



# Rate Card

## Stratos Europe Limited

This Rate Card shows the fees and charges associated with the trading of our Products, the operation of your Account, and Services we offer to you.

Within the Rate Card, you can find formulas and worked examples of how we calculate and apply our rates. This will allow you to estimate the cumulative effect of our rates on Transactions entered into by you.

It is important to remember that your fees and charges will increase in proportion to the size and volume of your Transactions. Unless explicitly defined in this document, terms used herein shall have the meaning given to them in our Terms of Business.

## A. Stock Trading Rate Card

This Stock Trading Rate Card incorporates fees and charges levied by the relevant Execution Broker.

### Account Fees

Item	Fee
Account opening fee	Free
Account maintenance fee	Free
Account statement	Free

### Stock Trading Fee

A Stock Trading Fee of € 0.01 will be charged for each share purchased or sold in a Transaction. However, a minimum Stock Trading Fee of € 1 will be charged per Transaction.

**Example 1:** If you enter into a Transaction to buy 200 shares of a stock, you would pay a Stock Trading Fee of € 0.01 for each share purchased resulting in a total Stock Trading Fee of € 2.

**Example 2:** If you enter into a Transaction to sell 50 shares of a stock, you would pay a Stock Trading Fee of € 0.01 for each share sold, resulting in a Stock Trading Fee of € 0.50. However, since there is a minimum Stock Trading Fee of € 1 per Transaction, this would result in a total Stock Trading Fee of € 1.

### Transaction Currency Conversion Fee

When trading stocks quoted in a currency that is different to the Base Currency of your Account, a 0.25% Transaction Currency Conversion Fee will be applied to that Transaction.

**Example:** If you are purchasing \$ 1,000 worth of a US stock from your EUR denominated Account you would be charged a Transaction Currency Conversion Fee of € 2.50 ( $1,000 \times 0.25\% = € 2.50$ ).

### Stock Transfer Fees

You may transfer stock into or out of your Account by using a method of transfer specified in the table below. Each method of transfer is available on request.

Method of Transfer	Stock Transfer Fee
DTC (Depository Trust Company)	€0 for incoming, €50 for outgoing per Transaction
ACATS (Automated Customer Account Transfer Service)	€0 for incoming, €100 for outgoing per Transaction
DWAC (Deposit/Withdrawal at Custodian)	€125 per Transaction (incoming or outgoing)
DRS (Direct Registration System)	€150 per Transaction (incoming or outgoing)

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## Voluntary Corporate Action Fee

If you request to participate in a Voluntary Corporate Action (“VCA”) relating to a stock in your Account, you will be charged a VCA Fee of € 100 to process each VCA. The VCA Fee will be charged per request regardless of the outcome of the VCA. As with all corporate actions, the issuer has sole discretion to accept, reduce or reject your request. Please refer to our FAQs to access further information in relation to VCA’s.

## Interest

We will pay you interest on balances held on your Stocks Account(s) on the following basis:

## Threshold

Interest will only be paid on each Account with a Base Currency of USD (United States Dollars), GBP (Great British Pounds) or EUR (Euros) and that meets or exceeds the threshold of 2,000 CCY (two thousand of the Base Currency of that Account) Account balance (including P&L) at the end of each calendar month (the “Threshold”).

## Rates

The annual interest rates payable (the “Rate”) can be found [here](#):

The Rates are reflective of wider central bank rates and may change without notice. Please ensure you visit the site above regularly to understand the current Rate payable.

## Calculation

For all Accounts that meet or exceed the Threshold, interest will be calculated daily and paid monthly based on the Eligible Cash Balance (defined below) as follows:

$$\text{Daily Rate} \times \text{Eligible Cash Balance for that day}$$

**Daily Rate** = the Rate (as defined above) divided by 365.

**Eligible Cash Balance** = the cash in the Account that is available to withdraw at 17.00 EST on any day during the calendar month that the Account was open.

## Payment

Interest will be calculated daily and paid (subject to the following restrictions) within 15 days after the end of the relevant calendar month. The payment will be reflected in your account statements.

