Fee Schedule

Last updated: 30 April 2026

The following fees and charges* apply with respect to customers of Airwallex (Malaysia) Sdn Bhd (**AWX MY**).

FX Conversion Services and Payment Services

Description	**Standard Fee**
FX Rates**	
Customer Mark-Up / Margin (AUD, USD, HKD, CNY, JPY, EUR, GBP, CAD, CHF, NZD, SGD, MYR)	0.40%
Customer Mark-Up / Margin (IDR, KRW, PHP, THB, VND, INR, NPR, PKR, BDT, TRY, LKR)	0.60%

Customer Mark-Up / Margin (Other Currencies)	0.60%
FX Quotes[2]	
1-Minute Quote Validity	0.02%
15-Minutes 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 MYR
Global Account Receiving Funds Fee	0% for MYR collections 0.60% for KRW collections 0.30% for collections in other currencies
Payments	
Local Payment Fee	0 MYR

Payments in CNY (only enabled for customers with a CN UBO)	0.10%
SWIFT (SHA) Payment Fee[3]	30 MYR per payment
SWIFT (OUR) Payment Fee[4]	90 MYR per payment
Other Fees & Charges	
API Integration Set Up Fee	To be advised

Notes:

Effective 29 April 2024: For FX Conversions in Major Currencies 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.

* Unless otherwise agreed in writing between the customer and AWX MY.

[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 [1] 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.

Online Payments Services

The following pricing is quoted on a 'blended' pricing basis for Local Payment Methods. The General Fees specified, except for the Foreign Currency Settlement Fee, are applicable to the acceptance of Local Payment Methods. All fees set out in this schedule are exclusive of SST/GST/VAT (if applicable), unless otherwise indicated.

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/my/terms.

1. General Fees

Description	**Standard Fee**	**Charging Method**
Gateway Fee (Cards)	0.50 MYR	per attempted or actual Transaction; includes Fraud & 3DS where applicable

Gateway Fee (Local Payment Methods)	0.50 MYR	per attempted or actual Transaction; includes Fraud & 3DS where applicable
Foreign Currency Settlement Fee [2]	1.00%	per settlement of a non-MYR Transaction in the same non-MYR currency
FX Conversion Fee [2]	2.00%	per conversion of a Transaction currency into the Settlement Currency
Refund Fee [1]	0.50 MYR	per Refund request
Chargeback Fee [1]	60 MYR	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]	1.10 MYR	per Card update

Notes:

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

[2] 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.

[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.

^ 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.

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.

2. Pre-chargeback Service Fees

Description	Standard Fee	Charging Method
Visa rapid-dispute-resolution (RDR) Service Fee	70 MYR	per RDR case
Collaboration Resolution Fee	115 MYR	per accepted Collaboration case

3. Payment Method Fees (Blended)

Description	Standard Fee	Charging Method
Domestic Cards	1.90%	per Transaction
International Cards	2.95%	per Transaction

4. Local Payment Methods (Blended)

Description	Standard Fee	Charging Method
Refer to: https://www.airwallex.com/my/online-payments-capability		

5. Subscription Management

Description	Standard Fee	Charging Method
Collect recurring subscription payments from your customers	0.40% - 0.50% [1]	per successful transaction

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

6. Cards

Description	Standard Fee

Expenses	
Expense Management Service Fee	15 MYR per active Employee Cardholder[1] per calendar month
Automatic Conversion	
Automatic Conversion Fee [2]	1.00%

[1] An Employee Cardholder is active if they have been verified and has an Employee Card that has not been cancelled or has not expired during the relevant month.

If you have any questions about the fees deducted from your Airwallex account, please contact us and we can help clarify any questions. For more information on billing, please see our Expenses FAQs.

[2] If you enable Automatic Conversion, we may use your Primary Currency to fund a Card transaction where your balance in the relevant Direct Billing Currency is insufficient but your Primary Currency balance is sufficient. For transactions in a Direct Billing Currency (i.e. any of the following currencies — AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, MYR, SGD and USD), we will first attempt to debit your balance in that Direct Billing Currency. If that balance is insufficient and Automatic Conversion is enabled, we will convert from your Primary Currency at the prevailing FX Exchange Rate plus the Automatic Conversion Fee. For transactions in other Visa-supported currencies, Visa may first convert the amount using its own exchange rate (which may include Visa's mark-up and fees). In that case, the Automatic Conversion Fee applies

only to our subsequent conversion (for example, from USD into your Primary Currency) and is separate from any FX mark-up or fees charged by Visa.