

iCard

iCard Account	
Service Fees:	
Open account	Free of charge
Monthly service fee	Free of charge
Annual service fee	Free of charge
Account Funding Fees:	
Funding via Trustly	1.50%, Min. 1.50 EUR, Max. 10.00 EUR
Funding via Bank transfer	Free of charge
Funding via consumer card MasterCard/VISA, issued in EU ¹	0.15%, Min. 0.10 EUR
Funding via other type card MasterCard/VISA/JCB ¹	1.50%, Min. 0.75 EUR
Funding via Google Pay	Free of charge
Money transfers:	
Send money to other account within the system	Free of charge
Receive money from other account within the system	Free of charge
Outgoing transfers to bank accounts:	
Within the system	Free of charge
Transfers in BGN currency	0.50 EUR
Instant transfers in EUR currency to EEA countries (SEPA Instant transfers)	1.00 EUR
Transfers in EUR currency to EEA countries (SEPA Credit transfers)	0.50 EUR
Outgoing transfer in CHF - 'SHA'	4.00 EUR
Transfer in CZK currency	4.00 EUR
Transfer in PLN currency	15.00 EUR
Transfer in RON currency	4.50 EUR
Transfer in GBP currency within EU and EEA countries	4.50 EUR
Transfer in HRK currency	
(Amount of transfer in EUR or its exchange value in foreign currency at the date of transfer)	
≤ 500.00 EUR	2.50 EUR
> 500.00 EUR and ≤ 10,000.00 EUR	7.50 EUR
Request for cancellation / return of a payment - pending transfer	10.00 EUR
Request for cancellation / return of a payment - executed transfer in BGN ²	15.00 EUR
Request for cancellation / return of a payment - executed transfer SEPA & SWIFT ³	75.00 EUR + any fees charged by the Correspondent Bank
Investigation of an executed transfer initiated by a Correspondent Bank	50.00 EUR

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Investigation commencing within 3 months of original transaction date SEPA & SWIFT ³	75.00 EUR + any fees charged by the Correspondent Bank
Other fees:	
E-money redemption upon closing of an account	15.00 EUR
SEPA Direct Debit Processing ⁴	0.50 EUR
Refund of SEPA Direct Debit Payment ⁵	1.00 EUR
Duty and Taxes Transfer	0.25 EUR
Purchase / Selling of digital assets ⁶	Percentage based fee

¹ Variable fee based on the calculated percentage of the amount, but subject to a minimum flat fee

² Available up to 5 working days

³ For investigations commencing after 3 months of original transaction date, we will communicate the charges after receiving the information from the Correspondent Bank.

⁴ Currently not supported. Coming soon!

⁵ You can request a refund of a SEPA Direct Debit debited within a period of eight weeks after the execution date and of any unauthorized transaction after eight weeks and up to thirteen months after the payment

⁶ These services are provided by Bitpanda and explained in the legal agreement and addendum. The cryptocurrency and metals prices, and fees are determined by Bitpanda, and depend on the type of the asset you're buying / selling. We will show you the fee, and the total cost in the iCard app before accepting the Bitpanda's offer.

iCard Visa Infinite Card	
Service Fees:	
Card issuance	Free of charge
Preordered Visa Infinite monthly fee	5.99 EUR
Annual subscription - pre-order	49.99 EUR
Visa Infinite monthly fee	9.99 EUR
Visa Infinite annually fee	99.99 EUR
Service cancelation	25.99 EUR
Replacing of expired card	Free of charge
Replacing of non-expired card (loss, theft, stolen, damaged)	19.99 EUR
Transaction fees:	
5 ATM cash withdrawal in EU countries	Free of charge
ATM Cash withdrawal in BGN	0.50 EUR
ATM cash withdrawal in EU countries	2.00 EUR
ATM cash withdrawal in non-EU countries	3.00 EUR
ATM Deposit	Free of charge
ATM Balance check	0.50 EUR
POS cash withdrawal	1.00% + 3.00 EUR, Min. 5.00 EUR
Payment on POS terminal	Free of charge
Internet payments	Free of charge
Original credit	1.00 EUR