Payment will be made to your Account in the designated Base Currency.

In the event that your Account is terminated or either one of us have given notice to terminate your Account prior to the payment of the interest, you forego any rights to such payment.

You shall not be entitled to the payment of interest if your Account is restricted at the point that payment is otherwise due and no period in which your Account is restricted will count towards your Eligible Cash Balance.

## B. CFD Rate Card

### Account Fees

Item	Fee
Account opening fee	Free
Account maintenance fee	Free
Account statement	Free
Commission Fee for CFD Transactions	Nil

### Spread

Spread is the difference between the buying (ask) and selling (bid) prices for a CFD contract and is a fundamental component of trading costs. We calculate the total Spread cost using the following formula:

$$\text{Spread} \times \text{pip cost} \times \text{number of lots or contracts traded}$$

Our Spreads are displayed on our Trading Facility and are subject to variation in accordance with our Terms of Business.

### Interest

We will pay you interest on balances held on your CFD Account(s) on the following basis:

#### 1. Threshold

Interest will only be paid on each Account with a Base Currency of USD (United States Dollars), GBP (Great British Pounds) or EUR (Euros) and that meets or exceeds the threshold of 2,000 CCY (two thousand of the Base Currency of that Account) Account balance (including P&L) at the end of each calendar month (the "Threshold").

#### 2. Rates

The annual interest rates payable (the "Rate") can be found [here](#):

The rates are reflective of wider central bank rates and may change without notice. Please ensure you visit the site above regularly to understand the current rate payable.

#### 3. Calculation

For all Accounts that meet or exceed the Threshold, interest will be calculated daily and paid monthly based on the useable margin in the Account as follows:

$$\text{Daily Rate} \times \text{Daily Useable Margin for that day}$$

**Daily Rate** = the Rate (as defined above) divided by 365.

**Daily Useable Margin** = the Useable Margin on the Account at 17.00 EST on any day during the calendar month that the Account was open.

**Useable Margin** = the Account balance (including P&L) that is not being used to maintain open positions.

#### 4. Payment

Interest will be calculated daily and paid (subject to the following restrictions) within 15 days after the end of the relevant calendar month. The payment will be reflected in your account statements.

Payment will be made to your Account in the designated Base Currency.

In the event that your Account is terminated or either one of us have given notice to terminate your Account prior to the payment of the interest, you forego any rights to such payment.

You shall not be entitled to the payment of interest if your Account is restricted at the point that payment is otherwise due and no period in which your Account is restricted will count towards your Total Useable Margin or the Threshold amount.

### Dividends – Index CFDs, Share CFDs and Stock Baskets

When a dividend is paid on a stock or share, the value of the instrument may drop. Dividend amounts for Index CFD, Stock Baskets and Share CFD positions will be applied to your Account to negate the impact of the drop in the price as either:

- (i) a debit on your Account, if you are holding a short CFD position, or
- (ii) a credit on your Account, if you are holding a long CFD position.

In each case, a mark-up of 25% will be applied. If a Transaction is closed before 5 PM EST one day prior to an ex-dividend date, no dividend will be applied.

### Finance Charge

A Finance Charge is a cost or credit incurred for holding an Open Position through a certain cut-off time detailed below. Please see the [FX](#) or [CFD](#) Finance Charge calendar on our website for the dates that Finance Charges will be applied for any Product and any impact public holidays may have on the potential charge.

The following table explains the cut-off time when you will incur a Finance Charge, by product type.

