



# List of Prices and Services




Credit

Date: 03.03.2025

Subscriptions	Lite	Pro
 Membership fee - monthly	€0.00 / month	€15.00 / month
 Membership fee - annually	€0.00 / month	€12.50 / month

Card	Lite	Pro
<b>Card</b>		
 Virtual card monthly fee	€0.00	€0.00
 Physical card monthly fee	€1.50	€1.50
 Physical card delivery fee	€9.90	€9.90
 Express delivery of physical card within EU	€19.00	€19.00
 Express delivery of physical card non-EU	€35.00	€35.00
 Replacement of physical card fee	€10.00	€10.00
<b>Transactions</b>		
 Currency conversion fee	0.00%	0.00%
 Transaction receipt fee	€5.00	€5.00
 ATM withdrawal fee in EUR <sup>1</sup>	n/a	4.00%
 ATM withdrawal fee in other currency <sup>1</sup>	n/a	4.00%
 Cash advance to account fee	n/a	4.00%
€ Fee for MCC 7995 and 6012 transactions <sup>2</sup>	5.00%	5.00%
 Chargeback fee <sup>3</sup>	€25.00	€25.00
<b>Transaction limits</b>		
 Daily purchases on payment terminals (POS)	€50	€3,000
 Daily internet purchases (ECOM)	€50	€3,000
 Daily ATM withdrawal <sup>1</sup>	n/a	€500
 Daily cash advance to account	n/a	€1,000
<b>SEPA Direct Debit</b>		
 Direct debit chargeback fee	€5.00	€5.00
 Failed chargeback fee	€3.50	€3.50

Credit Agreement	Lite	Pro
<b>Borrowing</b>		
€ Account monthly fee	€0.00	€0.00
% Borrowing rate purchases <sup>3</sup>	22.00%	22.00%

% Borrowing rate cash advances <sup>3</sup>	22.00%	22.00%
Invoice		
 Minimum monthly payment rate <sup>4</sup>	7.00%	7.00%
 Payment Deferral		
Up to 100 EUR	€15.00	€15.00
Over 100 EUR up to 200 EUR	€20.00	€20.00
Over 200 EUR up to 300 EUR	€25.00	€25.00
Over 300 EUR	€30.00	€30.00
 Invoice reminder	€3.50	€3.50

<sup>1</sup>ATM withdrawal – Note, you may also be charged a fee by the ATM operator.

<sup>2</sup>Fee for use of Credit Card for MCC 7995 and 6012 related transactions (casinos, online casinos, games of chance, bookmakers, lotteries % of the transaction value and totalisers).

<sup>3</sup>Borrowing rate – Fixed interest per annum charged on a daily basis on the balance of the cash advances outstanding from the date the cash advance is taken out until it is repaid.

<sup>4</sup>Minimum monthly repayment – 20 EUR or the minimum payment rate of the credit amount shown on your Monthly Statement (whichever is higher), plus all accrued interest and any fees listed in the Monthly Statement, must be paid each month.