



# 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 FEES

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

## PAYMENTS (EXCLUDING CARDS)

### Receiving Money

By Wire from your OWN account in USD Currency	<b>\$50.00</b>
By Wire from your OWN account in EUR Currency	<b>\$10.00</b>
By Wire from 3rd party (EUR)	<b>0.5%</b> , min. \$10.00

By Local Bank Transfer from your OWN account	<b>\$5.00</b>
By Local Bank Transfer from 3rd party	<b>0.5%</b> , min. \$5.00
By P2P transfer from other Paxum Users	<b>\$0.25</b>

## Sending Money

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

## CARDS AND CASH

### Paxum Mastercard Prepaid Card Fees

ATM FEE in Card Currency	<b>\$2 + 1%</b>
ATM FEE Withdrawal with FX	<b>\$2.00 + 3% FX</b>
ATM FEE Decline	<b>\$0.00</b>
POS in Card Currency	<b>\$0.00</b>
POS in another currency (FX)	<b>\$0.00 + 3% FX</b>
POS Declined Transaction	<b>\$0.00</b>

Pin reset	<b>\$1.00</b>
Balance Enquiry	<b>\$0.00</b>
Annual Account Maintenance	<b>\$0.00</b>
Monthly Maintenance Fee	<b>\$5.00</b>
Activation	<b>\$0.00</b>
Card Issue	<b>\$10.00</b>
Reissue lost/stolen/damage	<b>\$0.00</b>
Card Load from Personal Payment Account	<b>\$0.25</b>
Card Load from Business Payment Account	<b>\$1.00</b>
Chargeback Initiation	<b>\$0.00</b>
Express Delivery	<b>\$95.00</b>
Standard Delivery	<b>\$44.95</b>

## Paxum UnionPay Prepaid Card Fees

ATM FEE in Card Currency	<b>\$2.00</b> + 1%
ATM FEE Withdrawal with FX	<b>\$2.00</b> + 3% FX
ATM FEE Decline	<b>\$0.00</b>
POS in Card Currency	<b>\$0.00</b>
POS in another currency (FX)	<b>\$0.00</b> + 3% FX
POS Declined Transaction	<b>\$0.00</b>
Pin reset	<b>\$1.00</b>
Balance Enquiry	<b>\$0.00</b>

Annual Account Maintenance	<b>\$0.00</b>
Monthly Maintenance Fee	<b>\$5.00</b>
Activation	<b>\$0.00</b>
Card Issue	<b>\$10.00</b>
Reissue lost/stolen/damage	<b>\$0.00</b>
Card Load from Personal Payment Account	<b>\$0.25</b>
Card Load from Business Payment Account	<b>\$1.00</b>
Chargeback Initiation	<b>\$0.00</b>
Express Delivery	<b>\$95.00</b>
Standard Delivery	<b>\$44.95</b>

## OTHER SERVICES

### Factoring Service Fees

Factoring Service Fee per Claim	<b>\$0.25</b> per Claim
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\*SHA option

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

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