

ZEN.COM

Pricing Individual and Business

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Account

	Free	Gold	Platinum	Titanium (coming soon)
Opening account	Free	Free	Free	Free
Maintaining account	Free	0.90 EUR per month	6.90 EUR per month	19.90 EUR per month

Currency Exchange

	Free	Gold	Platinum	Titanium (coming soon)
Currency exchange made by user	Market rate + 0.5%	Market rate + 0.2%	Market rate + 0.0%	Market Rate + 0.0%
Currency exchange made by system	Market rate + 0.5%	Market rate + 0.2%	Market rate + 0.0%	Market Rate + 0.0%
Currency exchange made by system during card purchase	Market rate + 0.5% if transaction is made in account currency Mastercard rate + 0.5% if transaction is not made in account currency	Market rate + 0.2% if transaction is made in account currency Mastercard rate + 0.2% if transaction is not made in account currency	Market rate + 0.0% if transaction is made in account currency Mastercard rate + 0.0% if transaction is not made in account currency	Market rate + 0.0% if transaction is made in account currency Mastercard rate + 0.0% if transaction is made in account currency
Fee outside foreign exchange market hours	Additional 0.4% in rates	Additional 0.4% in rates	Additional 0.4% in rates	Additional 0.4% in rates

Topup

Payment Method	Free	Gold	Platinum	Titanium (coming soon)
Visa and Mastercard	0.50% for EEA ¹ consumer ² 2.50% for EEA commercial ³ 2.50% for non-EEA ⁴ consumer 2.50% for non-EEA commercial	0.30% for EEA consumer 2.50% for EEA commercial 2.50% for non-EEA consumer 2.50% for non-EEA commercial	0.00% for EEA consumer 2.50% for EEA commercial 2.50% for non-EEA consumer 2.50% for non-EEA commercial	0.00% 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	0.50% for EEA consumer 2.50% for EEA commercial 2.50% for non-EEA consumer 2.50% for non-EEA commercial	0.30% for EEA consumer 2.50% for EEA commercial 2.50% for non-EEA consumer 2.50% for non-EEA commercial	0.00% for EEA consumer 2.50% for EEA commercial 2.50% for non-EEA consumer 2.50% for non-EEA commercial	0.00% for EEA consumer 2.50% for EEA commercial 2.50% for non-EEA consumer 2.50% for non-EEA commercial
BLIK	0.40%	0.20%	0.00%	0.00%
PaySafeCash	3.00%	3.00%	3.00%	3.00%
PaySafeCard	10.00%	10.00%	10.00%	10.00%
WebMoney	3.00%	3.00%	3.00%	3.00%
PayByLinks	0.50%	0.30%	0.00%	0.00%
Netteler	2.50% + 0.25 EUR	2.50% + 0.25 EUR	2.50% + 0.25 EUR	2.50% + 0.25 EUR
Skrill	2.50% + 0.25 EUR	2.50% + 0.25 EUR	2.50% + 0.25 EUR	2.50% + 0.25 EUR
Skrill Rapid	2.50% + 0.25 EUR	2.50% + 0.25 EUR	2.50% + 0.25 EUR	2.50% + 0.25 EUR
Bancontact	0.20 EUR	0.20 EUR	0.20 EUR	0.20 EUR
Trustly	0.80%	0.80%	0.80%	0.80%
iDeal	0.10 EUR	0.10 EUR	0.10 EUR	0.10 EUR
Neosurf	9.00%	9.00%	9.00%	9.00%

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

Cards issuing

Position	Free	Gold	Platinum	Titanium (coming soon)
Physical card order	First and next - 10.00 EUR	First – free Second and next - 10.00 EUR	First – free Second - free Third and next - 10.00 EUR	First – free Second - free Third - free Fourth and next - 10.00 EUR
Virtual card order	First –free Second and next - 5.00 EUR	First – free Second and next - 5.00 EUR	First – free Second - free Third –free Fourth and next - 5.00 EUR	First – free Second - free Third – free Fourth – free Fifth - free Sixth and next - 5.00 EUR
Card purchase	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	All – 1.50%	Up to 200 EUR – free More than 200 EUR – 1.50%	Up to 800 EUR – free More than 800 EUR – 1.50%	Up to 2.000 EUR – free More than 2.000 EUR – 1.50%
Moneysend sent from ZEN Card	0.00%	0.00%	0.00%	0.00%
Moneysend received on ZEN Card	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

