



Pricing plan – Personal

	Gold	Platinum
Account opening	€0.00	€0.00
Monthly subscription	€0.99 / month	€4.99 / month
Payment account		
IBAN accounts 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	Yes	Yes
Free local (SEPA) transfers	2 / month	10 / month
Local (SEPA) transfers above the limit	€0,10	€0,10
Free international (SWIFT) transfers	1 / month	2 / month
International (SWIFT) transfers above the limit	€3,00	€3,00
Free transfers between own ZEN accounts	Unlimited	Unlimited
Free transfers to other user's ZEN account	Unlimited	Unlimited



Cards		
Free Mastercard physical card	1 card	2 cards
Free Mastercard virtual card	3 cards	5 cards
Free delivery of the physical card	Yes	Yes
Mastercard physical card above the limit	€10,00 for card	€10,00 for card
Mastercard virtual card above the limit	€5,00 for card	€5,00 for card
Free ATM withdrawal (worldwide)	Up to €300	Up to €700
ATM withdrawal	1,50%	1,50%
Currencies exchange		
Free exchange in available currencies on the account	Up to €5 000	Unlimited
Mark up above the free exchange limit	0,30%	–
Mark up outside foreign exchange market hours	0,40%	0,40%
Extras		



<p>ZEN Care – shopping protection</p> <p>If there is something wrong with your purchases with our ZEN Mastercard®, you can apply for a refund and you will receive it immediately</p>	<p>1 request / month</p>	<p>Unlimited</p>
<p>One-year extended warranty</p> <p>All electronics purchased with your ZEN Mastercard® will have one additional year of warranty</p>	<p>up to €1 500 for each card</p>	<p>up to €5 000 for each card</p>
<p>24/7 Live support</p>	<p>Yes</p>	<p>Yes</p>
<p>Instant cashback</p>	<p>Yes</p>	<p>Yes</p>