<b>Instrument Type</b>	<b>Frequency of Finance Charge</b>
Indices	Daily - Market Close (See <a href="#">Trading Hours</a> )
Shares	Daily - Market Close (See <a href="#">Trading Hours</a> )
Shares (24 Hours)	Daily - 5pm ET (New York)
Spot Oils	Daily - Market Close (See <a href="#">Trading Hours</a> )
Stock Baskets	Daily - Market Close (See <a href="#">Trading Hours</a> )
XAU/USD and XAG/USD	Daily - Market Close (See <a href="#">Trading Hours</a> )
Spot Metals	Daily - Market Close (See <a href="#">Trading Hours</a> )
Cryptocurrency	Daily - 5pm ET (New York)
Cryptocurrency Baskets	Daily - 5pm ET (New York)
Spot Forex	Daily - 5pm ET (New York)
US Shares (24 Hours)	Daily - 5pm ET (New York)
NDF's	Periodic (see <a href="#">NDF Rollover calendar</a> )
Commodities (other than Spot Oil, Spot Metals , XAU/USD, and XAG/USD)	No Financing Charge
Treasuries	No Financing Charge
VOLX	No Financing Charge

Our Finance Charges are determined by applying the Benchmark Rates plus a mark-up as specified in the tables below. Single Share CFD's, Cryptocurrency CFD and Cryptocurrency Baskets mark-ups may vary per product and change based on market conditions.

Depending on whether you hold a long or short position, and the applicable Benchmark Rate, a credit or debit will be applied to your Account.

Our Finance Charges are displayed on our Trading Facility.

Benchmark Rates	
Instrument	Benchmark Rate
US30, SPX500, NAS100, US2000, CHN50, USEquities Basket, CryptoMajor, USOilSpot, UKOilSpot	SOFR
GER30, ESP35, EUR Single Shares, FRA40, EUSTX50	Reformed EURIBOR
JPN225	TONA
HKG33, HK Single Share, HK Stock Baskets	HONIA
AUS200, AU Single Share	AONIA
UK100, GBP Single Shares	SONIA
CHF Single Shares   SEK Single Shares   PLN Single Shares   DKK Single Shares   NOK Single Shares   Canada Single Shares	SARON   STIBOR   WIBOR   CIBOR   NOWA   CORRA

FX Finance Cost Mark-Up Charges	
Instrument	Mark-up (short or long)
EUR/USD, EUR/GBP, USD/JPY, EUR/JPY, GBP/USD, GBP/JPY, USD/CHF, CHF/JPY, EUR/CHF, GBP/CHF, AUD/USD, EUR/AUD, USD/CAD, EUR/CAD, NZD/USD, AUD/CAD, AUD/JPY, CAD/JPY, NZD/JPY, GBP/CAD, GBP/NZD, GBP/AUD, AUD/NZD, USD/MXN, AUD/CHF, EUR/NZD, USD/ZAR, USD/HKD, ZAR/JPY, MXN/JPY, NZD/CHF, CAD/CHF, NZD/CAD, XAU/USD & XAG/USD	35%
USD/SEK, EUR/SEK, EUR/NOK, USD/NOK, USD/TRY, EUR/TRY, USD/HUF, TRY/JPY, USD/ILS, USD/CNH, EUR/HUF, USD/INR, USD/KRW, USD/TWD, USD/CLP, USD/COP	50%

CFD Finance Cost Mark-Up Charges		
Instrument	Short mark-up	Long mark-up
US30, SPX500, NAS100, US2000 and all Stock Baskets	3%	3%
UK100, EUSTX50, FRA40, JPN225, HKG33, GER30, AUS200, ESP35, CHN50	2.5%	3%
Stock Baskets	3%	3%
XAU/USD & XAG/USD	35%	35%
<b>Spot Oils</b>	*CCY 0.01	*CCY 0.01
<b>Spot Metals</b>	*CCY 0.1	*CCY 0.1
Cryptocurrency CFDs & Cryptocurrency Baskets (May vary per instrument)	See <a href="#">here</a> for current %	
Single Share CFDs (May vary per instrument)	See <a href="#">here</a> for current %	

\*CCY – abbreviation for currency. Please refer to the Schedule in this Rate Card to see Worked Examples of how we calculate Spreads, Dividends and apply Finance Charges for our Products.

## C. Other General Fees & Charges

### Currency Conversion Fees

If a deposit, withdrawal, transfer fee, or charge requires a conversion from one currency to another, a 0.1% mark-up will be added to the conversion rate, which is based on the applicable exchange rate at the time of conversion.

