

ZEN.COM

Individual Customer

effective as of January 7, 2025 (EU.C.2025.2)

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Account

Position	Free	Gold	Platinum	Pro
Opening account	Free	Free	Free	Free
Maintaining account	Free	0.90 EUR per month	6.90 EUR per month	6.90 EUR per month

Currency Exchange¹

Position	Free	Gold	Platinum	Pro
Ordered directly by customer	Mid-rate + min. 0.60%	Mid-rate + min. 0.30%	Mid-rate + min. 0.10%	Mid-rate + min. 0.10%
Executed by system during transaction ²	Mid-rate + min. 0.60%	Mid-rate + min. 0.30%	Mid-Rate + min. 0.10%	Mid-rate + min. 0.10%
Executed by system during card purchase in account currency	Mid-rate + min. 0.60%	Mid-rate + min. 0.30%	Mid-rate + min. 0.10%	Mid-rate + min. 0.10%
Fee outside foreign exchange market hours	Additional 0.40% in rates	Additional 0.40% in rates	Additional 0.40% in rates	Additional 0.40% in rates
Markup over Mastercard® rate for card purchase made not in account currency	0.50%	0.20%	0.00%	0.00%

¹ Exchange rates are based on the interbank market mid-rate, which is the rate between the buy and sell prices, used by financial institutions and transfer services, and updated in real time. Markup depends on currency pair; list of all markups is listed at the end of document.

² Cascading currency conversion; If funds are insufficient in the transaction currency, conversion will proceed sequentially from available accounts in other currencies.

Top up

Payment Method	Free	Gold	Platinum	Pro
Visa® and Mastercard® ³	From – 0.50% Up to – 4.50%	From – 0.25% special offer – free Up to – 4.25%	From – free Up to – 4.00%	From – free Up to – 4.00%
Apple Pay and Google Pay ³	From – 0.50% Up to – 4.50%	From – 0.25% special offer – free Up to – 4.25%	From – free Up to – 4.00%	From – free Up to – 4.00%
BLIK	0.50% special offer – 0.00%	0.25% special offer – free	Free	Free
Bancontact	0.25 EUR	0.25 EUR special offer – free	Free	Free
iDeal	0.25 EUR	0.25 EUR special offer – free	Free	Free
PayByLinks	0.50%	0.25% special offer – free	Free	Free
PaySafeCash	3.00%	3.00%	3.00%	3.00%
PaySafeCard	10.00%	10.00%	10.00%	10.00%
PayPal from EEA account ⁴	2.00% + 0.25 EUR	2.00% + 0.25 EUR	2.00% + 0.25 EUR	2.00% + 0.25 EUR
PayPal from non-EEA account ⁵	6.00% + 0.25 EUR	6.00% + 0.25 EUR	6.00% + 0.25 EUR	6.00% + 0.25 EUR
Neteller	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Skrill	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Skrill Rapid	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR	4.00% + 0.25 EUR
Trustly	1.50% (minimum 2.00 EUR)	1.50% (minimum 2.00 EUR)	1.50% (minimum 2.00 EUR)	1.50% (minimum 2.00 EUR)
Neosurf	9.00%	9.00%	9.00%	9.00%

³ Fee rate depends on the type of card (consumer, business), the country of issue of the card (European Economic Area country or non-European Economic Area country) and the top up currency. The exact amount of the fee is presented in the application before each top up.

⁴ PayPal account created in country that belong to European Economic Area.

⁵ PayPal account created in country that do not belong to European Economic Area.

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Cards issuing

Position	Free	Gold	Platinum	Pro
Physical card order ⁶	10.00 EUR	First – free Next – 10.00 EUR	Up to 2 - free Next – 10.00 EUR	Up to 2 - free Next – 10.00 EUR
Virtual card order ⁶	First – free Next – 5.00 EUR	First – free Next – 5.00 EUR	Up to 3 – free Next – 5.00 EUR	Up to 3 – free Next – 5.00 EUR
Card purchase	Free We will apply proper conversion rate	Free We will apply proper conversion rate	Free We will apply proper conversion rate	Free We will apply proper conversion rate
Card purchase with cashback	Free We will apply proper conversion rate	Free We will apply proper conversion rate	Free We will apply proper conversion rate	Free We will apply proper conversion rate
Cash withdrawal	1.50%	Up to 200 EUR per month – free More than 200 EUR – 1.50%	Up to 800 EUR per month – free More than 800 EUR – 1.50%	Up to 800 EUR per month – free More than 800 EUR – 1.50%
Cash deposit with Planet Cash ATM network	2.00% special offer – 1.00%	2.00% special offer – 1.00%	2.00% special offer – 1.00%	2.00% special offer – 1.00%
Transfer to card (receiving)	3.00%	3.00%	3.00%	3.00%
PIN change in ATM	1.00 EUR	1.00 EUR	1.00 EUR	1.00 EUR
Balance inquiry	1.00 EUR	1.00 EUR	1.00 EUR	1.00 EUR
Adding card to: • Apple Pay • Google Pay • Xiaomi Pay • Garmin Pay	Free	Free	Free	Free

⁶ Limit includes all issued cards that have not expired.

