

ZEN.COM

Individual Customer

effective as of June 26, 2025 (EU.C.2025.26)

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Account

Position	Free	Gold	Platinum	Pro
Opening account	free	free	free	free
Maintaining account	free	0.90 EUR per month	6.90 EUR per month	6.90 EUR per month

Currency Exchange¹

Position	Free	Gold	Platinum	Pro
Ordered directly by customer	Mid-rate + min. 0.60%	Mid-rate + min. 0.30%	Mid-rate + min. 0.10%	Mid-rate + min. 0.10%
Executed by system during transaction ²	Mid-rate + min. 0.60%	Mid-rate + min. 0.30%	Mid-Rate + min. 0.10%	Mid-rate + min. 0.10%
Executed by system during card purchase in account currency	Mid-rate + min. 0.60%	Mid-rate + min. 0.30%	Mid-rate + min. 0.10%	Mid-rate + min. 0.10%
Fee outside foreign exchange market hours	Additional 0.40% in rates	Additional 0.40% in rates	Additional 0.40% in rates	Mid-rate + min. 0.10%
Markup over Mastercard® rate for card purchase made not in account currency	0.50%	0.20%	0.00%	0.00%

¹ 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.

² Cascading currency conversion: If funds are insufficient in the transaction currency, conversion will proceed sequentially from available accounts in other currencies.

Top up

Payment Method	Free	Gold	Platinum	Pro
Visa® and Mastercard® ³	From – 0.50% Up to – 4.50%	From – Currently free ⁴ (standard fee: 0.50%) Up to – 4.25%	From – free Up to – 4.00%	From – free Up to – 4.00%
Apple Pay and Google Pay ³	From – 0.50% Up to – 4.50%	From – Currently free (standard fee: 0.25%) 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
Bancontact	0.25 EUR	Currently free (standard fee: 0.25 EUR)	free	free
Bizum	Currently Free (standard fee: 0.5% + 0.20 EUR)	Currently free (standard fee: 0.5% + 0.20 EUR)	Currently free (standard fee: 0.5% + 0.20 EUR)	Currently free (standard fee: 0.5% + 0.20 EUR)
iDeal	0.25 EUR	Currently free (standard fee: 0.25 EUR)	free	free
Pay-by-link – PL	0.50%	Currently free (standard fee: 0.25%)	free	free
Paysafecash	3.00%	3.00%	3.00%	3.00%
Paysafecard	10.00%	10.00%	10.00%	10.00%
PayPal from EEA account ⁵	2.00% + 0.25 EUR	2.00% + 0.25 EUR	2.00% + 0.25 EUR	2.00% + 0.25 EUR
PayPal from non-EEA ⁶	6.00% + 0.25 EUR	6.00% + 0.25 EUR	6.00% + 0.25 EUR	6.00% + 0.25 EUR
Neteller	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Skrill	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Rapid Transfer by Skrill	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Neosurf	9.00%	9.00%	9.00%	9.00%

³ 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.

⁴ This promotional offer applies until further notice. Customers will be informed in advance of any changes, with an appropriate notice period in line with applicable regulations.

⁵ PayPal account created in country that belong to European Economic Area.

⁶ PayPal account created in country that do not belong to European Economic Area.

Cards issuing

Position	Free	Gold	Platinum	Pro
Physical card order ⁷	10.00 EUR	First – free Next – 10.00 EUR	Up to 2 - free Next – 10.00 EUR	Up to 2 - free Next – 10.00 EUR
Virtual card order ⁷	First – free Next – 5.00 EUR	First – free Next – 5.00 EUR	Up to 3 – free Next – 5.00 EUR	Up to 3 – free Next – 5.00 EUR
Card purchase ⁸	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 purchase 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 ⁹	1.50%	Up to 200 EUR per month – free, above – 1.50%	Up to 800 EUR per month – free, above – 1.50%	Up to 800 EUR 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) ¹⁰	3.00%	3.00%	3.00%	3.00%
PIN change in ATM	1.00 EUR	1.00 EUR	1.00 EUR	1.00 EUR
Balance inquiry	1.00 EUR	1.00 EUR	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	free	free

⁷ Limit includes all issued cards that have not expired.

