



Name of the account provider: Papaya Ltd

Account name: Papaya Ltd for Fintech Companies [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.
- 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.
- As a Fintech Company, we assume – Financial Institutions, Licensed Crypto currency wallet holders and Licensed Cryptocurrency exchange companies.

Service	Fee
General account services	
IBAN Account and payment card [Blackcatcard] Includes a package of services consisting of: 1 IBAN Account 1 MasterCard (virtual)	1750 EUR
Physical card issuance fee	100 EUR
Account maintenance monthly fee	150 EUR
Additional IBAN registration (excluding account related to Blackcatcard package)	1000 EUR

AML/Compliance additional fee (quarterly)	500 EUR
Issue of an additional card to package	50 EUR
Reissue of the card (if it has expired)	50 EUR
Reissue of the card (per customer request)	50 EUR
Card delivery (regular mail)	0 EUR
Card annual fee	25 EUR
IBAN closure (client request)	250 EUR
IBAN closure (Papaya Ltd. decision)	5000 EUR
Payments (excluding cards)	
Incoming payment fee (SEPA)	0.1% (max 15 EUR)
Outgoing payment fee (SEPA)	100 EUR
Outgoing payment fee (SEPA) (additional fee for amounts over EUR 100 000)	0,25%
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) 50 EUR
Return request	Return reason (FRAUD) 50 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	200 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)	1750 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.
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

Kont, Kontijiet	"Kont(i)" jikkostitwixxi kwalunkwe u kull kont(i) miżmuma minna, jew taht ismek jew taht l-ismijiet ta' individwi jew entitajiet oħra assoċjati miegħek.
Dormanza, Kont Dormanti	Kont jitqies li huwa dormant meta ebda tranżazzjoni ta' depożitu, ħruġ, ħlas jew trasferiment ma tkun giet 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 taht 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, Algerija, Samoa Amerikana, Andorra, Angola, Anguilla, Antigua u Barbuda, Aruba, Ażerbajġan, Bahamas, Bahrejn, Bangladexx, Belarussja, Belize, Benin, Bermuda, Bhutan, Bolivja, Bosnja-Ħerzegovina, Brazil, 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 Françiża, Polinesja Françiża, Gabon, Gambja, Ġeorgja, Gana, Ġibiltà, Grenada, Guadeloupe, Guam, Gwatemala, Guernsey, Guinea, Guinea-Bissau, Guyana, Haiti, Honduras, Hong Kong, Ungerija, Indja, Indoneżja, Iran, Iraq, Gżira ta' Man, Jersey, Ġordan, Każakistan, 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 Príncipe, 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-Istati Uniti, Użbekistan, Vanuatu, Venezwela, Vjetnam, Saħara tal-Punent, Jemen, Żambja, Żimbabwe