



Fee Schedule

United States

02 March 2026

Fee Schedule (US Customers)

Last updated: 02 March 2026

*This version of the Fee Schedule is effective from 9 March 2026. The previous version of the Fee Schedule can be viewed [here](#).

The following fees and charges apply with respect to customers of Airwallex US, LLC.

Subscription Fee

Plan	Standard Fee (USD) [1][2][3]
Explore Plan	\$0 / month
Grow Plan	\$12 per Spend User [4] per month. An additional Airwallex Platform fee based on the total number of Spend Users.

Accelerate Plan	Custom pricing
Custom Plan	Custom pricing

Notes:

[1] Subscription fees for Explore and Grow plans (if any) are per entity or per user while the subscription fee for the Accelerate plan is per Organization (i.e., covers all group entities).

[2] These fees exclude GST (where applicable) and any transaction-specific fees that are applicable as outlined below.

[3] Moving from one plan to a lower-priced plan will take effect at the end of your then-current billing cycle, while upgrades will take effect immediately.

[4] Spend User means (a) a Cardholder; (b) an Authorized User with Expense Management Permissions; and (c) a user that otherwise submits or manages expenses or bills for reimbursement or payment.

Business Account

Description	Standard Fee (USD) [5]
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FX Rates [1]	
USD, HKD, CNY, AUD, EUR, GBP, CAD, SGD, CHF, NZD, JPY	0.50%
SEA, KRW, BDT, LKR, NPR, PKR, TRY, DKK, NOK, SEK, CZK, HUF, HRK, RON, PLN, MXN, ILS, ZAR, ARS, BOB, BRL, CLP, COP, EGP, MAD, PEN, UYU, AED, SAR, AOA, BWP, BGN, XAF, GMD, KES, LSL,	1.00%

MGA, MWK, NAD, NGN, PYG, RWF, XOF, ZMW	
FX Quotes [2]	
1-Minute Quote Validity	0.04%
15-Minute Quote Validity	0.08%
30-Minute Quote Validity	0.10%
1-Hour Quote Validity	0.12%
4-Hour Quote Validity	0.20%
8-Hour Quote Validity	0.25%

24-Hour Quote Validity	0.30%
Collections	
Global Account Creation Fee	\$0
Global Account Receiving Funds Fee	0.60% for KRW, VND, BRL and MYR collections 0.30% for PHP collections 0% for other currencies
Payments	
Transfers in CNY	0.10%

Local Transfer Fee (incl. BPAY and FPS)	\$0
SWIFT (SHA) Transfer Fee (incl. RTGS and FedWire) [3]	\$15 per transfer
SWIFT (OUR) Transfer Fee [4]	\$25 per transfer
Other Fees & Charges	
Break Costs	Varies
API Integration Set Up Fee	To be advised.

Notes:

[1] The customer mark-up / margin will be included as the FX Exchange Rate that is used to convert one currency for another currency. If any currency is not listed, it will be treated as an “other currency”.

[2] The Quotes mark-up / margin will be included in addition to the customer mark-up / margin in FX Rates as the FX Exchange Rate that is used to convert one currency for

another currency. This feature is only available for customers on API version 2024-06-30 or later.

[3] SHA: Both the client (sender) and beneficiary will pay fees to the sending bank i.e. fees for the outgoing transfer. Beneficiary will receive the amount transferred less the intermediary banks' fees.

[4] OUR: The client pays for the wire transfer fees charged by intermediary banks.

[5] These fees are applicable to customers across Explore, Grow, Accelerate and Custom Plans, and are exclusive of GST (where applicable).

Payment Acceptance

1. General Fees

Description	Airwallex Fee [4]	Charging Method
Gateway Fee (incl. fraud & 3DS)	\$0.30	per attempted or actual Transaction
Foreign Currency Settlement Fee [1]	0.50%	per settlement of a non-USD Transaction in the same non-USD currency

FX Conversion Fee [1]	1.00%	per conversion of a Transaction currency into the Settlement Currency
Refund Fee [2]	US\$0.30 (plus any network charges)	per Refund request
Chargeback Fee [2]	US\$15 per dispute (plus any network charges)	per Chargeback request
Success Fee *	25.00% of disputed amount with a maximum of USD 200.00 (or local currency equivalent)	Per successful challenge of a Chargeback request with the assistance of our AI Dispute Automation Product.
Account Updater Fee [3]	\$0.25	per Card update

[1] The Foreign Currency Settlement Fee is not applicable to Transactions made by Local Payment Methods. The Foreign Currency Settlement Fee and the FX Conversion Fee are separate fees.