⁸ The applicable exchange rate will be shown in the ZEN app before transaction confirmation.

⁹ 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.

¹⁰ Applies incoming transfers to your card.

Transfers

Position	Free	Gold	Platinum	Pro
Outgoing SWIFT – SHA ¹¹	0.10% + 5.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR
Outgoing SWIFT – OUR ¹²	Category 1 – 0.10% + 25.00 EUR Category 2 – 0.10% + 35.00 EUR Category 3 – 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	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR
Incoming SWIFT	0.10% + 5.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR
Outgoing Local in other currencies than listed below	0.50 EUR	0.50 EUR	free	free
Incoming SEPA ¹³ in EUR	free	free	free	free
Outgoing SEPA in EUR	0.25 EUR	0.25 EUR	Free	free
Incoming Local ¹⁴ in PLN (Standard)	free	free	free	free
Outgoing Local ¹⁴ in PLN (Standard)	0.50 EUR	0.25 EUR	free	free
Incoming Local ¹⁵ in PLN (Instant)	free	free	free	free
Outgoing Local ¹⁵ in PLN (Instant)	1.00 EUR	0.50 EUR	Currently free (standard fee: 0.25 EUR)	Currently free (standard fee: 0.25 EUR)
Incoming Local ¹⁶ in GBP	0.50 EUR	0.50 EUR	Up to 50 transfers per month – free Next – 0.50 EUR	Up to 50 transfers per month – free Next – 0.50 EUR
Outgoing Local ¹⁶ in GBP	0.50 EUR	0.50 EUR	Free	Free

¹¹ SHA (shared): the transfer costs are shared between the sender and the recipient.

¹² OUR: the sender pays all fees. A list of countries and territories in each category is available at the end of the document.

¹³ SEPA: a standardized payment system for EUR transfers between financial institutions in countries within the SEPA area.

¹⁴ Elixir: is a domestic PLN transfer system, processed through KIR (National Clearing House) settlement sessions.

¹⁵ Elixir Instant: instant PLN transfers available 24/7, processed through the Express Elixir system operated by KIR.

¹⁶ FPS (Faster Payments): local transfers in GBP within the UK, via the Faster Payments Service.

Incoming Local ¹⁷ in RON	0.50 EUR	Currently free up to 50 transfers per month, Next – 0.50 EUR (standard fee: 0.50 EUR)	Currently free up to 50 transfers per month, Next – 0.50 EUR (standard fee: 0.50 EUR)	Currently free up to 50 transfers per month, Next – 0.50 EUR (standard fee: 0.50 EUR)
Outgoing Local ¹⁷ in RON	0.50 EUR	0.50 EUR	free	free
Internal transfers (between ZEN Clients)	free	free	free	free
ZEN Buddies ¹⁸	free	free	free	free
Transfer To Card (sending)	1.00%	1.00%	1.00%	1.00%

High Risk Transfers Processing Fee

Position	Free	Gold	Platinum	Pro
Transfer to receiver servicing cryptocurrency, loyalty programs or investments ¹⁹	0.30%	0.30%	0.30%	0.30%

PrivatBank^{20 21}

Position	Free	Gold	Platinum	Pro
Outgoing Bank Transfer via PrivatMoney ²²	1.00%	1.00%	1.00%	1.00%
Outgoing Transfer To Card via PrivatMoney ²³	1.00%	1.00%	1.00%	1.00%

¹⁷ Transfond: local RON transfers within Romania, processed via the national electronic clearing system.

¹⁸ Transfers between ZEN account holders via phone number.

