# Fee Information Document

**Name of the account provider: Papaya Ltd**

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

**Date: 13.10.2026**

- 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 |
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| **General account services** | |
| **IBAN Account and payment card [Blackcatcard]** | **600 EUR** |

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| Includes a **package of services** consisting of:<br>1 IBAN Account<br>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** |

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| **Outgoing payment fee (SEPA) (additional fee for amounts over EUR 100 000)** | **0,1% (Max 500 EUR)** |

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| **Incoming Sureswipe Payments (in EUR, USD, GBP, PLN, RON, SEK, DKK)** | | **0.1% (min 35 EUR)** |
| **Surcharge for High Risk Incoming Sureswipe Payments (in EUR, USD, GBP, PLN, RON, SEK, DKK) (if customer is resident in High-risk country or transaction accepted from High-risk country)** | | **0.5%** |
| **Outgoing Sureswipe Payments (in EUR, USD, GBP, PLN, RON, SEK, DKK)** | | **0.1% (min 35 EUR)** |
| **FX Mark-up** | | **0.35%** |
| **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** |

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| **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 deliverd electronicaly) per each page** | **2 EUR** |
| **Audit request answer (excluding postal costs)** | **150 EUR** |

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| **Postal services (express courrier post)** | **75 EUR** |
| **Copy of the payment instruction - sent by email** | **10 EUR** |
| **Unallowed overdraft** | Annual rate - calculated daily **60%** |

| **Package of services** | **Fee** |
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| **IBAN Account and payment card [Blackcatcard]**<br>- **IBAN Account**<br>- **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** |
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| **DHL card delivery** | **DHL Current fee** |
| **Storage of Funds Monthly Fee per closed accounts** | **250 EUR** |

## Glossary

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| **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. |
| **Dormancy, Dormant Account** | An Account shall be considered dormant where no deposit, withdrawal, payment or transfer transaction has been initiated by you or on your instructions for a continuous period of twenty-four (24) months. For the avoidance of doubt, any credits or payments made under an Affiliate Program shall not be regarded as activity for the purposes of determining dormancy. |
| **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. |
| **High Risk Countries** | Afghanistan, Algeria, American Samoa, Andorra, Angola, Anguilla, Antigua and Barbuda, Aruba, Azerbaijan, Bahamas, Bahrain, Bangladesh, Belarus, Belize, Benin, Bermuda, Bhutan, Bolivia, Bosnia and Herzegovina, Brazil, Bulgaria, Burkina Faso, Burundi, Cambodia, Cameroon, Cape Verde, Cayman Islands, Central African Republic, Chad, China, Colombia, Comoros, Congo DR, Cook Islands, Cuba, Curacao, Côte d'Ivoire, Djibouti, Dominican Republic, Egypt, El Salvador, Equatorial Guinea, Eritrea, Ethiopia, Fiji, French Guiana, French Polynesia, Gabon, Gambia, Georgia, Ghana, Gibraltar, Grenada, Guadeloupe, Guam, Guatemala, Guernsey, Guinea, Guinea-Bissau, Guyana, Haiti, Honduras, Hong Kong, Hungary, India, Indonesia, Iran, Iraq, Isle of Man, Jersey, Jordan, Kazakhstan, Kenya, Kiribati, Kosovo, Kuwait, Kyrgyzstan, Laos, Lebanon, Lesotho, Liberia, Libya, Macau, Madagascar, Malawi, Malaysia, Maldives, Mali, Malta, Marshall Islands, Martinique, Mauritania, Mauritius, Mexico, Micronesia, Moldova, Monaco, Mongolia, Montserrat, Morocco, Mozambique, Myanmar, Namibia, Nauru, Nepal, Nicaragua, Niger, Nigeria, North Korea, Northern Mariana Islands, Oman, Pakistan, Palestinian Territory, Panama, Papua New Guinea, Paraguay, Peru, Philippines, Puerto Rico, Qatar, Republic of Congo, Rwanda, Saint Kitts and Nevis, Saint Lucia, Samoa, Sao Tome and Principe, Saudi Arabia, Senegal, Serbia, Seychelles, Sierra Leone, Sint Maarten, Solomon Islands, Somalia, South Africa, South Sudan, Sri Lanka, Sudan, Suriname, Switzerland, Syria, Tajikistan, Tanzania, Thailand, Timor-Leste, Togo, Tonga, Trinidad and Tobago, Turkmenistan, Turks and Caicos, Tuvalu, Uganda, Ukraine, United Arab Emirates, US Virgin Islands, Uzbekistan, Vanuatu, Venezuela, Vietnam, Western Sahara, Yemen, Zambia, Zimbabwe |