Transfers

Position	Free	Gold	Platinum	Pro
Incoming SWIFT	0.10% + 5.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR
Outgoing SWIFT – SHA	0.10% + 5.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR	0.10% + 3.00 EUR
Outgoing SWIFT – OUR	Category 1 ⁷ – 0.10% + 25.00 EUR Category 2 ⁷ – 0.10% + 35.00 EUR Category 3 ⁷ – 0.10% + 50.00 EUR	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR	Category 1 – 0.10% + 15.00 EUR Category 2 – 0.10% + 25.00 EUR Category 3 – 0.10% + 40.00 EUR
Incoming SEPA in EUR	Free	Free	Free	Free
Outgoing SEPA in EUR	0.25 EUR	0.25 EUR	Free	Free
Incoming Local ⁸ in PLN	Free	Free	Free	Free
Outgoing Local ⁸ in PLN	0.50 EUR	0.25 EUR	Free	Free
Incoming Local ⁹ in GBP	0.50 EUR	0.50 EUR	Up to 50 transfers per month – free Next – 0.50 EUR	Up to 50 transfers per month – free Next – 0.50 EUR
Outgoing Local ⁹ in GBP	0.50 EUR	0.50 EUR	Free	Free
Incoming Local ¹⁰ in RON	0.50 EUR	0.50 EUR special offer – up to 50 transfers per month – free Next – 0.50 EUR	Up to 50 transfers per month – free Next – 0.50 EUR	Up to 50 transfers per month – free Next – 0.50 EUR
Outgoing Local ¹⁰ in RON	0.50 EUR	0.50 EUR	Free	Free
Outgoing Local in other currencies than listed above	0.50 EUR	0.50 EUR	Free	Free
Internal transfers (between ZEN Clients)	Free	Free	Free	Free
ZEN Buddies	Free	Free	Free	Free
Transfer To Card (sending)	1.00%	1.00%	1.00%	1.00%

⁷ List of countries and territories in each category is available at the end of the document.

⁸ Elixir

⁹ FPS – Faster Payments

¹⁰ TRANSFOND

High Risk Transfers Processing Fee

Position	Free	Gold	Platinum	Pro
Transfer to receiver servicing cryptocurrency, loyalty programs or investments ¹¹	0.30%	0.30%	0.30%	0.30%

PrivatBank^{12 13}

Position	Free	Gold	Platinum	Pro
Outgoing Bank Transfer via PrivatMoney ¹⁴	1.00%	1.00%	1.00%	1.00%
Outgoing Transfer To Card via PrivatMoney ¹⁴	1.00%	1.00%	1.00%	1.00%

Digital Currency

Position	Free	Gold	Platinum	Pro
Top up in digital currency ¹⁵	0.50%	0.50%	0.50%	0.50%
Transfer in digital currency ¹⁵	2.00%	2.00%	0.50%	0.50%

¹¹ Fee is paid to ZEN.COM additionally to standard transfer fee. List of qualifying receivers available on https://www.zen.com/files/tc/high_risk_transfers_receivers.pdf

¹² Limits per transaction: 700 EUR or equivalent in other currency (if the recipient is a non-PrivatBank client)

¹³ Limits per month: 30 transfers, 9,000 EUR, 7-day transfer limit: 5,000 EUR, 1-day transfer limit: 2000 EUR or equivalent in other currency

¹⁴ Limits per method: 2,000 EUR per 1 day, 5,000 EUR per 7 days

¹⁵ Fee is paid to ZEN.COM for being party between user and provider. ZEN.COM does not directly provide services in digital currency.

Zen Pay

Position	Free	Gold	Platinum	Pro
ZEN Pay Purchase	Free There can be additional Top up fee applied for transfer	Free There can be additional Top up fee applied for transfer	Free There can be additional Top up fee applied for transfer	Free There can be additional Top up fee applied for transfer
ZEN Pay Deposit	Free There can be additional Top up fee applied for transfer	Free There can be additional Top up fee applied for transfer	Free There can be additional Top up fee applied for transfer	Free There can be additional Top up fee applied for transfer

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Zenefits

Position	Free	Gold	Platinum	Pro	
				Zen Card	Zen Pro Card
Instant Cashback	50% cashback that user normally receive	100% cashback that user normally receive	100% cashback that user normally receive	100% cashback that user normally receive	100% cashback that user normally receive
Extended Warranty ¹⁶	Not available	1-year free electronics (up to 1,500 EUR)	1-year on electronics (up to 5,000 EUR)	1-year on electronics (up to 5,000 EUR)	2-years on electronics (up to 5,000 EUR)
ZEN Care – Shopping Protection ¹⁷	Not available	Anytime You can claim ZEN Care –10.00% of transaction amount ONLY when we will receive back Your transaction	Anytime You can claim ZEN Care – free	Anytime You can claim ZEN Care – free	Anytime You can claim ZEN Care – free
Reward Zone ¹⁸	Not available	Not available	Not available	Limited	Unlimited
Support via email	Available	Available	Available	Available	Available
Support via chat in mobile application	Not available	Available	Available	Available	Available

¹⁶ https://www.zen.com/files/terms-and-conditions/extended_warranty_terms.pdf

¹⁷ When something goes wrong with your ZEN Mastercard® purchases, you can request an immediate support for refund.

