

**Name of the account provider: Papaya Ltd****Account name: Papaya Ltd for Private Individual [Blackcatcard]****Date: 01.04.2025**

- 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.
- MasterCard can be issued only for a private individual resident 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
Cards and cash	
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	
Service	Fee
DHL card delivery	DHL Current fee
Storage of Funds Monthly Fee per closed accounts	15 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 Internazzjonal	Numru użat internazzjonalment biex jidentifika b'mod uniku l-Kont ta' klijent f'istituzzjoni finanzjarja.

Numru tal-Kont (IBAN)	
Karta, Blackcatcard, BCC	tfisser karta tal-ħlas tal-organizzazzjoni internazzjonal tal-kards tal-ħlas MasterCard Worldwide maħruġa minna lilek, li tista' tkun fil-forma ta' Kard tal-plastik jew Kard Virtwali;
Karta Addizzjonal	tfisser Karta addizzjonal maħruġa għal karta digħà 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.