## Glossarju

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| **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. |
| **Dormanza, Kont Dormanti** | Kont jitqies li huwa dormanti meta ebda tranżazzjoni ta' depożitu, ħruġ, ħlas jew trasferiment ma tkun ġiet inizjata minnek jew fuq l-istruzzjonijiet tiegħek għal perjodu kontinwu ta' erbgħa u għoxrin (24) xahar. Għall-evitar ta' dubju, kwalunkwe kreditu jew ħlas magħmul taħt Programm ta' Affiljazzjoni ma jitqiesx bħala attività għall-finijiet tad-determinazzjoni tad-dormanza. |
| **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. |
| **Pajjiż ta' Riskju Għoli** | Afganistan, Alġerija, Samoa Amerikana, Andorra, Angola, Anguilla, Antigua u Barbuda, Aruba,Ażerbajġan, Bahamas, Baħrejn, Bangladexx, Belarussja, Belize, Benin, Bermuda, Bhutan, Bolivja, Bosnja-Ħerzegovina, Brażil, Bulgarija, Burkina Faso, Burundi, Kambodja, Kamerun, Kap Verde, Gżejjer Cayman, Repubblika Ċentrafrikana, Ċad, Ċina, Kolombja, Comoros, Repubblika Demokratika tal-Kongo, Gżejjer Cook, Kuba, Curaçao, Kosta tal-Avorju, Djibouti, Repubblika Dominikana, Eġittu, El Salvador, Guinea Ekwatorjali, Eritrea, Etjopja, Fiġi, Guyana Franċiża, Polinesja Franċiża, Gabon, Gambja, Ġeorġja, Gana, Ġibiltà, Grenada, Guadeloupe, Guam, Gwatemala, Guernsey, Guinea, Guinea-Bissau, Guyana, Ħaiti, Ħonduras, Hong Kong, Ungerija, Indja, Indoneżja, Iran, Iraq, Gżira ta' Man, Jersey, Ġordan, Każakstan, Kenja, Kiribati, Kosovo, Kuwajt, Kirgiżistan, Laos, Libanu, Lesoto, Liberja, Libja, Macao, Madagaskar, Malawi, Malasja, Maldivi, Mali, Malta, Gżejjer Marshall, Martinique, Mawritanja, Mawrizju, Messiku, Mikroneżja, Moldova, Monaco, Mongolja, Montserrat, Marokk, Możambik, Mjanmar, Namibja, Nawru, Nepal, Nikaragwa, Niġer, Niġerja, Korea ta' Fuq, Gżejjer Marjana ta' Fuq, Oman, Pakistan, Territorju Palestinjan, Panama, Papua Ginea Ġdida, Paragwaj, Perù, Filippini, Puerto Rico, Qatar, Repubblika tal-Kongo, Rwanda, Saint Kitts u Nevis, Santa Luċija, Samoa, São Tomé u Prinċipe, Arabja Sawdita, Senegal, Serbja, Seychelles, Sierra Leone, Sint Maarten, Gżejjer Solomon, Somalja, Afrika t'Isfel, Sudan t'Isfel, Sri Lanka, Sudan, Suriname, Svizzera, Sirja, Taġikistan, Tanżanija, Tajlandja, Timor tal-Lvant, Togo, Tonga, Trinidad u Tobago, Turkmenistan, Turks u Caicos, Tuvalu, Uganda, Ukrajna, Emirati Għarab Magħquda, Gżejjer Verġni tal- |

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| | Istati Uniti, Użbekistan, Vanuatu, Venezwela, Vjetnam, Saħara tal-Punent, Jemen, Żambja, Żimbabwe |