



Name of the account provider: Papaya Ltd

**Account name: Papaya Ltd for EU Legal Entities without the VAT number
[Blackcatcard]**

Date: 01.12.2025

- 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 is not listed here. Full information is available in General Terms and Conditions.
- A glossary of the terms used in this document is available free of charge.
- As EU countries we assume one of the following country or territory - Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein, Norway, Canary Islands, Ceuta, Melilla, Azores, Madeira, Aland Islands, Jan Mayen, French Guiana, Guadeloupe, Martinique, Réunion, Saint Martin (French Part) and Mayotte.
- A legal entity is presumed to possess a valid Value Added Tax (VAT) number if said VAT number is verifiable through the online resource provided by the European Commission at https://ec.europa.eu/taxation_customs/vies/#/vat-validation. The accuracy and validity of a VAT number are contingent upon successful confirmation via this specified verification service.
- MasterCard can be issued only for a legal entity registered in the country from the list: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein, Norway, Canary Islands, Ceuta, Melilla, Azores, Madeira, Aland Islands, Jan Mayen, French Guiana, Guadeloupe, Martinique, Réunion, Saint Martin (French Part) and Mayotte. Otherwise, the package Blackcatcard will contain only an IBAN Account.

Service	Fee
General account services	
IBAN Account and payment card [Blackcatcard]	600 EUR

Includes a package of services consisting of: 1 IBAN Account 1 MasterCard (virtual)	
Physical card issuance fee	15 EUR
Account maintenance monthly fee	50 EUR
Additional IBAN registration (excluding account related to Blackcatcard package)	250 EUR
AML/Compliance additional fee (quarterly)	100 EUR
Issue of an additional card to package	75 EUR
Reissue of the card (if it has expired)	75 EUR
Reissue of the card (per customer request)	75 EUR
Card delivery (regular mail)	0 EUR
Card annual fee	50 EUR
IBAN closure (client request)	100 EUR
IBAN closure (Papaya Ltd. decision)	1500 EUR
Payments (excluding cards)	
Incoming payment fee (SEPA)	5 EUR
Outgoing payment fee (SEPA)	35 EUR
Outgoing payment fee (additional fee for amounts over EUR 100 000)	0,1% (Max 500 EUR)
Refund request	50 EUR

Return request	Return reason (CANCEL)	25 EUR
Return request	Return reason (FRAUD)	25 EUR
Cards and cash		
Blackcatcard transaction claim (having no grounds)		30 EUR
Withdrawal fee per transaction (< 5 transactions per month)		2% (min. 5 EUR)
Withdrawal fee per transaction (6+ transactions per month)		3% (min. 5 EUR)
Card Top Up Fee		3%
Card transfer Fee		3%
Other services		
Online Bill Payments		3%
Originator Bank/Correspondent bank request service fee		100 EUR
Account confirmation letter (electronic, with signature) - sent by email		15 EUR
Reference letter (electronic, signed, on individual basis)		75 EUR
Account statement in paper format (signed, scanned and delivered electronically) per each page		2 EUR
Audit request answer (excluding postal costs)		150 EUR
Postal services (express courier post)		75 EUR

Copy of the payment instruction - sent by email	10 EUR
Unallowed overdraft	Annual rate - calculated daily 60%

Package of services	Fee
IBAN Account and payment card [Blackcatcard] - IBAN Account - MasterCard (virtual card)	600 EUR
Services beyond these quantities will be charged separately.	

Information on additional services	
Information on fees for services exceeding the quantity of services covered by the package of services (excluding fees listed above)	
Service	Fee
DHL card delivery	DHL Current fee
Storage of Funds Monthly Fee per closed accounts	250 EUR

Glossary

Account, Accounts	An "Account(s)" constitutes any and all account(s) maintained by us, either under your name or under the names of other individuals or entities associated with you.
International Bank Account Number (IBAN)	A number used internationally to uniquely identify the Account of a customer at a financial institution.
Card, Blackcatcard, BCC	means a payment card of MasterCard Worldwide international payment card organization issued by us to you, which may be in the form of a Plastic card or Virtual card;
Additional Card	means an additional Card issued to already issued and not expired card linked to Account Holder Account.
Plastic card, Plastic BCC	means a physical (plastic) card, which is a copy of Virtual BCC;
Virtual card, Virtual BCC	means a non-physical card linked to the Account, the use of which is limited to online purchases.

Glossarju

Kont, Kontijiet	"Kont(i)" jikkostitwixxi kwalunkwe u kull kont(i) miżmuma minna, jew taħt ismek jew taħt l-ismijiet ta' individwi jew entitajiet oħra assoċjati miegħek.
Bank Internazzjonali Numru tal-Kont (IBAN)	Numru użat internazzjonalment biex jidentifika b'mod uniku l-Kont ta' klijent f'istituzzjoni finanzjarja.
Karta, Blackcatcard, BCC	tfisser karta tal-ħlas tal-organizzazzjoni internazzjonali tal-kards tal-ħlas MasterCard Worldwide maħruġa minna lilek, li tista' tkun fil-forma ta' Kard tal-plastik jew Kard Virtwali;
Karta Addizzjonali	tfisser Karta addizzjonali maħruġa għal karta diġà maħruġa u li mhix skaduta marbuta mal-Kont tad-Detentur tal-Kont.
Kard tal-plastik, Plastic BCC	tfisser kard fiżika (plastika), li hija kopja ta' Virtual BCC;
Karta virtwali, BCC Virtwali	tfisser karta mhux fiżikament marbuta mal-Kont, li l-użu tagħha huwa limitat għal xiri onlajn.