

LEGAL PRICING PAGE

Updated as of 12 January 2024

The below tables set out the applicable Fees per geographical area, depending on the location in which the Merchant is based. For a breakdown of the applicable Services and features in respect of each Pricing Plan, please refer to the Pricing Plan Description https://gocardless.com/legal/pricing_plan.

Unless otherwise defined herein, capitalised terms have the meaning given to them in the Agreement. All prices listed below are exclusive of VAT.

GoCardless provides preferential pricing for charities in geographical areas where GoCardless supports charities. If you have eligible charity status, to the extent that GoCardless supports charities in your geographical area, you may be entitled to a 25% discount on any Transaction Fees and on the cap which applies to that Transaction Fee.

Merchants must pay: (a) Transaction Fees, which apply to all relevant features in the Pricing Plan; (b) Ancillary Fees, which are additional to Transaction Fees charged; and (c) Add-On Feature Fees, which are additional to Transaction Fees and Ancillary Fees, and depend on whether (i) such Add-On Features being available in the chosen Pricing Plan, and whether (ii) such Add-On Features have been activated.

Transaction Fees	Ancillary Fees	Add-On Feature Fees
United Kingdom	United Kingdom	United Kingdom
Eurozone (excluding Germany and Austria)	Eurozone (excluding Germany and Austria)	Eurozone (excluding Germany and Austria)
Germany	Germany	Germany
Austria	Austria	Austria
United States of America	United States of America	United States of America

Canada	Canada	Canada
Australia	Australia	Australia
New Zealand	New Zealand	New Zealand
Sweden	Sweden	Sweden
Denmark	Denmark	Denmark
Non Core	Non Core	Non Core

Transaction Fees

The below table sets out the fee per Transaction, (the "Transaction Fee") for each Pricing Plan, for payments processed by GoCardless under the GoCardless Payments Service as part of your Pricing Plan. The applicable Domestic Transaction Fee shall apply to all Domestic Transactions*. The applicable International Transaction Fee shall apply to all International Transactions**.

Transactions which exceed the High Value Transaction Threshold as set out in the table below, shall be charged a High Value Transaction Fee (as set out in the table below) in addition to the Domestic Transaction Fee, for the value of the Transaction that is in excess of the High Value Transaction Fee Threshold. International Transactions will not be subject to the High Value Transaction Fee. For example, for a UK based Merchant, for a Transaction of £3,000 GBP, £1,000 will be subject to the 0.3% High Value Transaction Fee as it exceeds the £2,000 High Value Transaction Threshold.

Transaction Fees				
		Pricing Plan		
		Standard	Advanced	Pro
United Kingdom	Domestic Transaction Fee	1% + 0.20 British Pounds Sterling (up to a maximum of 4 British Pounds Sterling per Transaction)	1.25% + 0.20 British Pounds Sterling (up to a maximum of 5 British Pounds Sterling per Transaction)	1.4% + 0.20 British Pounds Sterling (up to a maximum of 5.60 British Pounds Sterling per Transaction)
	International Transaction Fee	2% + 0.20 British Pounds Sterling****	2.25% + 0.20 British Pounds Sterling****	2.4% + 0.20 British Pounds Sterling****

	High Value Transaction Fee	0.3% *****	0.3%*****	0.3%*****
	High Value Transaction Threshold	2,000 British Pounds Sterling	2,000 British Pounds Sterling	2,000 British Pounds Sterling
Eurozone (excluding Germany and Austria)	Domestic Transaction Fee	1% + 0.20 Euros (up to a maximum of 2 Euros per Transaction)	1.25% + 0.20 Euros (up to a maximum of 2.50 Euros per Transaction)	1.4% + 0.20 Euros (up to a maximum of 2.75 Euros per Transaction)
	International Transaction Fee	2% + 0.20 Euros****	2.25% + 0.20 Euros****	2.4% + 0.20 Euros****
Germany	Domestic Transaction Fee	1% + 0.20 Euros (up to a maximum of 1 Euro per Transaction)	1.25% + 0.20 Euros (up to a maximum of 1.25 Euros per Transaction)	1.4% + 0.20 Euros (up to a maximum of 1.50 Euros per Transaction)
	International Transaction Fee	2% + 0.20 Euros ****	2.25% + 0.20 Euros ****	2.4% + 0.20 Euros ****
Austria	Domestic Transaction Fee	1% + 0.20 Euros (up to a maximum of 1 Euro per Transaction)	1.25% + 0.20 Euros (up to a maximum of 1.25 Euros per Transaction)	1.4% + 0.20 Euros (up to a maximum of 1.50 Euros per Transaction)
	International Transaction Fee	2% + 0.20 Euros ****	2.25% + 0.20 Euros ****	2.4% + 0.20 Euros ****
United States of America	Domestic Transaction Fee	0.5% + 0.05 United States Dollars (up to a maximum of 5 United States Dollars per Transaction)	0.75% + 0.05 United States Dollars (up to a maximum of 6.25 United States Dollars per Transaction)	0.9% + 0.05 (up to a maximum of 7 United States Dollars per Transaction)
	International Transaction Fee	1.5% + 0.05 United States Dollars ****	1.75% + 0.05 United States Dollars ****	1.9% + 0.05 United States Dollars ****
Canada	Domestic Transaction Fee	0.75% + 0.40 Canadian Dollars (up to a maximum of 3 Canadian Dollars per Transaction)	1% + 0.40 Canadian Dollars (up to a maximum of 4 Canadian Dollars per Transaction)	1.25% + 0.40 Canadian Dollars (up to a maximum of 5 Canadian Dollars per Transaction)
	International Transaction Fee	1.75% + 0.40 Canadian Dollars ****	2% + 0.40 Canadian Dollars ****	2.25% + 0.40 Canadian Dollars ****

