



FEE SCHEDULE (PAYMENT GATEWAY)

Transaction fees

| Type | Transaction volume per month | | |
|---|------------------------------|-----------------------|--------------------|
| | Up to 250,000 CZK | 250,000 1,000,000 CZK | Over 1,000,000 CZK |
| Consumer debit and credit cards issued in the EEA and other payment methods offered unless listed in Special Fees | 0.99% | 0.89% | 0.79% |
| Payment gateway management | 139 CZK | 0 CZK | 0 CZK |

| | |
|--|-------|
| Fixed fee per card transaction | 0 CZK |
| Fixed fee for transaction by other payment methods | 0 CZK |
| Payment to bank account | 0 CZK |
| Recharge to bank account | 0 CZK |

Operating fees

| | |
|--------------------------------------|-------|
| Opening ThePay | 0 CZK |
| Maintenance of ThePay | 0 CZK |
| Closing ThePay | 0 CZK |
| Starting the Payment Gateway service | 0 CZK |

It is easy. We do not charge any fixed fees for transactions. We do not even charge anything for the establishment, management and cancellation of ThePay. When we say ThePay, we mean our smart financial tool, which you can use to its full potential after concluding the framework contract. Thanks to that you can start the Payment gateway service and receive money from your customers. But of course, it can do much more.

For the sake of completeness, we also state that transaction fees will be charged automatically according to the turnover achieved in the previous calendar month. Let's give an example. If in one month your turnover exceeds 250,000 CZK, a rate of 0.89% will be applied to transactions in the following month. If

you then reach 249,000 CZK, you will pay 0.99% the following month. But in the next one, you will definitely exceed 1,000,000 CZK and you will be on the most favourable rate of 0.79%. This applies accordingly to other currencies.

If you are interested in the complete charges, you can read them below. Right at the beginning, we will describe how the pricing structure for a card payment transaction works, because that's what will probably interest you the most. The total price is calculated as the sum of the following components:

- MIF

Interchange fees (MIFs) are a sub-element in the overall card payment system that affects the final price of the card payment service provided, alongside other fees. The payment card issuer (issuer, typically a bank) receives from the card payment service provider (acquirer) a mandatory interbank fee for each completed payment transaction, the multilateral interchange fee (MIF).

Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card payment transactions set the maximum interchange fee rates of 0.2% for debit card transactions and 0.3% for transactions made with credit cards issued in the EEA (European Economic Area). For pricing purposes, we include the above-mentioned consumer debit and credit cards issued in the EEA.

- Fees of card companies

Of course, card companies such as MasterCard and VISA also have to finance their operations and the development of the entire payment calt is perhaps impossible to explain in simple terms how the amount of the fee is determined. It ranges from percent fraction to a percentage of an individual payment transaction. In any scenario, regarding the cards listed below, you'll only be charged the calculated fee provided to us by the card company for what is delivered. We don't include any additional charges.

- Other fees

Other fees include the fees of other entities entering the entire payment card system with their services. These include for example, fees of acquirers, authorization centres, fees of Partners who provide you with their e-shop solutions, etc. They also include costs for our operation. We use them to pay our employees, to develop systems that must meet the requirements for safety and smooth operation. In short, everything that subsequently enables you to use our services.

We comply with Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card payment transactions. The regulation in question is available in full [here](#).

Special charges

| | |
|--|-----------------------|
| Minimum monthly payment for Payment Gateway ¹ | 0 CZK |
| Deactivation of the Payment gateway service ² | 0 CZK |
| Chargeback ³ | 1,290 CZK |
| Transaction fee bank button Payment 24 | 1.2 % per transaction |
| Refund (cancellation) of payment | 5 CZK per payment |
| Minimum fee amount | 5 CZK per transaction |

