

ZEN.COM

Pricing for Crypto Industry

14 October 2022 (1.0)

Table of Contents

Account	3
Currency Exchange	4
Topup.....	5
Cards issuing.....	6
Transfers.....	7
Digital Currency	8
Zen Pay.....	9
Zenefits	10
Incidental Costs.....	11
Additional Explanation	12

Account

	Trader	Company Start from*
Opening account	Free	99.00* EUR one off
Maintaining account	150.00 EUR per month	350.00* EUR per month

Head Office: UAB ZEN.COM, Lvivo g. 25-104, LT-09320, Vilnius, Lithuania.

Registration Number: 304749651, VAT number: LT100011714916

www.zen.com, e-mail: hello@zen.com

Currency Exchange

	Trader	Company
Currency exchange made by user	Market rate + 0.4%	Market rate + 0.4%
Currency exchange made by system	Market rate + 0.4%	Market rate + 0.4%
Currency exchange made by system during card purchase	Market rate + 0.4% if transaction is made in account currency Mastercard rate + 0.4% if transaction is not made in account currency	Market rate + 0.4% if transaction is made in account currency Mastercard rate + 0.4% if transaction is not made in account currency
Fee outside foreign exchange market hours	Additional 0.5% in rates	Additional 0.5% in rates

Head Office: UAB ZEN.COM, Lvivo g. 25-104, LT-09320, Vilnius, Lithuania.

Registration Number: 304749651, VAT number: LT100011714916

www.zen.com, e-mail: hello@zen.com

Topup

Payment Method	Trader	Company
Visa and Mastercard	1.00% for EEA ¹ consumer ² 2.50% for EEA commercial ³ 2.50% for non-EEA ⁴ consumer 2.50% for non-EEA commercial	1.00% for EEA consumer 2.50% for EEA commercial 2.50% for non-EEA consumer 2.50% for non-EEA commercial
Apple Pay and Google Pay	1.00% for EEA consumer 2.50% for EEA commercial 2.50% for non-EEA consumer 2.50% for non-EEA commercial	1.00% for EEA consumer 2.50% for EEA commercial 2.50% for non-EEA consumer 2.50% for non-EEA commercial
BLIK	1.00%	1.00%
PaySafeCash	3.00%	3.00%
PaySafeCard	10.00%	10.00%
WebMoney	3.00%	3.00%
PayByLinks	1.00%	1.00%
Netteler	2.50% + 0.25 EUR	2.50% + 0.25 EUR
Skrill	2.50% + 0.25 EUR	2.50% + 0.25 EUR
Skrill Rapid	2.50% + 0.25 EUR	2.50% + 0.25 EUR
Bancontact	0.20 EUR	0.20 EUR
Trustly	0.80%	0.80%
iDeal	0.10 EUR	0.10 EUR
Neosurf	9.00%	9.00%

The following footnote expressions have the same meaning when they appear in any row within the same table:

¹ Cards issued in European Economic Area countries

² Cards issued to consumer

³ Cards issued to business

⁴ Cards issued in non-European Economic Area countries

Head Office: UAB ZEN.COM, Lvivo g. 25-104, LT-09320, Vilnius, Lithuania.

Registration Number: 304749651, VAT number: LT100011714916

www.zen.com, e-mail: hello@zen.com

Cards issuing

Position	Trader	Company
Physical card order	First – free Second and next - 10.00 EUR	First – free Second - free Third and next - 10.00 EUR
Virtual card order	First – free Second and next - 5.00 EUR	First – free Second - free Third –free Fourth and next - 5.00 EUR
Card purchase	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
Cash withdrawal	2.00%	2.00%
Moneysend sent from ZEN Card	0.00%	0.00%
Moneysend received on ZEN Card	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

Head Office: UAB ZEN.COM, Lvivo g. 25-104, LT-09320, Vilnius, Lithuania.