### Withdrawal Fees

Depending on the withdrawal method selected, you may be charged a fee. We apply the following fees when processing wire withdrawals.

Wire	Domestic	International
EUR (SEPA payments)	EUR 0 – for withdrawals to accounts accepting SEPA	EUR 0 – for withdrawals to accounts accepting SEPA payments
EUR (Non-SEPA payments)	EUR 15 – for withdrawals to accounts in Germany	EUR 30 – for withdrawals to accounts outside Germany
GBP (Non-BACS payments)	GBP 15 – for withdrawals to accounts in Germany	GBP 30 – for withdrawals to accounts outside Germany
USD	USD 25 – for withdrawals to accounts in Germany	USD 40 – for withdrawals to accounts outside Germany

### Deposit Fees

We do not charge fees for depositing funds under normal circumstances. Please check with your bank if any fees will be applied in relation to funds sent to us.

If you deposit funds into an incorrect bank account, you may be charged an administrative fee. An incorrect bank account is any bank account of another Tradu entity or a non-segregated bank account while you are classified as having segregated funds and vice versa. The fee will be equal to 50.00 units of the Base Currency. Where applicable, the fee will be deducted from the Account within 5 business days after your deposit is received by us.

### Inactivity Fee

A dormant Account administrative fee (the “Fee”) will be charged in relation to any Account if there is no trading activity in a 12 month period. Trading activity for this purpose is defined as the Client (or authorised party) placing a new Order or maintaining an open Order. You will receive an email notification prior to being charged the Fee. The notification will allow you to take action before the Fee is being charged. The Fee will be equal to the lesser of 50.00 units of the Base Currency or the remaining balance. In the event that your Account balance is zero (0) after the Fee is charged, your Account may be subject to closure in accordance with the Terms of Business.

## Schedule (Worked Examples)

Instrument	Description
<b>Forex</b>  <b>Forex Baskets</b>	<p><u>Formula:</u></p> $(\text{Intra Bank Swap rates} \times \text{pip cost}) \times (1 \pm \text{mark-up})$ <p>Forex settles on a T+2 basis.</p> <p>There is 3 times the Finance Charge for Forex and Forex Baskets on Wednesdays, to account for holding a position over the weekend.</p>
<b>NDFs</b>	<p><u>Formula:</u></p> $(\text{Intra Bank Swap rates} \times \text{pip cost}) \times (1 \pm \text{mark-up})$ <p>For NDFs, the Finance Charge only apply to account for holding a position over the Rollover period when we roll over a contract into the next one. See <a href="#">NDF Rollover calendar</a> for details.</p>
<b>Indices</b>  <b>Index Baskets</b>	<p><u>Formula:</u></p> $\text{Closing price} \times \left( \frac{\text{benchmark rate}}{100} \pm \text{mark-up} \right) \times \frac{\text{trade size}}{\text{days in a year}}$ <p>Days in a year: 365 days for UK100 and 360 days for all other indices.</p> <p>There is 3 times the Finance Charge for Index CFDs on Fridays, to account for holding a position over the weekend.</p>
<b>XAU/USD</b>  <b>XAG/USD</b>	<p><u>Formula:</u></p> $(\text{Intra Bank Swap rates} \times \text{point cost}) \times (1 \pm \text{mark-up})$ <p>Point cost for one Contract is 1.</p> <p>There is 3 times Finance Charge for XAU/USD and XAG/USD on Wednesdays, to account for holding a position over the weekend.</p>
<b>Spot Oils</b>	<p><u>Formula:</u></p> <p>Long positions: <math>\left( \frac{\text{Far Month Futures Price} - \text{Near Month Futures Price}}{\text{Total trading days of Near Month Future}} + \text{mark-up} \right) \times (-1) \times \text{point cost}</math></p> <p>Short positions: <math>\left( \frac{\text{Far Month Futures Price} - \text{Near Month Futures Price}}{\text{Total trading days of Near Month Future}} - \text{mark-up} \right) \times \text{point cost}</math></p> <p>Point cost for one Contract is 10.</p> <p>There is 3 times the Finance Charge for SpotOil CFDs on Wednesday, to account for holding a position over the weekend.</p>
<b>Spot Metals</b>	<p><u>Formula:</u></p> <p>Long positions: <math>\left( \frac{\text{4th Month Futures Price} - \text{3rd Month Futures Price}}{\text{Total trading days of Near Month Future}} + \text{mark-up} \right) \times (-1) \times \text{point cost}</math></p> <p>Short positions: <math>\left( \frac{\text{4th Month Futures Price} - \text{3rd Month Futures Price}}{\text{Total trading days of Near Month Future}} - \text{mark-up} \right) \times \text{point cost}</math></p> <p>Point cost for one Contract is 1.</p> <p>There is 3 times the rollover for Spot Metals CFDs on Wednesday, to account for holding a position over the weekend.</p>
<b>Cryptocurrencies</b>  <b>Cryptocurrency Baskets</b>	<p><u>Formula:</u></p> $\frac{(\text{Notional Value} \times \text{mark-up})}{360}$ <p>There is 3 times the Finance Charge for Cryptocurrency CFDs and Cryptocurrency Baskets on Fridays, to account for holding a position over the weekend.</p>
<b>Shares</b>	<p><u>Formula:</u></p> $\frac{\text{Closing price} \times \left( \frac{\text{benchmark rate}}{100} \pm \text{mark-up} \right)}{(\text{days in a year})} \times (\text{trade size} \times 0.1)$ <p>Days in a year: 365 days for UK Share CFDs and 360 days for US, HK, AU and EU Share CFDs. There is 3 times the Finance Charge for Single Share CFDs on Fridays, to account for holding a position over the weekend.</p>
<b>Stock Baskets</b>	<p><u>Formula:</u></p> $\frac{\text{Close price of the Basket} \times \left( \frac{\text{benchmark rate}}{100} \pm \text{mark-up} \right)}{\text{days in a year}} \times \text{trade size}$ <p>There is 3 times the Finance Charge for Stock Baskets on Fridays, to account for holding a position over the weekend.</p>