Australia	Domestic Transaction Fee	1% + 0.40 Australian Dollars (up to a maximum of 4 Australian Dollars per Transaction)	1.25% + 0.40 Australian Dollars (up to a maximum of 5 Australian Dollars per Transaction)	1.4% + 0.40 Australian Dollars (up to a maximum of 6 Australian Dollars per Transaction)
	International Transaction Fee	2% + 0.40 Australian Dollars ****	2.25% + 0.40 Australian Dollars ****	2.4% + 0.40 Australian Dollars ****
	High Value Transaction Fee	0.3%	0.3%	0.3%
	High Value Transaction Threshold	3,000 Australian Dollars	3,000 Australian Dollars	3,000 Australian Dollars
New Zealand	Domestic Transaction Fee	1% + 0.40 New Zealand Dollars (up to a maximum of 4 New Zealand Dollars per Transaction)	1.25% + 0.40 New Zealand Dollars (up to a maximum of 5 New Zealand Dollars per Transaction)	1.4% + 0.40 New Zealand Dollars (up to a maximum of 6 New Zealand Dollars per Transaction)
	International Transaction Fee	2% + 0.40 New Zealand Dollars ****	2.25% + 0.40 New Zealand Dollars ****	2.4% + 0.40 New Zealand Dollars ****
	High Value Transaction Fee	0.3%	0.3%	0.3%
	High Value Transaction Threshold	3,000 New Zealand Dollars	3,000 New Zealand Dollars	3,000 New Zealand Dollars
Sweden	Domestic Transaction Fee	1% + 5 Swedish Krona (up to a maximum of 20 Swedish Krona per Transaction)	1.25% + 5 Swedish Krona (up to a maximum of 25 Swedish Krona per Transaction)	1.4% + 5 Swedish Krona (up to a maximum of 30 Swedish Krona per Transaction)
	International Transaction Fee	2% + 5 Swedish Krona ****	2.25% + 5 Swedish Krona ****	2.4% + 5 Swedish Krona ****
Denmark	Domestic Transaction Fee	1% + 5 Danish Krone (up to a maximum of 20 Danish Krone per	1.25% + 5 Danish Krone (up to a maximum of 25 Danish Krone per	1.4% + 5 Danish Krone (up to a maximum of 30 Danish Krone per

		Transaction)	Transaction)	Transaction)
	International Transaction Fee	2% + 5 Danish Krone ****	2.25% + 5 Danish Krone ****	2.4% + 5 Danish Krone ****
Non core***	Transaction Fee	2.5% + 0.20 Euros	3% + 0.20 Euros	3.5% + 0.20 Euros

* **Domestic Transactions** mean any Transaction(s) either a) collected in the Payment Scheme of the country in which the Merchant is located; b) collected in the SEPA Payment Scheme for a UK based Merchant where that Transaction pay-out is to a Nominated Account located in one of the supported countries as listed in the table [here](#); c) collected in the BECS NZ Payment Scheme for an Australia based Merchant where that Transaction pay-out is to a Nominated Account in the New Zealand Dollar currency located in New Zealand; or d) collected in the BECS Payment Scheme for a New Zealand based Merchant where that Transaction pay-out is to a nominated bank account in the Australian Dollar currency located in Australia.

** **International Transactions** mean any Transaction(s) which is not a Domestic Transaction, with or without using the FX Feature.

*****Non Core** means Bulgaria, Croatia, Czech Republic, Hungary, Norway, Poland, Romania, Switzerland, South Africa and/or such other countries as may not be listed in this document.

