PAXUM

Pay With Ease

Fee Information Document

Name of the account provider: Paxum Bank Limited

Account name: Personal Payment Account

Date: 4 November 2026

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here
- A glossary of the terms used in this document is available free of charge

GENERAL FEES

Maintaining the Account	**FREE** (If used at least once within past 6 months)
	$5.00 (If not used at least once within past 6 months)
EUR IBAN Account (for incoming WIRES and SEPA transfers)	**FREE**
Account Termination Fee	Up to **$50**

PAYMENTS (EXCLUDING CARDS)

Receiving Money

By Wire from your OWN account in USD Currency	**$50.00**
By Wire from your OWN account in EUR Currency	**$10.00**
By Wire from 3rd party (USD)	**1%**, min. $50.00

By Wire from 3rd party (EUR)	**0.5%**, min. $10.00
By Local Bank Transfer from your OWN account	**$5.00**
By Local Bank Transfer from 3rd party (EUR)	**0.5%**, min. $5.00
By Local Bank Transfer from 3rd party (USD)	**1%**, min. $5.00
By Crypto Transfer in USDC or USDT (ERC-20)	**$1.00**
By Crypto Transfer in USDT (TRC-20)	**$2.50**
By P2P transfer from other Paxum Users	**$0.25**

Sending Money

By P2P transfer to other Paxum Users	**$0.25**
By Wire to your OWN account in USD Currency	**$50.00** *
By Wire to your OWN account in EUR Currency	**$40.00**
By Wire to your OWN account in OTHER Currency	**$25.00**
By SEPA Transfer (EUR) to your OWN account or 3rd party	**$2.50**
By Local Bank Transfer to your OWN account	**$5.00**
By Local Bank Transfer to 3rd party	Up to **1%**, min. $5.00
By Local Bank Transfer in COP to your OWN account or 3rd party	**$8.95**
By Instant Payment to Brazil or Mexico, your OWN account	**$5.00**
By Instant Payment to Brazil or Mexico, 3rd party	**1%**, min. $5.00
By Instant Payment to the Philippines	**$5.00** + 1.5%
By Instant Payment to Colombia	**$8.95**

By Crypto Transfer from your USD, EUR or GBP balance (plus network fee)	**$15.00**
By Crypto Transfer from your crypto balance (plus network fee)	FREE
To Credit Card (Other than Paxum Prepaid Card) owned by you	**$6.00** + 4%
To Credit Card (Other than Paxum Prepaid Card) owned by another person	**$6.00** + 4%

CARDS AND CASH

Paxum UnionPay Prepaid Card Fees

ATM FEE in Card Currency	**$2.00** + 1%
ATM FEE Withdrawal with FX	**$2.00** + 3.5% FX
ATM FEE Decline	**$0.00**
POS in Card Currency	**$0.00**
POS in another currency (FX)	**$0.00** + 3.5% FX
POS Declined Transaction	**$0.00**
Pin reset	**$1.00**
Balance Enquiry	**$0.00**
Annual Account Maintenance	**$0.00**
Monthly Maintenance Fee	**$3.75**
Activation	**$0.00**
Card Issue	**$10.00**
Reissue lost/stolen/damage	**$0.00**

Card Load from Personal Payment Account	**$0.25**
Card Load from Business Payment Account	**$1.00**
Chargeback Initiation	**$0.00**
Express Delivery	**$95.00**
Standard Delivery	**$0.00**

Paxum UnionPay Prepaid Virtual Card Fees

POS in Card Currency	**$0.00** + 1%
POS in another currency (FX)	**$0.00** + 3.5% FX
POS Declined Transaction	**$0.00**
Annual Account Maintenance	**$0.00**
Monthly Maintenance Fee	**$2.95**
Activation	**$0.00**
Card Issue	**$1.00**
Card Load from Personal Payment Account	**$0.25**
Card Load from Business Payment Account	**$1.00**
Chargeback Initiation	**$0.00**

*SHA option