

Fees and Commissions

Balance and Cards in EUR		
Type of charge	Frequency	Fee
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
Fee for maintaining a virtual payment card	Monthly	2.00 EUR
Fee for a non-cash transaction	For each time, collected in accordance with pt 1 of the detailed rules	0.50 EUR
Fee for a cash withdrawal within the European Economic Area	For each time fixed fee + % of transaction amount, collected in accordance with pt 1 of the detailed rules	2 EUR + 1%
Fee for cash withdrawals outside the European Economic Area	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	% of transaction amount	2%
Fee for top-up a balance with a payment card of another institution	% of transaction amount	1%
Fee for top-up a balance via a third party	% of transaction amount, collected in accordance with pt 1 of the detailed rules	1%
Fee for a paper statement of operations issued at the customer's request	For each time for statement issuance	25 EUR
Interest for delay	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	Fee
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
Fee for maintaining a virtual payment card	Monthly	2.00 USD
Fee for a non-cash transaction	For each time, collected in accordance with pt 1 of the detailed rules	0.50 USD
Fee for a cash withdrawal within the European Economic Area	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	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	% of transaction amount	2.5%
Fee for top-up a balance with a payment card of another institution	% of transaction amount	1%
Fee for top-up a balance via a third party	% of transaction amount, collected in accordance with pt 1 of the detailed rules	1%
Fee for a paper statement of operations issued at the customer's request	For each time for statement issuance	25 USD
Interest for delay	Daily	Accrued by law in the amount equal to the sum of the NBP reference rate and 5.5 percentage points.

Detailed rules for collecting fees Accrued by law in the amount equal to the sum of the NBP reference rate and 5.5 percentage points.

1. Fee for a non-cash transaction, Fee for a cash withdrawal within the European Economic Area, Fee for a cash withdrawal outside the European Economic Area, 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, whereby the fees therefore shall be collected on the first working day of the month collectively 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. 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.
4. MemePay is authorized to establish promotions that reduce the amount of fees charged. Based on separate promotion regulations, MemePay is authorized to reduce fees for customers who fulfill the terms and conditions of a given promotion.

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

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