

Fee Information Document



Name of the account provider: IPS Solutions Ltd

Account name: Payz account

Date: 06.12.2022

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Fees section of the IPS Terms of Use.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
1. Payz account	
1.1. General Account Services	
Registration	Free
Maintaining the account	Free
Account inactivity fee	1.50 EUR per month
Currency conversion	2.99% for Classic and Silver accounts 1.49% for Gold and Platinum accounts 1.25% for VIP accounts
IBAN/Account opening fee	Free

1.2. Withdrawals	
SEPA Bank transfer	5.90 EUR* for Silver, Gold and Platinum accounts 2.90 EUR* for VIP accounts <i>* The exact fee depends on the options available in your region and on your country of residence. Minimums apply for some options.</i>
Non SEPA Bank transfer	10.00 EUR* for Silver, Gold and Platinum accounts 7.00 EUR* for VIP accounts <i>* The exact fee depends on the options available in your region and on your country of residence. Minimums apply for some options.</i>
ZestPay transfer	1.00% (min 5.90 EUR) for Silver, Gold and Platinum accounts 1.00% (min 2.90 EUR) for VIP accounts
Bank transfer from Virtual IBAN / Account	2.50EUR
1.3. Deposits	
Bank wire transfer* <i>*Include electronic funds transfer, instant deposit, local or international bank deposit, local services.</i>	0.00 – 10.00%* <i>* The exact fee depends on the options available in your region and on your country of residence. Minimums apply for some options.</i>
Bank deposit to Virtual IBAN / Account	0.50 EUR
Credit/debit card deposit	1.69-6.00% + 0.25 EUR* <i>* The exact fee depends on the options available in your region and on your country of residence. Minimums apply for some options.</i>
ecoVoucher deposit	2.90%* <i>*The exact fee depends on the options available in your region and</i>

	<i>on your country of residence. Minimums apply for some options.</i>
zestPay deposit	0.50-2.00%* <i>*The exact fee depends on the options available in your region and on your country of residence. Minimums apply for some options.</i>
1.4. Internal transfers	
Inter-accounts transfer (<i>between own sub accounts</i>)	Free
Transfer to another Payz Account (sender pays)	1.50% (min 0.50 EUR) for Silver accounts Free for Gold, Platinum, VIP accounts
2. Payz Mastercard	
Card issue and activation	Free
Courier delivery fee	30 GBP* <i>*The fees are set in GBP due to constant exchange rates fluctuations. We are unable to display the equivalent fee in your account currency. The converted rate will be displayed at the time of the application and will also be shown on your statement.</i>
Cash withdrawal* <i>*Include ATM withdrawals and withdrawals in a bank.</i>	2.00% (minimum charge 1.50 EUR)
Cash services* <i>*Include Financial institution (banks) services; Forex, Money order, Travelers cheques; Security brokers and Dealers (stocks and shares); Gaming and lottery.</i>	4.00% (minimum charge 0.80 EUR)
Foreign Currency Conversion Fee	2.99%
Card renewal	Free

Card cancellation or redemption	Free
Card replacement	12.50 EUR
Balance enquiry, account inquiry and statement enquiry	Free
1. Payz Plus card	
Physical Card issue	10.00 EUR
Courier delivery fee	30 GBP* <i>*The fees are set in GBP due to constant exchange rates fluctuations. We are unable to display the equivalent fee in your account currency. The converted rate will be displayed at the time of the application and will also be shown on your statement.</i>
Virtual Card issue	Free
Cash withdrawal* <i>*Include ATM withdrawals and withdrawals in a bank.</i>	2.00% (minimum charge 1.50 EUR)
Cash services* <i>*Include Financial institution (banks) services; Forex, Money order, Travelers cheques; Security brokers and Dealers (stocks and shares); Gaming and lottery.</i>	4.00% (minimum charge 0.80 EUR)
Foreign Currency Conversion Fee	2.99%
Card renewal	10.00 EUR
Card cancellation or redemption	Free
Card replacement	10.00 EUR
Balance enquiry, account inquiry and statement enquiry	Free