****Please note that the Transaction Fee of 2% + £ 0.20 will be converted into the currency of the Scheme under which a given amount will be collected, as per the table below. For example, if a UK based Merchant collects money under the Payment Scheme PAD, the Transaction Fee will be converted into a Canadian Dollar amount, which is according to the below table 2% + CAD 0.33. And if a Merchant based in the Euro Zone collects amounts under the Payment Scheme Betalingservice, the Transaction Fee of 2% + € 0,20 will be converted into 2% + DKK 1,49.

**** HVT will only apply to Bacs and not SEPA nor IBP

Merchant Location	Fixed fee in currency	Payer Location									
		Fixed fee/tx		GBP	EUR	USD	CAD	AUD	NZD	SEK	DKK
	0.20	UK	GBP		0.23	0.24	0.33	0.36	0.39	2.54	1.69
	0.20	Eurozone	EUR	0.18		0.21	0.29	0.31	0.34	2.24	1.49
	0.05	USA	USD	0.04	0.05		0.07	0.07	0.08	0.52	0.35
	0.40	Canada	CAD	0.24	0.28	0.30		0.43	0.47	3.09	2.05
	0.40	Australia	AUD	0.23	0.25	0.27	0.37		0.43	2.86	1.90
	0.40	New Zealand	NZD	0.21	0.23	0.25	0.34	0.37		2.63	1.75

	5.00	Sweden	SEK	0.39	0.45	0.48	0.65	0.70	0.76		3.32
	5.00	Denmark	DKK	0.59	0.67	0.72	0.97	1.05	1.14	7.53	
	0.20	Non Core	EUR	0.18		0.21	0.29	0.31	0.34	2.24	1.49

Ancillary Fees

Collections attempted from the Merchant's Customers by GoCardless, on behalf of the Merchant, that result in Failures and any Chargebacks are subject to the fees set out in the table below ("Failure Fees" and "Chargeback Fees", respectively). Where the Merchant requests any refunds to a Customer to be processed by GoCardless the refund is also subject to the fees set out in the table below (the "Refund Fees"). Except in respect of the ACH Payment Scheme as well as the SEPA Payment Scheme (but only regarding Merchants located in Germany or Austria), the Chargeback Fee as set out in the table above shall only be charged where the Merchant had an average Chargeback rate of at least 1,5% of all his Transactions in the previous month. Except for the use of the ACH Payment Scheme and the SEPA Payment scheme for Merchants based in Germany and Austria, Merchants with less than 100 Transactions per month won't be charged Chargeback Fees.

Ancillary Fees					
			Pricing Plan		
	Fee type	Fee frequency	Standard	Advanced	Pro
United Kingdom	Refund Fees	per Refund	0.50 British Pounds Sterlings	0.50 British Pounds Sterlings	0.50 British Pounds Sterlings
	Chargeback Fees	per Chargeback	5 British Pounds Sterlings	5 British Pounds Sterlings	5 British Pounds Sterlings
Eurozone (excluding Germany and Austria)	Refund Fees	per Refund	0.30 Euros	0.30 Euros	0.30 Euros
	Chargeback Fees	per Chargeback	7.50 Euros	7.50 Euros	7.50 Euros
Germany	Refund Fees	per Refund	0.30 Euros	0.30 Euros	0.30 Euros
	Chargeback Fees	per Chargeback	5 Euros	5 Euros	5 Euros
	Failure Fees	per Failure	5 Euros	5 Euros	5 Euros

Austria	Refund Fees	per Refund	0.30 Euros	0.30 Euros	0.30 Euros
	Chargeback Fees	per Chargeback	15 Euros	15 Euros	15 Euros
	Failure Fees	per Failure	15 Euros	15 Euros	15 Euros
United States of America	Refund Fees	per Refund	0.50 United States Dollars	0.50 United States Dollars	0.50 United States Dollars
	Chargeback Fees	per Chargeback	5 United States Dollars	5 United States Dollars	5 United States Dollars
	Failure Fees	per Failure	5 United States Dollars	5 United States Dollars	5 United States Dollars
Canada	Refund Fees	per Refund	0.50 Canadian Dollars	0.50 Canadian Dollars	0.50 Canadian Dollars
	Chargeback Fees	per Chargeback	5 Canadian Dollars	5 Canadian Dollars	5 Canadian Dollars
Australia	Refund Fees	per Refund	0.50 Australian Dollars	0.50 Australian Dollars	0.50 Australian Dollars
	Chargeback Fees	Per Chargeback	2.50 Australian Dollars	2.50 Australian Dollars	2.50 Australian Dollars
New Zealand	Chargeback Fees	per Refund	0.50 New Zealand Dollars	0.50 New Zealand Dollars	0.50 New Zealand Dollars
	Chargeback Fees	per Chargeback	2.50 New Zealand Dollars	2.50 New Zealand Dollars	2.50 New Zealand Dollars
Sweden	Refund Fees	per Refund	3 Swedish Krona	3 Swedish Krona	3 Swedish Krona
	Chargeback Fees	per Chargeback	60 Swedish Krona	60 Swedish Krona	60 Swedish Krona
Denmark	Refund Fees	per Refund	3 Danish Krone	3 Danish Krone	3 Danish Krone
	Chargeback Fees	per Chargeback	40 Danish Krone	40 Danish Krone	40 Danish Krone
Non Core *	Refund Fees	per Refund	0.30 Euros	0.30 Euros	0.30 Euros
	Chargeback Fees	per Chargeback	7.50 Euros	7.50 Euros	7.50 Euros

