



Fee Schedule

Netherlands (non-France customers)

12 September 2025

The following fees and charges apply with respect to customers of Airwallex (Netherlands) B.V. (excluding legal entities registered in France).

Subscription Fee

Tier	Standard Fee (EUR)
Explore Tier	€19 or €0 per month [1][2][3][4]
Grow Tier	€49 per month [2][3][4]
Accelerate Tier	From €999 per month [2][3][4]
Custom Tier	Custom pricing

Notes: [1] €0 per month if you deposit at least €10k per month through bank deposits, direct debits, or payment acceptance volumes, or if you hold a minimum balance of €10k in your wallet at the end of the month.

[2] Explore and Grow tier subscription fee is per entity while Accelerate Tier subscription fee is per Organization (i.e., covers all entities).

[3] This fee is exclusive of VAT and of any transaction-specific fees that are applicable, as outlined below.

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

Business Account

Description	Standard Fee (EUR)[5]
FX Rates* [1]	
Customer Mark-Up / Margin (AUD, USD, HKD, CNY, JPY, EUR, GBP, CAD, CHF, NZD, SGD)	0.50%
Customer Mark-Up / Margin (MYR, IDR, KRW, PHP, THB, VND, INR, NPR, PKR, BDT, TRY, LKR and all other currencies)	1.00%
FX Quotes**[2]	
1-Minute Quote Validity	0.02%
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%
Scheduled conversions^	
Scheduled conversion markup	0.20%
Collections	
Global Account Creation Fee	€0
Global Account Receiving Funds Fee	0.60% for KRW and VND collections 0.30% for PHP collections 0% for other currencies
Transfers	
Transfers in CNY	0.10%
Local Transfer Fee (incl. BPAY and FPS)	€0

SWIFT (SHA) Transfer Fee (incl. RTGS and FedWire)*** [3]	€10 per transfer
SWIFT (OUR) Transfer Fee*** [4]	€20 per transfer
Other Fees & Charges	
Account Opening Fee	€0
Monthly Account Fee	€0
Break Costs	Varies. See PDS for example
API Integration Set Up Fee	To be advised.

Notes:

Effective 29 May 2024: For FX Conversions in Major Currencies (which can be held in the wallet) that are required as a result of amendments or cancellations, the above FX margin will apply. For currencies other than the Major Currencies (which cannot be held in the Wallet), the FX margin applied to the original conversion will be used.

* [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] Above Business Account Standard Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers, and is exclusive of VAT (wherever applicable).

^ Scheduled conversions allows you to book future-dated conversions up to 90 days in advance, and lock-in the exchange rate with a partial prepayment. The markup for scheduled conversion will be in addition to the standard FX markup.

Spend Fee

Tier	Offering	Standard Fee (EUR)
Borderless Cards, Expense Management[3] and Bill Pay		
Explore	Employee Cards (physical & virtual), Expense Management[3] & Bill Pay	5 free spend users, €6 per additional active spend user per month[1][2]
Grow	Employee Cards (physical & virtual), Expense Management[3] & Bill Pay	5 free spend users, €12 per additional active spend user per month[1][2]

Accelerate	Employee Cards (physical & virtual), Expense management[3] & Bill Pay	5 free spend users, €12 per additional active spend user per month[1][2]
Custom	Employee Cards (physical & virtual), Expense management[3] & Bill Pay	Custom
Automatic Conversion[4]		
Automatic conversion fee[4]		1.00%

Notes:

[1] An active spend user is defined as any user who is an active employee cardholder OR submits, approves, or pays a card expense or reimbursement OR submits, approves or pays a bill during your Subscription Plan. Further, an Employee Cardholder is active if they have been verified and has an employee card that has not been canceled or has not expired during the relevant Subscription Plan.

[2] Fee is exclusive of VAT (wherever applicable).

[3] Expense management includes managing expenses incurred on cards as well as out-of-pocket reimbursements.