Transfers

Position	Free	Gold	Platinum	Titanium (coming soon)
Incoming SWIFT	4 EUR + 0.10%	3.50 EUR + 0.10%	3.00 EUR + 0.10%	3.00 EUR + 0.10%
Outgoing SWIFT - SHA	4 EUR + 0.10%	3.50 EUR + 0.10%	3.00 EUR + 0.10%	3.00 EUR + 0.10%
Outgoing SWIFT - OUR	Country category 1 ⁵ – 15.00 EUR + 0.10% Country category 2 ⁶ – 25.00 EUR + 0.10% Country category 3 ⁷ – 40.00 EUR + 0.10%	Country category 1 – 15.00 EUR + 0.10% Country category 2 – 25.00 EUR + 0.10% Country category 3 – 40.00 EUR + 0.10%	Country category 1 – 15.00 EUR + 0.10% Country category 2 – 25.00 EUR + 0.10% Country category 3 – 40.00 EUR + 0.10%	Country category 1 – 15.00 EUR + 0.10% Country category 2 – 25.00 EUR + 0.10% Country category 3 – 40.00 EUR + 0.10%
Incoming Local ⁸ in PLN	0.50 EUR	Free	Free	Free
Outgoing Local in PLN	0.50 EUR	Free	Free	Free
Incoming Local ⁹ in GBP	0.50 EUR	0.30 EUR	Free when You do less than 50 transfers per month 0.30 EUR when You do more than 50 transfers per month	Free when You do less than 50 transfers per month 0.30 EUR when You do more than 50 transfers per month
Outgoing Local in GBP	0.50 EUR	0.30 EUR	Free	Free
Incoming SEPA	0.10 EUR	Free	Free	Free
Outgoing SEPA	0.10 EUR	0.05 EUR	Free	Free
ZEN Buddies	Free	Free	Free	Free

⁵ List available at the end of document

⁶ List available at the end of document

⁷ List available at the end of document

⁸ Elixir

⁹ FPS – Faster Payments

Digital Currency

Position	Free	Gold	Platinum	Titanium (coming soon)
Fee for Crypto Topup ¹⁰	2%	1.00%	0.50%	0.20%
Fee for Crypto Transfer ¹¹	2%	1.00%	0.50%	0.20%

¹⁰ Fee is paid to ZEN.COM for being party between user and provider. ZEN.COM is not provide crypto services directly.

¹¹ Fee is paid to ZEN.COM for being party between user and provider. ZEN.COM is not provide crypto services directly.

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Zen Pay

Position	Free	Gold	Platinum	Titanium (coming soon)
ZEN Pay Purchase	Free There can be additional Topup fee applied for transfer	Free There can be additional Topup fee applied for transfer	Free There can be additional Topup fee applied for transfer	Free There can be additional Topup fee applied for transfer
ZEN Pay Deposit	Free There can be additional Topup fee applied for transfer	Free There can be additional Topup fee applied for transfer	Free There can be additional Topup fee applied for transfer	Free There can be additional Topup fee applied for transfer

Zenefits

Position	Free	Gold	Platinum	Titanium (coming soon)
Instant Cashback	50% cashback that user normally receive	100% cashback that user normally receive	100% cashback that user normally receive	100% cashback that user normally receive
Extended Warranty ¹²	Not available	Basic up to 1500 EUR per product	Premium up to 5000 EUR per product	Premium up to 5000 EUR per product
ZEN Care – Shopping Protection ¹³	Not available	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	Anytime You can claim ZEN Care - Free
Support via email	Available	Available	Available	Available
Support via chat in mobile application	Not available	Available	Available	Available

¹² You get an extra year of warranty for all electronics purchased with your ZEN Mastercard®.

¹³ When something goes wrong with your ZEN Mastercard® purchases, you can request an immediate refund.

Incidental Costs

Position	Free	Gold	Platinum	Titanium (coming soon)
Manual Operation Fee ¹⁴	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 ¹⁵	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 of time	100.00 EUR per case	100.00 EUR per case	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	100.00 EUR per case	100.00 EUR per case

¹⁴ Charged upon return of remaining funds after account closure.

¹⁵ 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.

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 counties

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

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