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Fee for initiating chargeback procedure	5.00 EUR
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iCard Visa Card	
Service Fees:	
Main card issuance	Free of charge
Additional cards issuance	1.00 EUR
Replacing of expired card	Free of charge
Replacing of non-expired card (loss, theft, stolen, damaged) ¹	3.00 EUR
Transaction fees:	
ATM Cash withdrawal in BGN	0.50 EUR
ATM cash withdrawal in EU countries	2.00 EUR
ATM cash withdrawal in non-EU countries	3.00 EUR
ATM Deposit ²	Free of charge
POS cash withdrawal ³	1.00% + 3.00 EUR, Min. 5.00 EUR
Payment on POS terminal	Free of charge
Internet payments	Free of charge
ATM Balance check	0.50 EUR
Fee for initiating chargeback procedure	5.00 EUR + any additional charges from the Card schemes

¹ Not applicable in case of replacing defect card/tag for which Issuer is responsible.

² Available on iCard ATM

³ Variable fee based on the calculated percentage of the amount, but subject to a minimum flat fee. The POS Operator can charge additional fees.

Virtual iCard	
Account Service Fees:	
First 2 virtual cards issuance (one Visa and one Mastercard) ¹	Free of charge
Additional cards issuance	1.99 EUR
Replacing of expired additional virtual card	1.99 EUR
Monthly service fee	Free of charge
Transaction fees:	
Internet payments	Free of charge
Fee for initiating chargeback procedure	30.00 EUR

¹ The two first virtual cards are free of charge and will be automatically replaced after their expiration date without any fees

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Tap and Pay Contactless card	
Service Fees:	
Main card issuance	Free of charge
Monthly service fee	Free of charge
Transaction fees:	
ATM Cash withdrawal in BGN	1.00 EUR
ATM cash withdrawal in EU countries	4.00 EUR
ATM cash withdrawal in non-EU countries	6.00 EUR
POS cash withdrawal ¹	1.00% + 6.00 EUR, Min. 10.00 EUR
Payment on POS terminal	Free of charge
Internet payments	Free of charge
ATM Balance check	1.00 EUR
Fee for initiating chargeback procedure	10.00 EUR + any additional charges from the Card schemes

¹ Variable fee based on the calculated percentage of the amount, but subject to a minimum flat fee. The POS Operator can charge additional fees.

iCard Visa Metal Card	
Service Fees:	
Main card issuance	Free of charge
Monthly subscription - service fee per month ¹	13.99 EUR
Annual subscription - service fee per year ²	159.00 EUR
Service cancelation ³	99.00 EUR
Replacing of expired card	Free of charge
Replacing of non-expired card (loss, theft, stolen, damaged) ⁴	99.00 EUR
Transaction fees:	
ATM Cash withdrawal in BGN	Free of charge
ATM cash withdrawal in EU countries	Free of charge
ATM cash withdrawal in non-EU countries	3.00 EUR
ATM Balance check	0.50 EUR
POS cash withdrawal ⁵	1.00% + 3.00 EUR, Min. 5.00 EUR
Payment on POS terminal	Free of charge
Internet payments	Free of charge
Original credit ⁶	1.00 EUR
Fee for initiating chargeback procedure	5.00 EUR + any additional charges from the Card schemes

¹ The service fee will be applied once a month during the term of the iCard Visa Metal Agreement if you choose the monthly

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subscription plan

² The service fee will be applied once a year during the term of the iCard Visa Metal Agreement if you choose the annual subscription plan

³ Please note that if you choose to take advantage of your legal right to cancel the service within 14 days of the card activation, you do not owe this fee. However, you are obliged to compensate iCard AD by covering the cost for the production and personalization of your card for the total amount of 80 EUR.

⁴ Not applicable in case of replacing defect for which Issuer is responsible.

⁵ Variable fee based on the calculated percentage of the amount, but subject to a minimum flat fee. The POS Operator can charge additional fees.

