

VISA LIRAPAY – EUR**Max Card Balance: 100,000.00**

	Max Per Transaction	Daily Limit	Monthly	Yearly
Online	10,000.00	50,000.00	50,000.00	250,000.00
POS	10,000.00	50,000.00	50,000.00	250,000.00
Cash Withdrawal	2,000.00	7,500.00	15,000.00	120,000.00
Load	25,000.00	25,000.00	50,000.00	250,000.00

Mastercard LIRAPAY – USD**Max Card Balance: 100,000.00**

	Max Per Transaction	Daily Limit	Monthly	Yearly
Online	10,000.00	50,000.00	50,000.00	250,000.00
POS	10,000.00	50,000.00	50,000.00	250,000.00
Cash Withdrawal	2,000.00	7,500.00	15,000.00	120,000.00
Load	25,000.00	25,000.00	50,000.00	250,000.00

Mastercard LIRAPAY – RON**Max Card Balance: 100,000.00**

	Max Per Transaction	Daily Limit	Monthly	Yearly
Online	50,000.00	200,000.00	250,000.00	1,000,000.00
POS	50,000.00	200,000.00	250,000.00	1,000,000.00
Cash Withdrawal	5,000.00	25,000.00	75,000.00	1,000,000.00
Load	25,000.00	125,000.00	250,000.00	1,000,000.00

VISA & Mastercard	EUR	USD	RON
Account Opening	0.00	0.00	0.00
Monthly Subscription Fee (applied only for the first issued card)	10.00	12.00	50.00
First Virtual Card Issuance	0.00	0.00	0.00
Extra Virtual Card Issuance (all virtual cards issued after the first one)	1.00	1.00	5.00
Plastic Card Issuance – one time fee	10.00	10.00	50.00
DHL Special Delivery (applicable for Romania and Italy)	35.00	35.00	203.00
Card Replacement – one time fee (expired, lost, stolen, deteriorated)	10.00	10.00	50.00
Top-up from External Card	1.65%	1.65%	1.65%
Peer-to-Peer Transfers (between LIRAPAY users)	0.00	0.00	0.00
SEPA IN Transfers	1.00	N/A	N/A
SEPA OUT Transfers	1.50	N/A	N/A
SMS Fee	0.50	—	—
Exchange Fee (between own accounts)	2.00%	2.00%	2.00%

Table of fees

	Dom Fee	Dom Fee Rate (%)	Non-Dom Fee	Non-Dom Fee Rate (%)	Dom Min Fee	Non-Dom Min Fee	Decline Fee	FX Fixed	FX Rate	FX Min Fee	Cap Dom Fee
Goods & Services	0.00	0.50	0.00	0.00	0.00	0.00	0.00	0.00	2.90	1.00	0.00
ATM Withdrawals	0.00	2.20	0.00	0.85	2.00	2.00	0.00	0.00	2.70	0.00	0.00
Cash Advances	0.00	2.20	0.00	0.85	2.00	2.00	0.00	0.00	2.70	0.00	0.00
Refunds	0.00	2.20	0.00	0.85	2.00	2.00	0.00	0.00	2.70	0.00	0.00
Payment Transfers	0.00	2.20	0.00	0.85	2.00	2.00	0.00	0.00	2.70	0.00	0.00
Balance Inquiry Service	2.00	0.00	2.00	0.00	0.00	0.00	0.00	0.00	2.70	0.00	0.00
PIN Change Service	2.00	0.00	2.00	0.00	0.00	0.00	0.00	0.00	2.70	0.00	0.00