



Fee Schedule

Australia

9 April 2025

The following fees and charges apply with respect to customers of Airwallex Pty Ltd.

Subscription Fee

Tier	Standard Fee (AUD)
Explore Tier	\$29 or \$0 per month ^{[1][2][3]}
Grow Tier	\$99 per month ^{[2][3]}
Accelerate Tier	\$499 per month ^{[2][3]}
Custom Tier	Custom pricing

Notes:

[1] \$0 per month if you deposit at least \$5k per month through bank deposits, direct debits, or payment acceptance volumes, or if you hold a minimum balance of \$10k in your combined wallet and yield accounts 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 inclusive of GST.

Business Account

You can access further details on our Financial Services Guide (**FSG**) and Product Disclosure Statement (**PDS**) from our website at www.airwallex.com.

Description	Standard Fee (AUD)*****
FX Rates *	
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 **	
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%
Collections	
Global Account Creation Fee	\$0
Global Account Receiving Funds Fee	0.60% for KRW 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)***	\$10 per transfer
SWIFT (OUR) Transfer Fee****	\$30 per transfer
Other Fees & Charges	
Account Opening Fee	\$0
API Integration Set Up Fee	To be advised.

Notes:

Effective 29 April 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.

* 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”. A customer will be considered “onboarded” when we have informed them they have successfully passed our Know Your Customer (KYC) process.

** 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.

*** 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.

**** OUR: The client pays for the wire transfer fees charged by intermediary banks.

*****Above Business Account Standard Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers, and is inclusive of GST (wherever applicable).

Spend

Tier	Offering	Standard Fee (AUD)
Cards, Expense Management[3] and Bill Pay		
Explore	Employee Cards (physical & virtual)	2 free employee card users, \$15.00 per additional employee card user per month[1][2]

Grow	Employee Cards (physical & virtual), Expense Management[3] & Bill Pay	2 free spend users, \$15.00 per additional active spend user per month[1][2]
Accelerate	Employee Cards (physical & virtual), Expense management[3] & Bill Pay	2 free spend users, \$15.00 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]For Explore Tier - an employee card user is defined as any user who is an active employee cardholder in the Billing Period. For Grow, Accelerate & Custom Tiers - 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 in the Billing Period. Billing Period defined as the interval of time between the start and end of your subscription. Billing period, also referred to as billing cycle, is monthly based on your subscription start date.

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 for the relevant billing period.

[2]Fee is inclusive of GST (as 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 the acceptance of Cards and Local Payment Methods. All fees set out below are GST inclusive, unless otherwise indicated.

Defined terms below have the meaning given to them in our Payments Terms, which can be found here: <https://www.airwallex.com/au/terms>.

1. Payment Method Fees (Blended)

Description	Standard Fee [3]	Charging Method
<p>Domestic Cards (Visa, Mastercard, Diners, Discover, and American Express Cards)</p> <p><i>[Pricing applies to new online payments customers, who've had their payments application approved on or after 8 November 2023]</i></p>	1.65% [1][2]	per Transaction
International Cards (includes intraregional Visa, Mastercard, American Express Cards, Diners, Discover, and UnionPay)	3.40%	per Transaction

Notes:

[1] There is an additional 1.25% charge on all domestic American Express card transactions for merchants operating in B2B industries with Merchant Category Codes of 4215, 5013, 5039, 5045, 5051, 5065, 5072, 5099, 5111, 5199, 7311, 7361, 7392, 7399.

[2] Airwallex reserves the right to adjust the pricing by giving you thirty-days prior written notice. If you do not accept such pricing adjustment, you must terminate the Service by giving us written notification within such thirty-day notice period. Please contact sales for more information.

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

2. Local Payment Methods (Blended)

Description	Standard Fee[1]	Charging Method
Dependent on payment method. Refer to: https://www.airwallex.com/au/online-payments-capability		

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

3. General Fees

Description	Standard Fee (AUD)[5]	Charging Method
Gateway Fee (Cards & Local Payment Methods)	\$0.30	Per attempted or actual Transaction; includes Fraud & 3DS where applicable
Foreign Currency Settlement Fee[1]	1.00%	per settlement of a non-AUD Transaction in the same non-AUD currency
FX Conversion Fee[2] [3]	2.00%	per conversion of a Transaction currency into a different

		Settlement Currency
Refund Fee[3]	\$0.30	per Refund request
Chargeback Fee[3]	\$25.00	per Chargeback request
Account Updater Fee[4]	\$0.35	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.

[3] A Refund or Chargeback of a Transaction that was subject to the FX Conversion Fee will also be subject to the FX Conversion Fee in relation to the conversion of the relevant currency for the Refund or Chargeback (as applicable).

[4] 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.

[5] Above Payments General 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.

4. Pre-chargeback Service Fees

The following fees will apply from 1 February 2025:

Description	Standard Fee (AUD) [1]	Charging Method

Visa rapid-dispute-resolution (RDR) Service Fee	\$27.00	Per RDR case
Collaboration Resolution Fee	\$44.00	per accepted Collaboration case

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

5. Subscription Management (API only)

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

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

6. Custom URL Payment Links

Description	Standard Fee (AUD) [1]	Charging Method
Customized URL for payment links	\$17	Per custom link per month

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