



Fee Information Document

Name of the account provider: Paxum Inc.

Account name: Business 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 FEES

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

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 (USD)	1% , min. \$50.00
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	\$1.00

Sending Money

By P2P transfer to other Paxum Users	\$1.00
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 Wire to 3rd party (USD)	1% , min. \$50.00 *
By Wire to 3rd party (EUR)	0.5% , min. \$40.00
By Wire to 3rd party (OTHER Currency)	1% , min \$25.00
By Local Bank Transfer to your OWN account	\$5.00
By Local Bank Transfer to 3rd Party in EUR currency	0.5% , min. \$5.00
By Local Bank Transfer to your OWN account or 3rd party account in COP currency	\$8.95
By Local Bank Transfer to 3rd party	1% , min \$5.00
To Credit Card (Other than Paxum Prepaid Card) owned by you	\$6.00 + 2.95%
To Credit Card (Other than Paxum Prepaid Card) owned by another person	\$6.00 + 5%

Factoring Service Fees

Factoring Service Fee per Claim	\$1.00 per Claim
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Paxum Mastercard Prepaid Card Fees

ATM FEE in Card Currency	\$2 + 1%
ATM FEE Withdrawal with FX	\$2.00 + 3% FX
ATM FEE Decline	\$0.00
POS in Card Currency	\$0.00
POS in another currency (FX)	\$0.00 + 3% FX
POS Declined Transaction	\$0.00
Pin reset	\$1.00
Balance Enquiry	\$0.00
Annual Account Maintenance	\$0.00
Monthly Maintenance Fee	\$5.00
Activation	\$0.00
Card Issue	\$10.00
Reissue lost/stolen/damage	\$0.00
Card Load from Personal Payment Account	\$0.25
Card Load from Business Payment Account	\$1.00
Chargeback Initiation	\$0.00
Express Delivery	\$95.00
Standard Delivery	\$44.95

Paxum UnionPay Prepaid Card Fees

ATM FEE in Card Currency	\$2.00 + 1%
ATM FEE Withdrawal with FX	\$2.00 + 3% FX
ATM FEE Decline	\$0.00
POS in Card Currency	\$0.00
POS in another currency (FX)	\$0.00 + 3% FX
POS Declined Transaction	\$0.00
Pin reset	\$1.00
Balance Enquiry	\$0.00
Annual Account Maintenance	\$0.00
Monthly Maintenance Fee	\$5.00
Activation	\$0.00
Card Issue	\$10.00
Reissue lost/stolen/damage	\$0.00
Card Load from Personal Payment Account	\$0.25
Card Load from Business Payment Account	\$1.00
Chargeback Initiation	\$0.00
Express Delivery	\$95.00
Standard Delivery	\$44.95

SHA option

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

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