



Fee Information Document

Name of the account provider: Paxum Inc.

Account name: Personal Payment Account

Date: 18 June 2020

- 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.
- A glossary of the terms used in this document is available free of charge.

GENERAL ACCOUNT SERVICES

Maintaining the Account	FREE! (If used at least once within past 6 months)
	\$5.00 (If not used at least once within past 6 months)
EUR IBAN Account (for incoming WIRES and SEPA transfers)	FREE!
Prepaid Card Account	\$44.95 per year

PAYMENTS (EXCLUDING CARDS)

Receiving Money

By Wire from your OWN account in USD Currency	\$50.00
By Wire from your OWN account in EUR Currency	\$10.00
By Wire from 3rd party (EUR)	0.5%, min. \$10.00
By Local Bank Transfer from your OWN account	\$5.00****
By Local Bank Transfer from 3rd party	0.5%, min. \$5.00
By P2P transfer from other Paxum Users	\$0.25

Sending Money

By P2P transfer to other Paxum Users	\$0.25
By Wire to your OWN account in USD Currency	\$50.00 *
By Wire to your OWN account in EUR Currency	\$40.00
By Wire to your OWN account in OTHER Currency	\$25.00
By Local Bank Transfer to your OWN account	\$5.00
By Local Bank Transfer to your OWN account in COP currency	\$8.95
To Credit Card (Other than Paxum Prepaid Card) owned by you	\$6.00 + 2.95%

CARDS AND CASH

Paxum Mastercard Prepaid Card Fees

Paxum Prepaid Card Issue	FREE!
Funds Transfer from Payment Account to Paxum Prepaid Card	\$0.25
Cash Withdrawal in USD currency in the UK	\$2.00
Cash Withdrawal in USD currency outside the UK	\$2.00
Cash Withdrawal in Pounds in the UK	\$2.00 + Conversion Rate applied by the Bank
Cash Withdrawal in Pounds outside the UK	\$2.00 + Conversion Rate applied by the Bank
Cash Withdrawal in foreign currencies outside the UK	\$2.00 + Conversion Rate applied by the Bank
Debit Card Payment in USD currency	FREE!
Debit Card Payment in Pounds	FREE!
Debit Card Payment in a foreign currency	FREE!
Refusing a Payment Due to Lack of Funds	\$0.25
ATM Balance Inquiry	\$0.50
PIN Code Change	\$1.00
Replacement Card	\$44.95
Card Delivery Fee (United Kingdom, Czech Republic, Romania, Spain, Cyprus)	Standard Shipping - FREE! \$50.00 - EU Express Shipping
Dispute (Chargeback)	\$40.00

Paxum UnionPay Prepaid Card Fees

Paxum Prepaid Card Issue	FREE!
Funds Transfer from Payment Account to Paxum Prepaid Card	\$0.25
Cash Withdrawal in USD currency	\$2.00 + Surcharge Rate applied by the Bank **
Cash Withdrawal in other currencies	\$2.00 + Conversion Rate applied by the Bank ***
Debit Card Payment in USD currency	FREE!
Debit Card Payment in a foreign currency	FREE! + Conversion Rate applied by the Bank ***
Refusing a Payment Due to Lack of Funds	\$0.25
ATM Balance Inquiry	\$0.25
PIN Code Change	\$1.00
Replacement Card	\$44.95
Card Delivery	Standard Shipping - FREE! \$95.00 - Express Shipping
Dispute (Chargeback)	\$40.00

OTHER SERVICES

Factoring Service Fees

Factoring Service Fee per Claim

\$0.25 per Claim

* SHA option

** All withdrawals in USD currency have a surcharge of 5%

*** A conversion rate of 3% will be applied to all transactions