First – free Next – 5.00 EUR	Up to 2 – free Next – 10.00 EUR Special offer: Next – 5.00 EUR
Virtual card order ⁸	First – free Next – 5.00 EUR Special offer: Next – 1.00 EUR	Up to 3 – free Next – 5.00 EUR Special offer: Next – 1.00 EUR
Card purchase	Free	Free
Card purchase with cashback	Free	Free
Cash withdrawal	Up to 200 EUR per month – free Above – 2.00%	Up to 1,500 EUR 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	1.00 EUR	1.00 EUR
Balance inquiry	1.00 EUR	1.00 EUR
Adding card to: <ul style="list-style-type: none"> • Apple Pay • Google Pay • Xiaomi Pay • Garmin Pay 	Free	Free

⁸ Limit includes all issued cards that have not expired.

Transfers

Position	Smart	Enterprise
Incoming SWIFT	0.10% + 15.00 EUR	0.10% + 3.00 EUR
Outgoing SWIFT – SHA	0.10% + 15.00 EUR	0.10% + 3.00 EUR
Outgoing SWIFT – OUR	Category 1 ⁹ – 0.10% + 25.00 EUR Category 2 ⁹ – 0.10% + 35.00 EUR Category 3 ⁹ – 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
Incoming SEPA in EUR	Free	Free
Outgoing SEPA in EUR	0.10% (min. 1.00 EUR)	Free
Incoming Local ¹⁰ in PLN	Free	Free
Outgoing Local ¹⁰ in PLN	0.10% (min. 1.00 EUR)	Free
Incoming Local ¹¹ in GBP	Free	Free
Outgoing Local ¹¹ in GBP	0.10% (min. 1.00 EUR)	Free
Incoming Local ¹² in RON	Free	Free
Outgoing Local ¹² in RON	0.10% (min. 1.00 EUR)	Free
Outgoing Local in other currencies than listed above	0.10% (min. 1.00 EUR)	Free
Internal transfers (between ZEN Clients)	Free	Free
Transfer To Card (sending)	1.00%	1.00%

⁹ List of countries and territories in each category is available at the end of the document.

¹⁰ Elixir

¹¹ FPS – Faster Payments

¹² TRANSFOND

Digital Currency

Position	Smart	Enterprise
Top up in digital currency ¹³	0.50%	0.50%
Transfer in digital currency ¹³	2.00%	0.50%

Zen Pay

Position	Smart	Enterprise
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
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

¹³ Fee is paid to ZEN.COM for being party between user and provider. ZEN.COM does not directly provide services in digital currency.

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 ¹⁴	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	
Extended Warranty ¹⁵	1-year on electronics (up to 1,500 EUR)	2-years 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)
Reward Zone ¹⁶	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	Creative	Smart and Payment
Manual Operation Fee ¹⁷	25.00 EUR SWIFT SHA transfer 5.00 EUR SEPA transfer 5.00 EUR other transfer	25.00 EUR SWIFT SHA transfer 5.00 EUR SEPA transfer 5.00 EUR other transfer
Garnishment ¹⁸	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
Export of statements from permanently closed account	100.00 EUR per case	100.00 EUR per case

¹⁴ When something goes wrong with your ZEN Mastercard® purchases, you can request an immediate support for refund.

¹⁵ https://www.zen.com/files/terms-and-conditions/extended_warranty_terms.pdf

¹⁶ https://www.zen.com/files/terms-and-conditions/reward_zone_terms.pdf

¹⁷ Charged upon return of remaining funds after account closure or payment execution of blocked funds in favor of enforcement agencies via PLAIS system.

¹⁸ Decision of a court or other authority ordering the seizure of money or property of a third party.

ZEN Pay Processing Fees^{19 20}

Position	Fee
ZEN Pay	0.35% + 0.10 EUR

Payment Processing Fees^{19 20}

Position	Fee
Visa and Mastercard	IF++ 0.89% + 0.30 EUR
Apple Pay and Google Pay	IF++ 0.89% + 0.30 EUR
BLIK	0.89% + 0.30 EUR
iDEAL	0.89% + 0.30 EUR
Bancontact	0.89% + 0.30 EUR
Netteler	4.20% + 0.30 EUR
Skrill Micro pricing (up to 4.00 EUR)	7.20%
Skrill (over 4.00 EUR)	4.20% + 0.30 EUR
Skrill Rapid Transfer	2.20% + 0.30 EUR
Paysafecard	10.20% + 0.30 EUR
Paysafecash	5.20% + 0.30 EUR
Trustly	0.89% + 0.30 EUR
Polish PayByLinks	0.89% + 0.30 EUR
Wechat	2.20% + 0.30 EUR
Neosurf	10.20% + 0.30 EUR
Union Pay	2.20% + 0.30 EUR
Twisto	2.40% + 0.30 EUR
Sofort	0.89% + 0.30 EUR

¹⁹ Fees charged by ZEN Technology B.V.

