



Name of the account provider: Papaya Ltd

Account name: Papaya Ltd for Private Individual [Blackcatcard]

Date: 06.08.2026

- 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 private individual resident/citizen 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] Includes a package of services consisting of: 1 IBAN Account 1 MasterCard	0 EUR
Account maintenance monthly fee (if exists at least one additional card to package)	2 EUR
Issue of an additional card to package	7 EUR

Reissue of the card (if it has expired)	0 EUR
Reissue of the card (per customer request)	7 EUR
Custom nickname on a card	5 EUR
Card delivery (regular mail)	0 EUR
Dormancy Monthly fee	15 EUR
Payments (excluding cards)	
Incoming payment fee (SEPA)	0 EUR
Outgoing payment fee (SEPA) first 5 payments within the month	0 EUR
Outgoing payment fee (SEPA) starting from the 6th payment within the month	0.20 EUR
Incoming Sureswipe Payments (in EUR)	0.1% (min 35 EUR)
Surcharge for High Risk Incoming Sureswipe Payments (in EUR) (if customer is resident in High-risk country or transaction accepted from High-risk country)	0.5%
Outgoing Sureswipe Payments (in EUR)	0.1% (min 35 EUR)
Sureswipe Payments FX conversion fee (non-EUR currency transactions)	0.35%
Cards and cash	
Card purchases	0 EUR

Top-up by card	3 %
Transfer to card	3 %
Blackcatcard transaction claim (having no grounds)	10 EUR
Withdrawal fee per transaction (up to 200 EUR per month)	0 EUR
Withdrawal fee per transaction (After exceeding the limit of € 200)	1 % (min 1,50 EUR)
Other services	
Account statement in paper format	5 EUR
Standing order ("Split Payment")	0,5%

Package of services	Fee
IBAN Account and payment card [Blackcatcard] - IBAN Account - MasterCard (virtual card)	0 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	50 EUR
Storage of Funds Monthly Fee per closed accounts	50 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
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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.
Dormanza, Kont Dormanti	Kont jitqies li huwa dormanti 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 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, Algerija, Samoa Amerikana, Andorra, Angola, Anguilla, Antigua u Barbuda, Aruba, Ażerbajġan, Bahamas, Baħrein,

	Bangladexx, Belarussja, Belize, Benin, Bermuda, Bhutan, Bolivja, Bosnja-Herzegovina, Brazil, Bulgarija, Burkina Faso, Burundi, Kambodja, Kamerun, Kap Verde, Gzejjer Cayman, Repubblika Ċentrafrikana, Ċad, Ċina, Kolombja, Comoros, Repubblika Demokratika tal-Kongo, Gzejjer Cook, Kuba, Curaçao, Kosta tal-Avorju, Djibouti, Repubblika Dominikana, Eġittu, El Salvador, Guinea Ekwatorjali, Eritrea, Etjopja, Fiġi, Guyana Franciża, Polinesja Franciża, 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, Kirgizistan, Laos, Libanu, Lesoto, Liberja, Libja, Macao, Madagaskar, Malawi, Malasja, Maldivi, Mali, Malta, Gzejjer Marshall, Martinique, Mawritanja, Mawrizju, Messiku, Mikroneżja, Moldova, Monaco, Mongolja, Montserrat, Marokk, Możambik, Mjanmar, Namibja, Nawru, Nepal, Nikaragwa, Niġer, Niġerja, Korea ta' Fuq, Gzejjer 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, Gzejjer 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, Gzejjer Verġni tal-Istati Uniti, Użbekistan, Vanuatu, Venezwela, Vjetnam, Saħara tal-Punent, Jemen, Żambja, Żimbabwe
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