



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

**Account name: Gekkard for Private Individual**

**Date: 1.09.2022**

- 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 with the residence address 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>Gekkard</b> Includes a <b>package of services</b> consisting of: 1 IBAN Account 1 MasterCard	<b>0 EUR</b>
<b>Account maintenance monthly fee (if exists at least one additional card to package)</b>	<b>2 EUR</b>
<b>Issue of an additional card to package</b>	<b>7 EUR</b>
<b>Issue of an additional card to package with nickname (True Name)</b>	<b>12 EUR</b>

Reissue of the card (if it has expired)	0 EUR
Reissue of the card (per customer request)	7 EUR
Reissue of the card (with any nickname other than the initials indicated on your original card)	12 EUR
Card delivery (regular mail)	0 EUR
Dormancy Montly fee	15 EUR
<b>Payments (excluding cards)</b>	
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
<b>Cards and cash</b>	
Gekkard 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)
<b>Other services</b>	
Account statement in paper format	5 EUR

Package of services	Fee
---------------------	-----

<b>Gekkard</b> - IBAN Account - MasterCard (virtual card)	0 <b>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>

## Glossary

- “IBAN Account” or “Account” - means card Account established by us in your name
- “MasterCard” or “Card” or “Gekkard” - means a credit 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 Package service - Gekkard.
- “Plastic card” - means a physical (plastic) card, which is a copy of Virtual card.
- “Virtual card” means a non-physical card linked to the Account, the use of which is limited to online purchases.