²⁰ Payment processing fees are the same regardless of chosen payment plan

BoaCompra Processing Fees^{21 22}

Position	Fee
Visa and Mastercard BR	4.20% + 0.30 EUR
Visa and Mastercard CL	4.20% + 0.30 EUR
Redpagos	5.20% + 0.30 EUR
PSE	5.20% + 0.30 EUR
Redcompra	4.20% + 0.30 EUR
Pix	3.20% + 0.30 EUR
MultiBanco	4.20% + 0.30 EUR
Boleto Bancário	3.20% + 0.30 EUR
Boleto Flash	4.20% + 0.30 EUR
Pagoefectivo (Peru)	5.20% + 0.30 EUR
Efecty (Columbia)	4.20% + 0.30 EUR
Paypal BR	7.29% + 0.30 EUR

²¹ Fees charged by ZEN Technology B.V.

²² Payment processing fees are the same regardless of chosen payment plan

Online Payments Services²³

Position	Fee
Refund	2.50 EUR
Individual reports	100.00 EUR for each hour required for preparing a dedicated report

Chargeback Fee²³

Chargeback rate %	Fee (per case)
0.00% – 0.30%	35.00 EUR
> 0.30% – 0.50%	40.00 EUR
> 0.50% – 0.70%	45.00 EUR
> 0.70% – 1.00%	50.00 EUR
> 1.00%	60.00 EUR

Chargeback Representment²³

Position	Fee (per case)
Chargeback Representment	10.00 EUR

Fraud Prevention Service²³

Fraud rate %	Low risk Merchant		High risk Merchant
	< 3,000 completed transactions	> 3,000 completed transactions	
0.00% – 0.30%	Free	Free	0.00% + 0.07 EUR
> 0.30% – 0.50%	200.00 EUR / month	0.00% + 0.07 EUR	0.50% + 0.07 EUR
> 0.50% – 0.70%		0.25% + 0.07 EUR	1.00% + 0.07 EUR
> 0.70% – 1.00%		0.75% + 0.07 EUR	1.50% + 0.07 EUR
> 1.00%		1.00% + 0.07 EUR	2.00% + 0.07 EUR

²³ Fees charged by ZEN Technology B.V.

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

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Currency Exchange

All margins above the current mid-market rate:

Source currencies	Target currencies	Smart	Enterprise
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD	0.60 %	0.10 %
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	AED, CNY, CZK, MXN, NOK, RON, SEK, THB	0.65 %	0.15 %
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	HUF, ILS, QAR, SAR, TRY, ZAR	0.80 %	0.30 %
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	KES, UGX	2.00 %	1.50 %
CZK, SEK	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB	0.65 %	0.15 %
CZK, SEK	HUF, ILS, QAR, SAR, TRY, ZAR	0.80 %	0.30 %
CZK, SEK	KES, UGX	2.00 %	1.50 %
HUF	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, ILS, QAR, SAR, TRY, ZAR	0.80 %	0.30 %
HUF	KES, UGX	2.00 %	1.50 %
AED, CHF, NOK	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, HUF, ILS, QAR, SAR, TRY, ZAR	1.00 %	0.50 %
AED, CHF, NOK	KES, UGX	2.00 %	1.50 %
CNY, HKD, ILS, JPY, MXN, NZD, QAR, SAR, SGD, THB, ZAR	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, HUF, ILS, QAR, SAR, TRY, ZAR	1.20 %	0.70%
CNY, HKD, ILS, JPY, MXN, NZD, QAR, SAR, SGD, THB, ZAR	KES, UGX	2.00 %	1.50 %
KES, TRY, UGX	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, HUF, ILS, QAR, SAR, TRY, ZAR, KES, UGX	2.00 %	1.50 %

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