*Non Core means Bulgaria, Croatia, Czech Republic, Hungary, Romania, Norway, Poland, Switzerland, South Africa and/or such other countries as may not be listed in this document.

Add-On Feature Fees

The below table sets out the applicable fees for features of each Add-On Feature of the Pricing Plan which carry an additional cost, (the “**Add-On Feature Fees**”). The availability of the Add-On Features will depend on the Pricing Plan you have subscribed to. These Add-On Feature Fees shall only be charged when enabled in accordance with the Product-Specific Terms.

Add-On Feature Fees					
			Pricing Plan		
		Fee frequency	Standard	Advanced	Pro
United Kingdom	Merchant Name on Payer Bank Statements	Monthly	50 British Pounds Sterlings	50 British Pounds Sterlings	50 British Pounds Sterlings
	Custom Checkout Experience and Payer Notification	Monthly	N/A	150 British Pounds Sterlings	150 British Pounds Sterlings
Eurozone (excluding Germany and Austria)	Merchant Name on Payer Bank Statements	Monthly	50 Euros	50 Euros	50 Euros
	Custom Checkout Experience and Payer Notification	Monthly	N/A	200 Euros	200 Euros
Germany	Merchant Name on Payer Bank Statements	Monthly	50 Euros	50 Euros	50 Euros
	Custom Checkout Experience and Payer Notification	Monthly	N/A	200 Euros	200 Euros
Austria	Merchant Name on Payer Bank Statements	Monthly	50 Euros	50 Euros	50 Euros
	Custom Checkout Experience and Payer Notification	Monthly	N/A	200 Euros	200 Euros

United States of America	Merchant Name on Payer Bank Statements	Monthly	25 United States Dollars	25 United States Dollars	25 United States Dollars
	Custom Checkout Experience and Payer Notification	Monthly	N/A	50 United States Dollars	50 United States Dollars
Canada	Merchant Name on Payer Bank Statements	Monthly	75 Canadian Dollars	75 Canadian Dollars	75 Canadian Dollars
	Custom Checkout Experience and Payer Notification	Monthly	N/A	275 Canadian Dollars	275 Canadian Dollars
Australia	Merchant Name on Payer Bank Statements	Monthly	100 Australian Dollars	100 Australian Dollars	100 Australian Dollars
	Custom Checkout Experience and Payer Notification	Monthly	N/A	250 Australian Dollars	250 Australian Dollars
New Zealand	Merchant Name on Payer Bank Statements	Monthly	100 New Zealand Dollars	100 New Zealand Dollars	100 New Zealand Dollars
	Custom Checkout Experience and Payer Notification	Monthly	N/A	300 New Zealand Dollars	300 New Zealand Dollars
Sweden	Merchant Name on Payer Bank Statements	Monthly	500 Swedish Krona	500 Swedish Krona	500 Swedish Krona
	Custom Checkout Experience and Payer Notification	Monthly	N/A	2000 Swedish Krona	2000 Swedish Krona
Denmark	Merchant Name on Payer Bank Statements	Monthly	500 Danish Krone	500 Danish Krone	500 Danish Krone
	Custom Checkout Experience and Payer Notification	Monthly	N/A	1,500 Danish Krone	1,500 Danish Krone

Non Core*	Merchant Name on Payer Bank Statements	Monthly	50 Euros	50 Euros	50 Euros
	Custom Checkout Experience and Payer Notifications	Monthly	N/A	200 Euros	200 Euros

*Non Core means Bulgaria, Croatia, Czech Republic, Hungary, Romania, Norway, Poland, Switzerland, South Africa and/or such other countries as may not be listed in this document.