<u>Shares</u>	<u>Stock Baskets</u>
<u>Example</u> Client buys 10 Contracts of AAPL.us on a USD account and keeps the position open for a week.	<u>Example</u> Client buys 1 Contract of FAANG on a USD account and keeps the position open for a day.
<u>Spread</u> 14 pips	<u>Spread</u> 1.93 pips
<u>Cost of Trading</u> Spread × pip cost × number of lots or contracts traded  $(14) \times (0.001 \text{ USD}) \times (10) = 0.14 \text{ USD}$	<u>Cost of Trading</u> Spread × pip cost × number of lots or contracts traded  $(1.93) \times (1 \text{ USD}) \times (1) = 1.93 \text{ USD}$
<u>Finance Charge</u> $\frac{\text{Close price} \times (\frac{\text{benchmark rate}}{100} + \text{mark-up})}{\text{Days in a Year}} \times (\text{Trade Size} \times 0.1)$  $\frac{113.06 \times (\frac{0.14}{100} + 0.0525)}{360} \times (10 \times 0.1) \times 7 \times (-1) = -\text{USD } 0.118$	<u>Finance Charge</u> $\frac{\text{Close price} \times (\frac{\text{benchmark rate}}{100} \pm \text{mark-up})}{\text{Days in a Year}} \times \text{Trade Size}$  $\frac{4875 \times (\frac{0.14}{100} + 0.03)}{360} \times 1 \times (-1) = -\text{USD } 0.425$
<u>Dividend</u> USD 0.04 × 75% = USD 0.03	<u>Dividend</u> USD 2.00 × 75% = USD 1.5
<u>Total costs and charges for the trade</u> 0.258 USD	<u>Total costs and charges for the trade</u> 2.355 USD
<u>Overall effect of the Costs and Charges on the ROI*</u> Assuming invested amount is \$1000 and profit for this trade is \$6, the ROI would be 0.6%. The total costs and charges of \$0.258 accounts for 4.3% of the profit.X.XX %	<u>Overall effect of the Costs and Charges on the ROI*</u> Assuming invested amount is \$1000 and profit for this trade is \$60, the ROI would be 6%. The total costs and charges of \$2.355 accounts for 3.93% of the profit.X.XX %
<u>Cryptocurrencies/Cryptocurrency Baskets</u>	<u>Spot Oils and Metals</u>
<u>Example</u> Client buys 10 Contracts of ETH/USD on a USD account and keeps the position open for a day.	<u>Example</u> Client sells 1 Contract of USOilSpot on a USD account and keeps the position open for a day.
<u>Spread</u> 1.21 pips	<u>Spread</u> 4 pips
<u>Cost of Trading</u> Spread × pip cost × number of lots or contracts traded  $(1.21) \times (0.10 \text{ USD}) \times (10) = 1.21 \text{ USD}$	<u>Cost of Trading</u> Spread × pip cost × number of lots or contracts traded  $(4) \times (0.10 \text{ USD}) \times (1) = 0.40 \text{ USD}$
<u>Finance Charge</u> $\frac{\text{Notional Value} \times \text{mark-up}}{360}$	<u>Finance Charge</u> $\left( \frac{\text{Far Month Futures Price} - \text{Near Month Futures Price}}{\text{Total trading days of Near Month Future}} - \text{mark-up} \right) \times \text{point cost}$
<u>Total costs and charges for the trade</u> $\frac{\text{USD } 184.70 \times 25 \%}{360} = -\text{USD } 0.13$  1.34 USD	<u>Total costs and charges for the trade</u> $\left( \frac{82.70 - 84.29}{23} - 0.01 \right) \times 10 = -\text{USD } 0.7913$  1.1913 USD
<u>Overall effect of the Costs and Charges on the ROI*</u> Assuming invested amount is \$1000 and profit for this trade is \$60, the ROI would be 6%. The total costs and charges of \$1.34 accounts for 2.23% of the profit.X.XX %	<u>Overall effect of the Costs and Charges on the ROI*</u> Assuming invested amount is \$1000 and profit for this trade is \$1.1913, the ROI would be 6%. The total costs and charges of \$1.1913 accounts for 1.99% of the profit.

