

## International Payment Fees

### I. International transfers in the local currency of the recipient country

For international payments in the local currency of the recipient country, like when you send USD to the USA, you will be charged a variable fee of the transfer value, subject to the minimum and maximum fees listed below. Senders in non-listed countries will be charged an equivalent fee in their currency.

<u>Variable fee</u> applied in the Base currency of your account												
Recipient currency	Base currency of your account											
	BGN	CHF	CZK	DKK	EUR	GBP	HRK	HUF	NOK	PLN	RON	SEK
<i>RSD</i>	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
<i>Other available currencies</i>	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%

<u>Minimum fee</u> in the Base currency of your account												
Recipient currency	Base currency of your account											
	BGN	CHF	CZK	DKK	EUR	GBP	HRK	HUF	NOK	PLN	RON	SEK
<i>RSD</i>	4.50	2.50	60.00	15.00	2.00	2.00	17.00	800	25.00	10.00	10.00	20.00
<i>Other available currencies</i>	0.50	0.50	10.00	3.00	0.30	0.30	2.00	100	4.00	1.50	1.50	4.00

<u>Maximum fee</u> in the Base currency of your account												
Recipient currency	Base currency of your account											
	BGN	CHF	CZK	DKK	EUR	GBP	HRK	HUF	NOK	PLN	RON	SEK
<i>RSD</i>	45	25	600	175	20	20	175	8,000	250	100	100	250
<i>Other available currencies</i>	10	6	150	40	5	5	40	2,000	60	25	25	60

II. *International transfers in currencies other than the local currency of the recipient country*

For International transfers in currencies other than the local currency of the recipient country, you will be charged a flat minimum fee. This fee varies depending on the currency being sent as outlined in the table below. Senders in non-listed countries will be charged an equivalent fee in their currency.

International transfers in currencies other than that of the local currency in the recipient country		
Base Currency of your Account	Sending USD, GBP, EUR, CHF	Sending all other currencies
BGN	6 BGN	10 BGN
CHF	4 CHF	6 CHF
CZK	100 Kč	150 Kč
DKK	25 kr	40 kr
EUR	3€	5€
GBP	£3	£5
HRK	25 HRK	40 HRK
HUF	1000 HUF	2000 HUF
NOK	40 NOK	60 NOK
PLN	15 PLN	25 PLN
RON	15 RON	25 RON
SEK	35 SEK	60 SEK

### III. Examples

The example table below shows how this works in practice on different size transactions. Remember that these fees only relate to the payment, so other fees may apply (for example, for foreign exchange) as well.

	Payment amount (GBP Example)				
	£10	£100	£500	£2,000	£10,000
International payments in local currency of the recipient country, for example when you send: <ul style="list-style-type: none"> <li>• USD to United States</li> <li>• PLN to Poland</li> <li>• AUD to Australia</li> </ul>	£0.30	£0.30	£1.50	£5.00	£5.00
International payments in currencies other than the local currency of recipient country, for example when you send: <ul style="list-style-type: none"> <li>• USD (other than to the USA)</li> <li>• GBP (other than to the UK)</li> <li>• EUR (other than to a country whose currency is EUR)</li> <li>• CHF (other than to Switzerland)</li> </ul>	£3.00	£3.00	£3.00	£3.00	£3.00
<ul style="list-style-type: none"> <li>• When you send any other currency (other than to a country where it is the local currency)</li> </ul>	£5.00	£5.00	£5.00	£5.00	£5.00