¹⁹ 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

²⁰ Limits per transaction: 700 EUR or equivalent in other currency (if the recipient is a non-PrivatBank client)

²¹ Limits per month: 30 transfers, 9,000 EUR, 7-day transfer limit: 5,000 EUR, 1-day transfer limit: 2000 EUR or equivalent in other currency

²² Limits per method: 2,000 EUR per 1 day, 5,000 EUR per 7 days

²³ Limits per method: 2,000 EUR per 1 day, 5,000 EUR per 7 days

Digital Currency

Position	Free	Gold	Platinum	Pro
Top up in digital currency ²⁴	0.50%	0.50%	0.50%	0.50%
Transfer in digital currency ²⁵	2.00%	2.00%	0.50%	0.50%

Zen Pay

Position	Free	Gold	Platinum	Pro
ZEN Pay Purchase ²⁶	Free There can be additional Top up fee applied for transfer	Free There can be additional Top up fee applied for transfer	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 ²⁷	Free There can be additional Top up fee applied for transfer	Free There can be additional Top up fee applied for transfer	Free There can be additional Top up fee applied for transfer	Free There can be additional Top up fee applied for transfer

²⁴ Fee is paid to ZEN.COM for being party between user and provider. ZEN.COM does not directly provide services in digital currency.

²⁵ Fee is paid to ZEN.COM for being party between user and provider. ZEN.COM does not directly provide services in digital currency

²⁶ Full details are shown before confirming the transaction.

²⁷ Full details are shown before confirming the transaction.

Zenefits

Position	Free	Gold	Platinum	Pro	
				Zen Card	Zen Pro Card
Instant Cashback ²⁸	50%	100%	100%	100%	100%
Extended Warranty ²⁹	No extended warranty	1-year free electronics (up to 1 500 EUR)	1-year 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)
ZEN Care – Shopping Protection ³⁰	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 ³¹	Limited	Limited	Limited	Limited	Unlimited
Support via email	Available	Available	Available	Available	Available
Support via chat in mobile application	Available	Available	Available	Available	Available

²⁸ Cashback that user normally receive.

²⁹ https://www.zen.com/files/terms-and-conditions/extended_warranty_terms.pdf

³⁰ If something goes wrong with a ZEN Mastercard® purchase, you can get instant help and request a refund.

³¹ https://www.zen.com/files/terms-and-conditions/reward_zone_terms.pdf

Incidental Costs

Position	Free	Gold	Platinum	Pro
Manual Operation Fee ³²	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	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 ³³	80.00 EUR per case	80.00 EUR per case	80.00 EUR per case	80.00 EUR per case
Bank statement for individual period	100.00 EUR per case	100.00 EUR per case	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	100.00 EUR per case	100.00 EUR per case

³² Charged upon return of remaining funds after account closure or payment execution of blocked funds in favor of enforcement agencies via PLAIS system.

³³ 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

Detailed currency exchange margins

All margins above the current mid-market rate.

Source currencies	Target currencies	Free	Gold	Platinum	Pro
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD	0.60%	0.30%	0.10%	0.10%
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	AED, CNY, CZK, MXN, NOK, RON, SEK, THB	0.65%	0.35%	0.15%	0.15%
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	HUF, ILS, QAR, SAR, TRY, ZAR	0.80%	0.50%	0.30%	0.30%
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	KES, UGX	2.00%	1.70%	1.50%	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%	0.35%	0.15%	0.15%
CZK, SEK	HUF, ILS, QAR, SAR, TRY, ZAR	0.80%	0.50%	0.30%	0.30%
CZK, SEK	KES, UGX	2.00%	1.70%	1.50%	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%	0.50%	0.30%	0.30%
HUF	KES, UGX	2.00%	1.70%	1.50%	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%	0.70%	0.50%	0.50%
AED, CHF, NOK	KES, UGX	2.00%	1.70%	1.50%	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%	0.90%	0.70%	0.70%
CNY, HKD, ILS, JPY, MXN, NZD, QAR, SAR, SGD, THB, ZAR	KES, UGX	2.00%	1.70%	1.50%	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%	1.70%	1.50%	1.50%