



## TARIFF FOR FEES AND COMMISSIONS FOR ISSUING SERVICES AT RYVYL (EU) EAD

Valid from 01.07.2021

<b>I. VPAY - GIFT Sub bin 1 EUR</b>	
ATM transaction fee	EUR 3.50
POS transaction fee	EUR 1.50
Forex fee	3%
Issuing fee	EUR 0.00
Monthly Maintenance Fee	
<b>II. VPAY - GIFT Sub bin 3 EUR</b>	
ATM transaction fee	EUR 4.00
POS transaction fee	EUR 1.50
Forex fee	3%
Issuing fee	EUR 0.00
Monthly Maintenance Fee	
<b>III. Visa - PREPAID Sub bin 6 EUR</b>	
ATM transaction fee	EUR 3.50
POS transaction fee	EUR 1.50
Forex fee	3%
Issuing fee	EUR 0.00
Monthly Maintenance Fee	
<b>IV. Visa - PREPAID Sub bin 7 EUR</b>	
ATM transaction fee	EUR 3.50
POS transaction fee	EUR 1.50
Forex fee	3%
Issuing fee	EUR 0.00
Monthly Maintenance Fee	
<b>Visa - PREPAID Sub bin 8 EUR</b>	
ATM Domestic transaction fee	EUR 1.50
ATM International transaction fee	EUR 2.50
POS Domestic transaction fee	EUR 1.50
POS International transaction fee	EUR 0.00
ATM balance inquiry	EUR 0.25
ATM/POS declined authorization	EUR 0.50
Forex fee	3%
Issuing fee	EUR 0.00
Monthly Maintenance Fee	
<b>Other fees</b>	
Unjustified disputed transaction	EUR 25.00
Transfer fee for outstanding amount after card redemption	EUR 15.00
Inactivity monthly fee	EUR 5.00

### GENERAL PROVISIONS

- The fees and commissions stipulated in the present Tariff are valid unless otherwise arranged. Specific services not included are subject to additional arrangement.
- All fees and commissions shall be collected in EUR or the equivalent in another currency calculated based on fixed rate of BNB on the day of transaction.
- Ryvyl (EU) EAD is entitled to debit any other account of the client with the accrued fees and commissions, even in the equivalent in other currency, if there is no sufficient cover on the respective account.
- All additional expenses related to the execution of the orders, including those of Bank partners, are collected in addition to the items specified in the present Tariff.
- Ryvyl (EU) EAD reserves the right to apply additional charges for specific instructions or requirements, leading to extra work, unusual complexity and/or liability.
- The present Tariff will be applied immediately for all new Cardholders and from 01.09.2021 for all current Cardholders.