



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 top-up's	Up to €3 000 / month	Up to €5 000 / month
Top-up fee above the limit	0,50%	0,50%
Free SEPA transfers	2 / month	10 / month
SEPA transfers above the limit	€0,10	€0,10
Free SWIFT transfers (only for SHA option)	1 / month	2 / month
SWIFT transfers above the limit	OUR – €10,00 SHA – €3,00	OUR – €10,00 SHA – €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 fee	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		
ZEN Care – shopping protection If there is something wrong with your purchases with our ZEN Mastercard®, you can apply for a refund and you will receive it immediately	1 request / month	Unlimited
One-year extended warranty All electronics purchased with your ZEN Mastercard® will have one additional year of warranty	Every product up to €1 500	Every product up to €5 000
24/7 Live support	Yes	Yes
Instant cashback	Yes	Yes