Registration Number: 304749651, VAT number: LT100011714916

www.zen.com, e-mail: hello@zen.com

Transfers

Position	Trader	Company Start from*
Incoming SWIFT	15 EUR + 0.20%	20 EUR + 0.20%
Outgoing SWIFT - SHA	15 EUR + 0.20%	20 EUR + 0.20%
Outgoing SWIFT - OUR	Country category 1 ⁵ – 30.00 EUR + 0.30% Country category 2 ⁶ – 60.00 EUR + 0.30% Country category 3 ⁷ – 90.00 EUR + 0.30%	Country category 1 – 40.00 EUR + 0.30% Country category 2 – 80.00 EUR + 0.30% Country category 3 – 120.00 EUR + 0.30%
Incoming SEPA	0.10 EUR	0.10 EUR
Outgoing SEPA	0.2% + 2 EUR	0.2% + 5 EUR
Internal transfers (between ZEN Clients)	0,1% (Max 10 EUR)	0,1% (Max 10 EUR)

The following footnote expressions have the same meaning when they appear in any row within the same table:

⁵ List available at the end of document

⁶ List available at the end of document

⁷ List available at the end of document

Head Office: UAB ZEN.COM, Lvivo g. 25-104, LT-09320, Vilnius, Lithuania.

Registration Number: 304749651, VAT number: LT100011714916

www.zen.com, e-mail: hello@zen.com

Digital Currency

Position	Trader	Company
Fee for Crypto Topup ⁸	2.00%	2.00%
Fee for Crypto Transfer ⁹	2.00%	2.00%

The following footnote expressions have the same meaning when they appear in any row within the same table:

⁸ Fee is paid to ZEN.COM for being party between user and provider. ZEN.COM is not provide crypto services directly.

⁹ Fee is paid to ZEN.COM for being party between user and provider. ZEN.COM is not provide crypto services directly.

Head Office: UAB ZEN.COM, Lvivo g. 25-104, LT-09320, Vilnius, Lithuania.

Registration Number: 304749651, VAT number: LT100011714916

www.zen.com, e-mail: hello@zen.com

Zen Pay

Position	Trader	Company
ZEN Pay Purchase	Fee will be presented during transaction	Fee will be presented during transaction
ZEN Pay Deposit	Fee will be presented during transaction	Fee will be presented during transaction

Head Office: UAB ZEN.COM, Lvivo g. 25-104, LT-09320, Vilnius, Lithuania.

Registration Number: 304749651, VAT number: LT100011714916

www.zen.com, e-mail: hello@zen.com

Zenefits

Position	Trader	Company
Instant Cashback	100% cashback that user normally receive	100% cashback that user normally receive
Extended Warranty ¹⁰	Basic up to 1500 EUR per product	Premium up to 5000 EUR per product
ZEN Care – Shopping Protection ¹¹	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
Support via email	Available	Available
Support via chat in mobile application	Available	Available

The following footnote expressions have the same meaning when they appear in any row within the same table:

¹⁰ You get an extra year of warranty for all electronics purchased with your ZEN Mastercard®.

¹¹ When something goes wrong with your ZEN Mastercard® purchases, you can request an immediate refund.

Head Office: UAB ZEN.COM, Lvivo g. 25-104, LT-09320, Vilnius, Lithuania.

Registration Number: 304749651, VAT number: LT100011714916

www.zen.com, e-mail: hello@zen.com

Incidental Costs

Position	Trader	Company
Manual Operation Fee ¹²	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 ¹³	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 form permanently closed account	100.00 EUR per case	100.00 EUR per case

The following footnote expressions have the same meaning when they appear in any row within the same table:

¹² Charged upon return of remaining funds after account closure.

¹³ Court order directing money or property of a third party (usually wages paid by an employer) be seized to satisfy a debt owed by a debtor to a plaintiff creditor.

Head Office: UAB ZEN.COM, Lvivo g. 25-104, LT-09320, Vilnius, Lithuania.

Registration Number: 304749651, VAT number: LT100011714916

www.zen.com, e-mail: hello@zen.com

Additional Explanation

Country list 1:

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

Country list 2:

- All other countries

Country list 3:

- Argentina
- Austria
- Belgium
- Congo
- Chile
- Cyprus
- Germany
- Djibouti
- Ecuador
- Spain
- Ethiopia
- Finland
- France
- Guinea
- Indonesia
- Ireland
- Israel
- Italy
- Jordan
- Japan
- Kenya
- Kyrgyzstan
- Korea, Republic of
- Lesotho
- Luxembourg
- Latvia
- Morocco
- Monaco
- Malta
- Malawi
- Netherlands
- Poland
- Portugal

Head Office: UAB ZEN.COM, Lvivo g. 25-104, LT-09320, Vilnius, Lithuania.

Registration Number: 304749651, VAT number: LT100011714916

www.zen.com, e-mail: hello@zen.com

- Paraguay
- Suriname
- Swaziland
- Turkey
- Taiwan, Province of China
- Uganda
- Uruguay
- Yemen
- Zimbabwe
- Nepal