\*ROI – Return on Investment

<u>Forex/Forex Baskets/NDFs</u>	<u>Indices/Index Baskets</u>
<u>Example</u> Client buys 10k EUR/USD on a USD account and keeps the position open for a day.	<u>Example</u> Client sells 10 Contracts of US30 on a USD account and keeps the position open for a day.
<u>Spread</u> 1.3 pips	<u>Spread</u> 2.26 pips
<u>Cost of Trading</u> Spread × pip cost × number of lots or contracts traded  $(1.3) \times (0.10 \text{ USD}) \times (10) = 1.3 \text{ USD}$	<u>Cost of Trading</u> Spread × pip cost × number of lots or contracts traded  $(2.26) \times (0.10 \text{ USD}) \times (10) = 2.26 \text{ USD}$
<u>Finance Charge</u> (Intra Bank Swap rate × pip cost) × (1 ± mark-up)	<u>Finance Charge</u> Close Price × $\left(\frac{\text{benchmark rate}}{100} \pm \text{mark-up}\right) \times \frac{\text{Trade Size}}{\text{Days in a Year}}$
<u>Total costs and charges for the trade</u> $(-0.25 \times \text{USD } 1) \times (1 + 35\%) = -\text{USD } 0.34$  1.64 USD	<u>Total costs and charges for the trade</u> $29500 \times \left(\frac{0.14}{100} - 0.03\right) \times \frac{10 \times 0.1}{365} = -\text{USD } 2.31$  4.57 USD
<u>Overall effect of the Costs and Charges on the ROI*</u> Assuming invested amount is \$1000 and profit for this trade is \$60, the ROI would be 6%. The total costs and charges of \$1.64 accounts for 2.73% of the profit.X.XX %	<u>Overall effect of the Costs and Charges on the ROI*</u> Assuming invested amount is \$1000 and profit for this trade is \$60, the ROI would be 6%. The total costs and charges of \$4.57 accounts for 7.62% of the profit.X.XX %
<u>Commodities</u>	
<u>Example</u> Client buys 10 Contracts of XAU/USD on a USD account and keeps the position open for a day.	
<u>Spread</u> 41 pips	
<u>Cost of Trading</u> Spread × pip cost × number of lots or contracts traded  $(41) \times (0.01 \text{ USD}) \times (10) = 4.1 \text{ USD}$	
<u>Finance Charge</u> (Intra Bank Swap rate × point cost) × (1 ± mark-up)	
<u>Total costs and charges for the trade</u> $(-0.001758 \times 10) \times (1 + 35\%) = -\text{USD } 0.0237$  4.1237 USD	
<u>Overall effect of the Costs and Charges on the ROI*</u> Assuming invested amount is \$1000 and profit for this trade is \$60, the ROI would be 6%. The total costs and charges of \$4.1237 accounts for 6.87% of the profit.X.XX %	