[2] These fees exclude any additional fees or charges imposed by a Network. Such fees and charges will be passed onto you by Airwallex.

[3] Account Updater automatically updates your customers' saved card information for Visa and Mastercard cards. The fee only applies to Enterprise customers. This feature is enabled by default to increase transaction success rates. To disable this, contact your Account Manager.

[4] These fees are applicable to customers across Explore, Grow, Accelerate and Custom Plans, and are exclusive of GST (where applicable).

* The Success Fee is charged (i) when the Customer challenges a Chargeback request by filing a dispute report with the assistance of the AI Dispute Automation Product and (ii) the challenge is accepted and the disputed amount is paid out to the Customer.

2. Pre-chargeback Service Fees

The following fees apply

Description	Standard Fee (USD) [1]	Charging Method
Visa rapid-dispute-resolution (RDR) Service Fee	\$15.00	per RDR case

[1] These fees are applicable to customers across Explore, Grow, Accelerate and Custom Plans, and are exclusive of GST (where applicable).

3. Payment Method Fees (Blended)

Description	Airwallex Fee [1]	Charging Method
Domestic Cards - Visa, and Mastercard, and American Express [2]	2.80% [2] + 0.30 USD	per Transaction
International Cards - Visa, Mastercard and all UnionPay cards	4.30% + 0.30 USD	per Transaction

[1] These fees are applicable to customers across Explore, Grow, Accelerate and Custom Plans, and are exclusive of GST (where applicable).

[2] A standard rate of 2.80% applies to all domestic American Express transactions. However, certain MCC groups carry higher network interchange costs, so a surcharge is applied:

- Travel & Entertainment (TRVLENT 548–550, TRVLNSW 587–589) and Lodging (LODGING 554–556, LDGNSWP 590–592): +0.50% surcharge → 3.30% effective rate.
- Restaurants (REST 530–532, RESTNSW 578–580) and Bars/Caterers (BARCTR 536–538, BARNSW 581–583): +0.30% surcharge → 3.10% effective rate.

4. Local Payment Methods (Blended)

Description	Airwallex Fee [1]	Charging Method
Other payment methods Refer to: https://www.airwallex.com/us/online-payments-capability	\$0.30 + Payment Method Fee	per Transaction

Some of these fees may appear as one combined fee on your invoice. For example, an International Card transaction may appear as one fee that combines the Payment Method Fee and Foreign Currency Settlement Fee in the same line item. If you have any questions about the fees on your invoice, please contact us and we can help clarify any questions.

[1] These fees are applicable to customers across Explore, Grow, Accelerate and Custom Plans, and are exclusive of GST (where applicable).

5. Subscription Management

Description	Airwallex Fee [1]	Charging Method
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Collect recurring subscription payments from your customers	0.40% - 0.50% [2]	per successful transaction
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[1] These fees are applicable to customers across Explore, Grow, Accelerate and Custom Plans, and are exclusive of GST (where applicable).

[2] 0.40% applies to customers who have completed customer due diligence prior to 1 December 2025. 0.50% applies thereafter.

6. Automatic Tax Calculation

Description	Standard Fee [1]	Charging Method
Automatically calculate tax for invoices and subscriptions.	0.4%	per successful transaction

[1] These fees are applicable to customers across Explore, Grow, Accelerate and Custom Plans, and are exclusive of GST (where applicable).

7. Custom URL Payment Links

Description	Airwallex Fee [1]	Charging Method
Customized URL for payment links	\$10	Per custom link per month

[1] These fees are applicable to customers across Explore, Grow, Accelerate and Custom Plans, and are exclusive of GST (where applicable).