¹⁸ https://www.zen.com/files/terms-and-conditions/reward_zone_terms.pdf

Incidental Costs

Position	Free	Gold	Platinum	Pro
Manual Operation Fee ¹⁹	25.00 EUR SWIFT SHA transfer 5.00 EUR SEPA transfer 5.00 EUR other transfer	25.00 EUR SWIFT SHA transfer 5.00 EUR SEPA transfer 5.00 EUR other transfer	25.00 EUR SWIFT SHA transfer 5.00 EUR SEPA transfer 5.00 EUR other transfer	25.00 EUR SWIFT SHA transfer 5.00 EUR SEPA transfer 5.00 EUR other transfer
Garnishment ²⁰	80.00 EUR per case	80.00 EUR per case	80.00 EUR per case	80.00 EUR per case
Bank statement for individual period of time	100.00 EUR per case	100.00 EUR per case	100.00 EUR per case	100.00 EUR per case
Export of statements from permanently closed account	100.00 EUR per case	100.00 EUR per case	100.00 EUR per case	100.00 EUR per case

¹⁹ Charged upon return of remaining funds after account closure or payment execution of blocked funds in favor of enforcement agencies via PLAIS system.

²⁰ Decision of a court or other authority ordering the seizure of money or property of a third party

Additional Explanation

Categories of countries and territories

Category 1:

- Australia
- Brazil
- Bulgaria
- Canada
- Denmark
- Estonia
- Gibraltar
- Greece
- Guernsey
- Hungary
- Iceland
- India
- Isle of Man
- Jersey
- Kuwait
- Liechtenstein
- Lithuania
- Mauritius
- Mexico
- New Zealand
- Philippines
- Qatar
- Sweden
- Switzerland
- United Kingdom and Northern Ireland
- United States of America

Category 2:

- All other counties and territories

Category 3:

- Argentina
- Austria
- Belgium
- Chile
- Congo
- Cyprus
- Djibouti
- Ecuador
- Ethiopia
- Finland
- France
- Germany
- Guinea
- Indonesia
- Ireland
- Israel
- Italy
- Japan
- Jordan
- Kenya
- Korea, Republic of
- Kyrgyzstan
- Latvia
- Lesotho
- Luxembourg
- Malawi
- Malta
- Monaco
- Morocco
- Nepal
- Netherlands
- Paraguay
- Poland
- Portugal
- Spain
- Suriname
- Swaziland
- Taiwan, Province of China
- Turkey
- Uganda
- Ukraine
- Uruguay
- Yemen
- Zimbabwe

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Currency Exchange

All margins above the current mid-market rate.

Source currencies	Target currencies	Free	Gold	Platinum	Pro
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD	0.60%	0.30%	0.10%	0.10%
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	AED, CNY, CZK, MXN, NOK, RON, SEK, THB	0.65%	0.35%	0.15%	0.15%
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	HUF, ILS, QAR, SAR, TRY, ZAR	0.80%	0.50%	0.30%	0.30%
AUD, CAD, DKK, EUR, GBP, PLN, RON, USD	KES, UGX	2.00%	1.70%	1.50%	1.50%
CZK, SEK	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB	0.65%	0.35%	0.15%	0.15%
CZK, SEK	HUF, ILS, QAR, SAR, TRY, ZAR	0.80%	0.50%	0.30%	0.30%
CZK, SEK	KES, UGX	2.00%	1.70%	1.50%	1.50%
HUF	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, ILS, QAR, SAR, TRY, ZAR	0.80%	0.50%	0.30%	0.30%
HUF	KES, UGX	2.00%	1.70%	1.50%	1.50%
AED, CHF, NOK	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, HUF, ILS, QAR, SAR, TRY, ZAR	1.00%	0.70%	0.50%	0.50%
AED, CHF, NOK	KES, UGX	2.00%	1.70%	1.50%	1.50%
CNY, HKD, ILS, JPY, MXN, NZD, QAR, SAR, SGD, THB, ZAR	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, HUF, ILS, QAR, SAR, TRY, ZAR	1.20%	0.90%	0.70%	0.70%
CNY, HKD, ILS, JPY, MXN, NZD, QAR, SAR, SGD, THB, ZAR	KES, UGX	2.00%	1.70%	1.50%	1.50%
KES, TRY, UGX	AUD, CAD, CHF, DKK, EUR, GBP, HKD, JPY, NZD, PLN, SGD, USD, AED, CNY, CZK, MXN, NOK, RON, SEK, THB, HUF, ILS, QAR, SAR, TRY, ZAR, KES, UGX	2.00%	1.70%	1.50%	1.50%

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