

## Table of Fees and Commissions

### Promotion

\*From 2025-01-18 to 2025-07-18 (“**Promotion Period**”), all fees will be waived and covered by MemePay, except for the fees marked with an asterisk (^). The excluded fees will remain applicable as outlined in the table below.

Balance and Cards in EUR			
Type of charge	Frequency	Standard Fee	Promotion Period*
Opening a balance in EUR currency	One-off	0 EUR	
Fee for maintaining a balance	Monthly	0 EUR	
Issuance of a virtual payment card	One-off	6.90 EUR	0 EUR
Fee for maintaining a virtual payment card	Monthly	2.00 EUR	0 EUR
Fee for a non-cash transaction	For each time, collected in accordance with pt 1 of the detailed rules	0.50 EUR	0 EUR
Fee for a cash withdrawal within the European Economic Area <sup>^</sup>	For each time fixed fee + % of transaction amount, collected in accordance with pt 1 of the detailed rules	2 EUR + 1%	
Fee for cash withdrawal outside the European Economic Area <sup>^</sup>	For each time fixed fee + % of transaction amount, collected in accordance with pt 1 of the detailed rules	2 EUR + 4%	
Fee for card transactions in a currency other than EUR <sup>^</sup>	% of transaction amount, collected in accordance with pt 1 of the detailed rules	2.5%	2.5%
Fee for top-up a balance via a third party	% of transaction amount, collected in accordance with pt 1 of the detailed rules	1%	0%
Fee for a paper statement of operations issued at the customer's request <sup>^</sup>	For each time for statement issuance	25 EUR	
Interest for delay <sup>^</sup>	Daily	Accrued by law in the amount equal to the sum of the NBP reference rate and 5.5 percentage points.	

Balance and Cards in USD			
Type of charge	Frequency	Standard Fee	Promotion Period*
Opening a balance in USD currency	One-off	0 USD	
Fee for maintaining a balance	Monthly	0 USD	
Issuance of a virtual payment card	One-off	6.90 USD	0 USD
Fee for maintaining a virtual payment card	Monthly	2.00 USD	0 USD
Fee for a non-cash transaction	For each time, collected in accordance with pt 1 of the detailed rules	0.50 USD	0 USD
Fee for a cash withdrawal within the European Economic Area <sup>^</sup>	For each time fixed fee + % of transaction amount, collected in accordance with pt 1 of the detailed rules	2 USD + 1%	
Fee for cash withdrawals outside the European Economic Area <sup>^</sup>	For each time fixed fee + % of transaction amount, collected in accordance with pt 1 of the detailed rules	2 USD + 4%	
Fee for card transactions in a currency other than USD <sup>^</sup>	% of transaction amount, collected in accordance with pt 1 of the detailed rules	2.5%	2.5%
Fee for top-up a balance via a third party	% of transaction amount, collected in accordance with pt 1 of the detailed rules	1%	0%
Fee for a paper statement of operations issued at the customer's request <sup>^</sup>	For each time for statement issuance	25 USD	
Interest for delay <sup>^</sup>	Daily	Accrued by law in the amount equal to the sum of the NBP reference rate and 5.5 percentage points.	

Detailed rules:

1. Fee collection method:
  - a. Fee for a non-cash transaction, Fee for a cash withdrawal within the European Economic Area, Fee for cash withdrawals outside the European Economic Area, Fee for card transactions in a currency other than card currency itself (i.e. USD or EUR), and Fee for top-up a balance via a third party shall be charged in connection with each execution of a transaction, withdrawal or top-up respectively.
  - b. Issuance of a virtual payment card fee will be charged at the time of card issuance.
  - c. Monthly maintenance fees will be collected collectively on the first working day of each month for the previous calendar month.

2. Within the Application, based on separate agreements, payment services, and payment account top-up services provided by authorized third parties cooperating with MemePay may be made available to the Customer.
3. Payment services and top up services are provided based on separate agreements by authorized partner cooperating with MemePay.
4. MemePay doesn't provide any payment or top up services within the Application.
5. The use of the services of entities cooperating with MemePay may involve the obligation to pay fees or commissions based on separate agreements concluded by the Customer with these third parties.
6. MemePay is authorized to establish promotions that reduce the amount of fees charged. MemePay reserves the right to suspend, cancel or modify the promotion at any time without prior notice.

This document can also be found in 'Account' → 'Documents & Agreements' on the MemePay app.

Last Updated: 06 Feb 2025