

ZEN Business – Banking only

Plans	Creative	Smart	Enterprise	Supreme
Monthly subscription	10 EUR / month	25 EUR / month	100 EUR / month	500 EUR / month
Account opening	0 EUR	0 EUR	0 EUR	0 EUR
INCOMING TRANSFERS				
Local transfers EUR, GBP, PLN	0 EUR	0 EUR	0 EUR	0 EUR
SEPA transfers	0 EUR	0 EUR	0 EUR	0 EUR
SWIFT transfers	0 EUR	0 EUR	0 EUR	0 EUR
Internal transfers Between ZEN Users	0 EUR	0 EUR	0 EUR	0 EUR
OUTGOING TRANSFERS				
Local transfers EUR, PLN	0 EUR	0 EUR	0 EUR	0 EUR

SEPA transfers	20 for free Next for 0,10 EUR	100 for free Next for 0,10 EUR	Unlimited	Unlimited
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SWIFT transfer Cost option SHA	3 for free Next for 3,00 EUR	5 for free Next for 3,00 EUR	10 for free Next for 3,00 EUR	50 for free Next for 3,00 EUR
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SWIFT transfer Cost option OUR	10 EUR	10 EUR	10 EUR	10 EUR
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Internal transfers Between ZEN Users	0 EUR	0 EUR	0 EUR	0 EUR
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TOP UP

Visa	Free up to	Free up to	Free up to	Free up to
Mastercard	5 000 EUR	10 000 EUR	10 000 EUR	15 000 EUR
Blik	Above 0,5% fee	Above 0,5% fee	Above 0,5% fee	Above 0,5% fee
iDeal				
Apple Pay	Additional 1.95% + 0,14 EUR when card is outside of European Economic Area			
Google Pay				

Webmoney	Price in application
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Paysafecard	Price in application
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Paysafecash	Price in application
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Union Pay	Price in application
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Trustly Price in application

Instant transfers Price in application

Neteller Price in application

Skrill Price in application

Digital Currency Price in application

EXCHANGE

Currency exchange	Free up to 10 000 EUR Above 0,3% fee	Free up to 20 000 EUR Above 0,3% fee	Free up to 100 000 EUR Above 0,3% fee	Unlimited
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CARDS

Physical cards	3 for free Next for 10 EUR	3 for free Next for 10 EUR	5 for free Next for 10 EUR	5 for free Next for 10 EUR
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Virtual cards	5 for free Next for 5 EUR			
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ATM Withdrawal	Free up to 800 EUR Above 1,5% fee	Free up to 1 000 EUR Above 1,5% fee	Free up to 2 000 EUR Above 1,5% fee	Free up to 5 000 EUR Above 1,5% fee
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Mastercard MoneySend

Receiving transfers on card issued by ZEN

10%

10%

10%

10%

EXTRAS

ZEN Care**(Shopping protection)**

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

Yes

Yes

Yes

Yes

Extended warranty

Extra year of warranty for all electronics up to €5 000 purchased with your ZEN Mastercard®

Yes

Yes

Yes

Yes

Instant cashback up to 15%

Yes

Yes

Yes

Yes