



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

**Account name: Papaya Ltd for EU Legal Entities with 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](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
<b>General account services</b>	
<b>IBAN Account and payment card [Blackcatcard]</b>	<b>30 EUR</b>

Includes a <b>package of services</b> consisting of: 1 IBAN Account 1 MasterCard (virtual)	
<b>Physical card issuance fee</b>	<b>0 EUR</b>
<b>Account maintenance monthly fee</b>	<b>25 EUR</b>
<b>Additional IBAN registration (excluding account related to Blackcatcard package)</b>	<b>10 EUR</b>
<b>AML/Compliance additional fee (quarterly)</b>	<b>50 EUR</b>
<b>Issue of an additional card to package</b>	<b>25 EUR</b>
<b>Reissue of the card (if it has expired)</b>	<b>25 EUR</b>
<b>Reissue of the card (per customer request)</b>	<b>25 EUR</b>
<b>Card delivery (regular mail)</b>	<b>0 EUR</b>
<b>Card annual fee</b>	<b>25 EUR</b>
<b>IBAN closure (client request)</b>	<b>15 EUR</b>
<b>IBAN closure (Papaya Ltd. decision)</b>	<b>750 EUR</b>
<b>Payments (excluding cards)</b>	
<b>Incoming payment fee (SEPA)</b>	<b>0 EUR</b>
<b>Outgoing payment fee (SEPA)</b>	<b>7 EUR</b>
<b>Outgoing payment fee (additional fee for amounts over EUR 100 000)</b>	<b>25 EUR</b>
<b>Refund request</b>	<b>50 EUR</b>

Return request	Return reason (CANCEL)	25 EUR
Return request	Return reason (FRAUD)	25 EUR
<b>Cards and cash</b>		
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%
<b>Other services</b>		
Online Bill Payments		3%
Originator Bank/Correspondent bank request service fee		50 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)		75 EUR
Postal services (express courier post)		75 EUR

<b>Copy of the payment instruction - sent by email</b>	<b>5 EUR</b>
<b>Unallowed overdraft</b>	Annual rate - calculated daily <b>60%</b>

<b>Package of services</b>	<b>Fee</b>
<b>IBAN Account and payment card [Blackcatcard]</b> - IBAN Account - MasterCard (virtual card)	<b>30 EUR</b>
Services beyond these quantities will be charged separately.	

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

## Glossary

<b>Account, Accounts</b>	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.
<b>International Bank Account Number (IBAN)</b>	A number used internationally to uniquely identify the Account of a customer at a financial institution.
<b>Card, Blackcatcard, BCC</b>	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;
<b>Additional Card</b>	means an additional Card issued to already issued and not expired card linked to Account Holder Account.
<b>Plastic card, Plastic BCC</b>	means a physical (plastic) card, which is a copy of Virtual BCC;
<b>Virtual card, Virtual BCC</b>	means a non-physical card linked to the Account, the use of which is limited to online purchases.

## Glossarju

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