[4] Automatic conversions allow you to spend on your Card if you don't hold sufficient levels of the currency you are trying to spend with, but you hold sufficient funds in your home currency to cover the transaction. This is an optional feature. Automatic conversions use your home currency to help prevent Card payments from failing. If you have insufficient funds to complete a Card transaction involving 1 of the 10 currencies listed below, we will use the available funds in your home currency. The 10 currencies

are AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, SGD, and USD. We will first check if sufficient funds are available in your transaction currency's balance in your Wallet. If the transaction currency is not sufficient, we will check whether your home currency's balance can cover the entire transaction amount. If it can, we will deduct the transaction amount from your home currency balance at the prevailing FX rate plus an auto-conversion fee.

Payment Acceptance

The following pricing is quoted on a blended pricing basis for Cards and Local Payment Methods. The general fees specified, except for the Foreign Currency Settlement Fee, are applicable to both the acceptance of Cards and Local Payment Methods. All fees set out in this schedule are VAT exclusive, unless otherwise indicated. For interchange++ pricing, please reach out to our sales team.

Defined terms in this Fee Schedule have the meaning given to them in Airwallex's Online Payment Terms, which can be found here: <https://www.airwallex.com/eu/terms>.

1. General Fees

Description	Airwallex Fee [1]	Charging Method
Gateway Fee (incl. fraud & 3DS)	EUR 0.25	per attempted or actual Transaction
Foreign Currency Settlement Fee*	1.00%	per settlement of a non-EUR Transaction in the same non-EUR currency

FX Conversion Fee*	2.00%	per conversion of a Transaction currency into the Settlement Currency
Refund Fee^	EUR 0.25	per Refund request
Chargeback Fee^	EUR 15	per Chargeback request
Account Updater Fee [2]	EUR 0.25	per Card update

* 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. Depending on the specific foreign currencies involved in a Transaction, only one of these would be charged at once. ^ These fees exclude any additional fees or charges imposed by a Network. Such fees and charges will be passed onto you by Airwallex.

[1] Above General Fees is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.

[2] Account Updater automatically updates your customers' saved card information for Visa and Mastercard cards. The fee only applies to Enterprise customers. This feature is automatically enabled once the merchant's payment acceptance volume with Airwallex surpasses USD 10k, to enhance the transaction success rates. To disable this, contact your Account Manager.

2. Pre-chargeback Service Fees

The following fees will apply from 1 February 2025:

Description	Standard Fee (EUR) [1]	Charging Method
Visa rapid-dispute-resolution (RDR) Service Fee	EUR 15.00	Per RDR case
Collaboration Resolution Fee	EUR 24.00	per accepted Collaboration case

[1] Above Pre-Chargeback Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.

3. Payment Method Fees (Blended)

Description	Airwallex Fee[1]	Charging Method
EEA Consumer Cards - Visa and Mastercard	1.30%	per Transaction

All Other Cards - Visa and Mastercard, and Unionpay cards	3.15%	per Transaction
Amex cards	2.40%	per Transaction
EEA cards (Diners, Discover)	1.30%	per Transaction
UK cards (Diners, Discover)	2.40%	per Transaction
International cards (Diners, Discover)	3.15%	per Transaction

[1] Above Payment Method Blended Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.

4. Local Payment Methods (Blended)

Description	Airwallex Fee	Charging Method
-------------	---------------	-----------------

Other payment methods: Refer to: https://www.airwallex.com/uk/online-payments-capability		
---	--	--

[1] Above Local Payment Method Blended Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.

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.

5. Subscription Management (API only)

Description	Airwallex Fee	Charging Method
Collect recurring subscription payments from your customers	0.40%	per successful transaction

[1] Above Subscription Management Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.

6. Custom URL Payment Links

Description	Standard Fee (EUR) [1]	Charging Method
-------------	------------------------	-----------------

Customized URL for payment links	€8	Per custom link per month
----------------------------------	----	---------------------------

[1] Above Custom URL Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.