

Estimated Interchange Fees and Card Organization Fees¹

(in percent of the Transaction amount and/or fixed amount per Transaction)

Information was prepared as of 19.11.2019

Payment service provider who issued the payment card is registered in the European Economic Area	Interchange fees		Card Organization Fees ²	
	VISA	MasterCard	VISA	MasterCard
• Debit	0.20%	0.20%	0.0082-0.0168 EUR+ 0.01 - 0.02%	0.0035 EUR+ 0.0917 - 0.1167%
• Credit	0.30%	0.30%	0.0082-0.0168 EUR+ 0.014 - 0.024%	0.0035 EUR+ 0.0917 - 0.1167%
• Business debit	0.60 EUR/ 1.35 – 1.45%	0.6 - 1.33%	0.0082-0.0168 EUR+ 0.01 - 0.02%	0.0035 EUR+ 0.0917 - 0.1167%
• Business credit	1.2 - 1.45%	0.6 - 1.6%	0.0082-0.0168 EUR+ 0.014 - 0.024%	0.0035 EUR+ 0.0917 - 0.1167%

Payment service provider who issued the payment card is registered outside the European Economic Area	Interchange fees		Card Organization Fees ²	
	VISA	MasterCard	VISA	MasterCard
• Debit	0.2% - 1.15%	0.2% - 1.15%	0.1075 EUR + 0.41 - 0.46%	0.006 – 0.116 EUR+ 0.7667 - 0.8167%
• Credit	0.3% - 1.50%	0.3% - 1.50%	0.1075 EUR+ 0.41 - 0.46%	0.006 – 0.116 EUR+ 0.7667 - 0.8167%
• Business debit	2.00%	2.00%	0.1075 EUR+ 0.41 - 0.46%	0.006 – 0.116 EUR+ 0.7667 - 0.8167%
• Business credit	2.00%	2.00%	0.1075 EUR+ 0.41 - 0.46%	0.006 – 0.116 EUR+ 0.7667 - 0.8167%

¹ Estimated Interchange Fees and Card Organization Fees as specified herein were calculated based on all fees and commissions payable by the Bank for all Transactions of the same type by the respective payment cards. The actual volume of Interchange Fees and Card Organization Fees payable by the Bank per every Transaction may differ from that specified herein.

² Excluding the Card Organization Fees that cannot be directly attributed to the Transaction.