

ZEN.COM

ZEN Business – financial services, payment gateway¹

effective as of November 13, 2023 (EU.B.2023.46)

¹ This pricing does not constitute an offer or element of offer but is the pricing applicable to all contracts in which the Client has not agreed otherwise with ZEN.COM. Therefore, in the case of certain Clients, in particular those with a higher risk of money laundering, having a high turnover etc., ZEN.COM may present more or less favorable conditions than those contained in this pricing.

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Registration Number: 304749651, VAT number: LT100011714916

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

Account²

Position	Smart	Enterprise
Opening account	Free	Free
Maintaining account	25.00 EUR per month special offer - Free	100.00 EUR per month

Currency Exchange³

Position	Smart	Enterprise
Currency exchange made by user	Market rate + 0.50%	Market rate + 0.00%
Currency exchange made by system	Market rate + 0.50%	Market rate + 0.00%
Currency exchange made by system during card purchase	Market rate + 0.50% if transaction is made in account currency Mastercard® rate + 0.00% if transaction is not made in account currency	Market rate + 0.00% if transaction is made in account currency Mastercard® rate + 0.00% if transaction is not made in account currency
Fee outside foreign exchange market hours	Additional 0.40% in rates	Additional 0.40% in rates

² Fees charged by ZEN Technology B.V.

³ Market rate is ZEN.COM buy rate for currency on the wholesale FX market. Difference between market rate and average rate is due to FX market conditions.

Top up

Position	Smart	Enterprise
Visa® and Mastercard® ⁴	From – 1.00% Up to – 5.00%	From – free Up to – 4.00%
Apple Pay and Google Pay ⁴	From – 1.00% Up to – 5.00%	From – free Up to – 4.00%
BLIK	1.00%	Free
Bancontact	0.25 EUR	Free
iDeal	0.25 EUR	Free
PayByLinks	1.00%	Free
PaySafeCash	3.00%	3.00%
PaySafeCard	10.00%	10.00%
Netteler	4.000% + 0.25 EUR	4.00% + 0.25 EUR
Skrill	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Skrill Rapid	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Trustly	1.50% (minimum 2.00 EUR)	1.50% (minimum 2.00 EUR)
Neosurf	9.00%	9.00%

⁴ Fee rate depends on the type of card (consumer, business), the country of issue of the card (European Economic Area country or non-European Economic Area country) and the top up currency. The exact amount of the fee is presented in the application before each top up.

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Cards issuing

Position	Smart	Enterprise
Physical card order ⁵	10.00 EUR	First – free Second – free Next – 10.00 EUR
Virtual card order ⁵	First – free Next – 5.00 EUR	Up to 3 – free Next – 5.00 EUR
Card purchase	Free	Free
Card purchase with cashback	Free	Free
Cash withdrawal	Up to 200 EUR per month – free Above – 2.00%	Up to 1,500 EUR per month – free Above – 2.00%
Cash deposit with Planet Cash ATM network	2.00% special offer – 1.00%	2.00% special offer – 1.00%
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

⁵ Limit includes active cards and inactive cards which were ordered in a given calendar month.

Transfers

Position	Smart	Enterprise
Incoming SWIFT	0.10% + 15.00 EUR	0.10% + 3.00 EUR
Outgoing SWIFT – SHA	0.10% + 15.00 EUR	0.10% + 3.00 EUR
Outgoing SWIFT – OUR	Category 1 ⁶ – 0.10% + 25.00 EUR Category 2 ⁶ – 0.10% + 35.00 EUR Category 3 ⁶ – 0.10% + 50.00 EUR	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR
Incoming SEPA	Free	Free
Outgoing SEPA	0.10% (min. 1.00 EUR)	Free
Incoming Local ⁷ in PLN	Free	Free
Outgoing Local ⁷ in PLN	0.10% (min. 1.00 EUR)	Free
Incoming Local ⁸ in GBP	Free	Free
Outgoing Local ⁸ in GBP	0.10% (min. 1.00 EUR)	Free
Outgoing Local in other currencies than EUR, GBP, PLN	0.10% (min. 1.00 EUR)	Free
Internal transfers (between ZEN Clients)	Free	Free
Transfer To Card	1.00%	1.00%

⁶ List of countries and territories in each category is available at the end of the document.

⁷ Elixir

⁸ FPS – Faster Payments

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Digital Currency

Position	Smart	Enterprise
Top up in digital currency ⁹	0.50%	0.50%
Transfer in digital currency ⁹	2.00%	0.50%

Zen Pay

Position	Smart	Enterprise
ZEN Pay Purchase	Free There can be additional top up fee applied for transfer	Free There can be additional top up fee applied for transfer
ZEN Pay Deposit	Free There can be additional top up fee applied for transfer	Free There can be additional top up fee applied for transfer

⁹ Fee is paid to ZEN.COM for being party between user and provider. ZEN.COM does not directly provide services in digital currency.