\* ROI – Return on Investment

## D. Wallet Rate Card

### Account Fees

Item	Fee
Account Opening Fee	Free
Account Maintenance Fee	Free
Account Statement	Free

### Payments

Item	Fee
Inbound transaction (payment)	Free
Outbound payment to own account outside of Stratos Europe Ltd	Free
Internal transfer between Stratos Europe Ltd products	Free
Rejected inbound transaction	Free
Rejected outbound transaction	Free

### Cards

Item	Fee
Virtual card – first card	Free
Virtual card – replacement card	Free up to one replacement per month, then €2.99 per card
Physical card – first card	€5.99
Physical card – additional card	€9.99
ATM Cash Withdrawal in the EEA	Free for up to €500 in a month <sup>(1)</sup> , then 1.50% per withdrawal <sup>(2)</sup>
ATM Cash Withdrawal abroad	3.00% <sup>(3)</sup>
Card PIN change in the app	Free
ATM PIN Change	€3.00
Block / unblock card	Free
Card transaction in EUR	Free
Card transaction in non EUR	1.50% <sup>(4)</sup>
Rejected / declined transaction	Free

### Examples

#### (1) ATM Cash withdrawal in the EEA – within the usage limit

You make your first cash withdrawal from the ATM in the EEA in the last 30 days. You withdraw €200. This withdrawal will be free of charge and your account will be debited with €200.

**(2) ATM Cash withdrawal in the EEA – exceeding the usage limit**

You are making your second withdrawal from the ATM in the EEA in the last 30 days, and the accumulated amount exceeds €500. You withdraw €200. We will charge you 1.50%.

You will receive €200.00 from the ATM and your account will be debited with €203.00.

**(3) ATM Cash withdrawal outside of the EEA**

You are making an ATM cash withdrawal in the United States for the amount of \$1,000. We will apply a 3.00% charge for this transaction. There will be no conversion markup fee applied.

ATM Withdrawal amount: \$1,000

Charge amount: \$30.00

FX rate USD to EUR: 0.91\*

You will receive \$1,000 from the ATM.

Your account will be charged €937.30, following the formula:

$$\text{Amount debited} = (\text{amount withdrawn} \times \text{exchange rate}) + (\text{amount withdrawn} \times 3.00\% \times \text{exchange rate})$$

**(4) Card transaction in non-EUR**

You use your debit card to make a purchase for goods online and you are charged \$500.00 in USD. We will apply a 1.50% charge for this transaction.

Transaction amount: \$500.00

Charge amount: \$7.50

FX rate USD to EUR: 0.91\*

Your beneficiary will receive \$500.00

Your account will be debited with €461.83, following the formula:

$$\text{Amount debited} = (\text{transaction amount} \times \text{exchange rate}) + (\text{transaction amount} \times 1.50\% \times \text{exchange rate})$$

\* VISA exchange rates will be used. For up to date information on current applicable exchange rates, please see <https://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html>