



Fee Information Document

Name of the account provider: Paxum Inc.

Account name: Personal Payment Account

Date: 01 January 2025

- 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 (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 + 4%

CARDS AND CASH

Mastercard Prepaid Card Fees

ATM FEE in Card Currency	\$2 + 1%
ATM FEE Withdrawal with FX	\$2.00 + 3.5% FX
ATM FEE Decline	\$0.00
POS in Card Currency	\$0.00
POS in another currency (FX)	\$0.00 + 3.5% FX
POS Declined Transaction	\$0.00
Pin reset	\$1.00
Balance Enquiry	\$0.00
Annual Account Maintenance	\$0.00
Monthly Maintenance Fee	\$3.75
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	\$0.00

Mastercard Prepaid Virtual Card Fees

POS in Card Currency	\$0.00 + 1%
POS in another currency (FX)	\$0.00 + 3.5% FX
POS Declined Transaction	\$0.00
Annual Account Maintenance	\$0.00
Monthly Maintenance Fee	\$2.95
Activation	\$0.00
Card Issue	\$1.00
Card Load from Personal Payment Account	\$0.25
Card Load from Business Payment Account	\$1.00
Chargeback Initiation	\$0.00

Paxum UnionPay Prepaid Card Fees

ATM FEE in Card Currency	\$2.00 + 1%
ATM FEE Withdrawal with FX	\$2.00 + 3.5% FX

ATM FEE Decline	\$0.00
POS in Card Currency	\$0.00
POS in another currency (FX)	\$0.00 + 3.5% FX
POS Declined Transaction	\$0.00
Pin reset	\$1.00
Balance Enquiry	\$0.00
Annual Account Maintenance	\$0.00
Monthly Maintenance Fee	\$3.75
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	\$0.00

Paxum UnionPay Prepaid Virtual Card Fees

POS in Card Currency	\$0.00 + 1%
POS in another currency (FX)	\$0.00 + 3.5% FX
POS Declined Transaction	\$0.00
Annual Account Maintenance	\$0.00
Monthly Maintenance Fee	\$2.95
Activation	\$0.00

Card Issue	\$1.00
Card Load from Personal Payment Account	\$0.25
Card Load from Business Payment Account	\$1.00
Chargeback Initiation	\$0.00

*SHA option