Special fees (EUR, USD, HUF, PLN, RON, BGN)

| | |
|----------------------------------|-------|
| Payment to a bank account in EUR | 0 EUR |
| Charge to a bank account in EUR | 0 EUR |

| | |
|----------------------------------|-------------------|
| Chargeback in EUR | 50 EUR |
| Payment to a bank account in USD | USD 5.50 |
| Charge to a bank account in USD | USD 2 |
| Chargeback in USD | USD 60 |
| Pharmacy registration | 500 USD/each year |
| Payment to a bank account in GBP | 4 GBP |
| Charge to a bank account in GBP | 2 GBP |
| Chargeback in GBP | 43 GBP |
| Payment to a bank account in HUF | 1700 HUF |
| Charge to a bank account in HUF | 300 HUF |
| Chargeback in HUF | 18,500 HUF |
| Payment to a bank account in PLN | 21 PLN |
| Charge to a bank account in PLN | 5 PLN |
| Chargeback in PLN | 230 PLN |
| Payment to a bank account in RON | 23 RON |
| Charge to a bank account in RON | 5 RON |
| Chargeback in RON | 245 RON |
| Payment to a bank account in BGN | 9 BGN |
| Charge to a bank account in BGN | 5 BGN |
| Chargeback in BGN | 100 BGN |

- 1) If the Client does not make a turnover in a calendar month on which he/she would have paid at least the amount in CZK indicated in the row, he/she is obliged to pay the amount remaining up to the indicated amount in CZK for the respective month in addition to the transaction fees. The Minimum Transaction Fee is calculated for each project if more than one project operates under ThePay. We currently do not require any minimum monthly payment for the Payment Gateway.
- 2) Deactivation of the Payment Gateway service at the Client's request also occurs in the event of termination of the Framework Contract.
- 3) If there is a payment claim (chargeback) by the customer against the Client, e.g. because the customer did not receive the goods, arrived with a long delay or were damaged, ThePay is entitled to demand a fee, since the complaint made will trigger costly processes. The fee may be even higher if additional actions are taken as part of the complaint procedure. You will be informed of these in advance.
- 4) Transaction Fees, Operating Fees and Special Fees are charged directly in the respective currencies. If there is a currency conversion for any reason (e.g. because there is no directly defined price for the service in the relevant currency), the applicable exchange rate issued by the Czech National Bank for the relevant currency and date is used for the calculation.
- 5) We reserve the right to charge a commission of at least 5 CZK for each transaction, or the equivalent in foreign currency.
- 6) Transactions on multiple Payment Gateways are not considered for the purpose of determining the Payment Gateway Management Fee or for the purpose of determining the pricing rate shall not be aggregated.
- 7) Any written individual agreement between ThePay and the client shall take precedence over the prices set out in the Fee Schedule.

Transaction fees for other payment cards

For the following cards, we apply a dynamic pricing model based on the real costs associated with the execution of transactions consisting of MIF, card company fees and other fees.

Official, issued in the EEA

| Card type | Brand | MIF | Fees to card companies | Other fees | Total fees |
|-----------|------------------------|--------------|------------------------|------------|-------------|
| Business | VISA, VISA Electron | 1.25 - 1.85% | 0.0170 - 0.60% | 0.70% | from 1.97% |
| | MasterCard, Maestro | 0.70 - 2.10% | 0.01% - 0.60% | 0.70 % | from 1.21 % |

Others, issued outside the EEA

| Card type | Brand | MIF | Fees to card companies | Other fees | Total fees |
|-----------------------|------------------------|---------------|------------------------|------------|------------|
| Consumer, Business | VISA, VISA Electron | 1.15% - 2.00% | 0.86% - 0.96% | 0.70 % | from 2.72% |
| | MasterCard, Maestro | 0.90 - 2.00% | 0.86% - 0.96% | 0.70% | from 2.47% |

- 8) In the case of fees listed in the MIF column, for unregulated cards, these are amounts that are subject to change, as they are not subjected to European Union regulation. Fees to card companies can also change over time. The current amount, which is used for calculation, can be found on the card companies' websites (VISA, MasterCard, or others if we also offer payment by other payment cards). Other fees include acquirer fees, authorisation centre fees, etc. and our fee, which pays for everything that allows you to use our services.
- 9) In certain cases, transactions made via Apple Pay or Google Pay may be considered transactions made with cards issued outside the EEA. Transaction fees in the dynamic pricing model (MIF + card company fees + other fees) may be applied to all transactions with lower amounts due to the complexity of detecting the type of payment card type.
- 10) Especially in cases of payments in foreign currencies, correspondent bank fees may be charged, the amount of which we do not know in advance, and we are not able to influence it in any way.
- 11) For the avoidance of doubt, we state that all fees are rounded up to the lowest unit of the given currency. In the case of CZK, this is to the heller up. If you see a percentage conversion of the fee, which at first glance does not match, for example by 0.01%, then it is caused by rounding up.