Zenefits

Position	Smart	Enterprise
Instant Cashback	50% cashback that user normally receive	100% cashback that user normally receive
Extended Warranty ¹⁰	Basic up to 1,500 EUR per product	Premium up to 5,000 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	Not available	Available

Incidental Costs

Position	Creative	Smart and Payment
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

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 support for refund.

¹² Charged upon return of remaining funds after account closure or payment execution of blocked funds in favor of enforcement agencies via PLAIS system.

¹³ Decision of a court or other authority ordering the seizure of money or property of a third party.

ZEN Pay Processing Fees^{14 15}

Position	Fee
ZEN Pay	0.35% + 0.10 EUR

Payment Processing Fees^{14 15}

Position	Fee
Visa and Mastercard	IF++ 0.89% + 0.30 EUR
Apple Pay and Google Pay	IF++ 0.89% + 0.30 EUR
BLIK	0.89% + 0.30 EUR
iDEAL	0.89% + 0.30 EUR
Bancontact	0.89% + 0.30 EUR
Netteler	4.20% + 0.30 EUR
Skrill Micro pricing (up to 4.00 EUR)	7.20%
Skrill (over 4.00 EUR)	4.20% + 0.30 EUR
Skrill Rapid Transfer	2.20% + 0.30 EUR
Paysafecard	10.20% + 0.30 EUR
Paysafecash	5.20% + 0.30 EUR
Trustly	0.89% + 0.30 EUR
Polish PayByLinks	0.89% + 0.30 EUR
Wechat	2.20% + 0.30 EUR
Neosurf	10.20% + 0.30 EUR
Union Pay	2.20% + 0.30 EUR
Twisto	2.40% + 0.30 EUR
Sofort	0.89% + 0.30 EUR

¹⁴ Fees charged by ZEN Technology B.V.

¹⁵ Payment processing fees are the same regardless of chosen payment plan

BoaCompra Processing Fees^{16 17}

Position	Fee
Visa and Mastercard BR	4.20% + 0.30 EUR
Visa and Mastercard CL	4.20% + 0.30 EUR
Redpagos	5.20% + 0.30 EUR
PSE	5.20% + 0.30 EUR
Redcompra	4.20% + 0.30 EUR
Pix	3.20% + 0.30 EUR
MultiBanco	4.20% + 0.30 EUR
Boleto Bancário	3.20% + 0.30 EUR
Boleto Flash	4.20% + 0.30 EUR
Pagoefectivo (Peru)	5.20% + 0.30 EUR
Efecty (Columbia)	4.20% + 0.30 EUR
Paypal BR	7.29% + 0.30 EUR

¹⁶ Fees charged by ZEN Technology B.V.

¹⁷ Payment processing fees are the same regardless of chosen payment plan

Online Payments Services¹⁸

Position	Fee
Refund	2.50 EUR
Individual reports	100.00 EUR for each hour required for preparing a dedicated report

Chargeback Fee¹⁸

Chargeback rate %	Fee (per case)
0.00% – 0.30%	35.00 EUR
> 0.30% – 0.50%	40.00 EUR
> 0.50% – 0.70%	45.00 EUR
> 0.70% – 1.00%	50.00 EUR
> 1.00%	60.00 EUR

Chargeback Representation¹⁸

Position	Fee (per case)
Chargeback Representation	10.00 EUR

Fraud Prevention Service¹⁸

Fraud rate %	Low risk Merchant		High risk Merchant
	< 3,000 completed transactions	> 3,000 completed transactions	
0.00% – 0.30%	Free	Free	0.00% + 0.07 EUR
> 0.30% – 0.50%	200.00 EUR / month	0.00% + 0.07 EUR	0.50% + 0.07 EUR
> 0.50% – 0.70%		0.25% + 0.07 EUR	1.00% + 0.07 EUR
> 0.70% – 1.00%		0.75% + 0.07 EUR	1.50% + 0.07 EUR
> 1.00%		1.00% + 0.07 EUR	2.00% + 0.07 EUR

¹⁸ Fees charged by ZEN Technology B.V.

Additional Explanation

Categories of countries and territories

Category 1:

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

Category 2:

- All other counties and territories

Category 3:

- Argentina
- Austria
- Belgium
- Chile
- Congo
- Cyprus
- Djibouti
- Ecuador
- Ethiopia
- Finland
- France
- Germany
- Guinea
- Indonesia
- Ireland
- Israel
- Italy
- Japan
- Jordan
- Kenya
- Korea, Republic of
- Kyrgyzstan
- Latvia
- Lesotho
- Luxembourg
- Malawi
- Malta
- Monaco
- Morocco
- Nepal
- Netherlands
- Paraguay
- Poland
- Portugal
- Spain
- Suriname
- Swaziland
- Taiwan, Province of China
- Turkey
- Uganda
- Ukraine
- Uruguay
- Yemen
- Zimbabwe

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