⁶ Applied for direct payouts to your cards.

NFC Wearable	
Service Fees:	
NFC Wearable order	19.00 EUR
Transaction fees:	
Payment on POS terminal	Free of charge
Fee for initiating chargeback procedure	5.00 EUR + any additional charges from the Card schemes

iCard Account	Single Amount	Daily Count		Weekly Count		Monthly Count		Annual Count	
		Amount	Count	Amount	Count	Amount	Count	Amount	Count
Money transfers within the system	-	5000	-	-	-	15000	-	-	-
Money transfers outside the system	-	5000	-	-	-	15000	-	-	-
Funds disbursement to card	-	5000	-	-	-	15000	-	-	-
Funding via Bank transfer	-	-	-	-	-	50000	-	-	-
Funding via debit/credit card without 3D Secure enabled	100	100	-	-	-	500	-	1000	-
Funding via debit/credit card with 3D Secure enabled	500	2000	-	-	-	-	-	25000	-
Funding via Cashterminal	2000	4000	-	-	-	15000	-	-	-
Maximum spending including outgoing transfers, money transfers within the system and card transactions	-	-	-	-	-	25000	-	-	-

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iCard Account	Single Amount	Daily Count		Weekly Count		Monthly Count		Annual Count	
		Amount	Count	Amount	Count	Amount	Count	Amount	Count
Maximum funding including inbound transfers, money transfers within the system and card transactions	-	-	-	-	-	50000	-	-	-

iCard Visa Infinite Card	Single Amount	Daily Count		Weekly Count		Monthly Count		Annual Count	
		Amount	Count	Amount	Count	Amount	Count	Amount	Count
Cash withdrawal (ATM and POS)	500	2500	-	-	-	5000	-	-	-
Payments on POS	5000	10000	-	-	-	50000	-	-	-
Payments in Internet	5000	7500	-	-	-	35000	-	-	-
ATM Deposit	2500	4000	-	-	-	15000	-	-	-

iCard Visa Card	Single Amount	Daily Count		Weekly Count		Monthly Count		Annual Count	
		Amount	Count	Amount	Count	Amount	Count	Amount	Count
Cash withdrawal (ATM and POS)	1000	-	-	-	-	-	-	-	-
Payments on POS	1000	-	-	-	-	-	-	-	-
Payments in Internet	1000	-	-	-	-	-	-	-	-
ATM Deposit	1000	-	-	-	-	-	-	-	-
Cash withdrawal (ATM and POS)	1000	-	-	-	-	-	-	-	-
Payments on POS	1000	-	-	-	-	-	-	-	-
Payments in Internet	1000	-	-	-	-	-	-	-	-
ATM Deposit	1000	-	-	-	-	-	-	-	-

Virtual iCard	Single Amount	Daily Count		Weekly Count		Monthly Count		Annual Count	
		Amount	Count	Amount	Count	Amount	Count	Amount	Count
Payments in Internet	5000	5000	-	10000	-	10000	-	-	-
Transactions with tokenized virtual cards	-	-	-	-	-	-	-	-	-
Payments on POS	5000	10000	25	30000	-	30000	-	-	-
Cash withdrawal (ATM and POS)	600	2000	5	4000	-	4000	-	-	-
ATM Deposit	2500	5000	-	20000	-	20000	-	-	-

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Tap and Pay Contactless card	Single Amount	Daily Count		Weekly Count		Monthly Count		Annual Count	
		Amount	Count	Amount	Count	Amount	Count	Amount	Count

iCard Visa Metal Card	Single Amount	Daily Count		Weekly Count		Monthly Count		Annual Count	
		Amount	Count	Amount	Count	Amount	Count	Amount	Count

NFC Wearable	Single Amount	Daily Count		Weekly Count		Monthly Count		Annual Count	
		Amount	Count	Amount	Count	Amount	Count	Amount	Count
Payments on POS	250	500	25	5000	-	5000	-	-	-