



Fee Schedule

New Zealand

31 July 2025

The following fees and charges apply with respect to customers of Airwallex (New Zealand) Limited.

Subscription Fee

Tier	Standard Fee (NZD)
Explore Tier	\$0 per month [1][2][3]
Grow Tier	\$99 per month [1][2][3]
Accelerate Tier	\$999 per month [1][2][3][4]

Notes:

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

[2] This fee is exclusive of GST (as applicable) and of any transaction-specific fees that are applicable, as outlined below.

[3] 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.

[4] Applicable to customers that sign up for the Accelerate Tier on or after 1 August 2025. The previous fees will continue to apply for customers that sign up for the Accelerate Tier before this date, until otherwise notified.

Business Account

Description	Standard Fee (NZD)
FX Conversions [1]	
Customer Mark-Up / Margin (AUD, USD, HKD, CNY, JPY, EUR, GBP, CAD, CHF, SGD)	0.50%
Customer Mark-Up / Margin (MYR, IDR, KRW, PHP, THB, VND, INR, NPR, PKR, BDT, TRY, LKR)	1.00%
Customer Mark-Up / Margin (Other Currencies)	1.00%
Auto Conversion Fee	0.50%

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	
Local Payment Fee (incl. BPAY and FPS)	\$0
SWIFT (SHA) Payment Fee (incl. RTGS and FedWire) [2]	\$15 per payment

SWIFT (OUR) Payment Fee [3]	\$35 per payment
Other Fees & Charges	
Account Opening Fee	\$0
Monthly Account Fee	\$0
Break Costs	Varies.
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.

[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] 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.

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

Spend

Tier	Offering	Standard Fee (NZD)
Borderless 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]
Automatic Conversion [4]		
Automatic conversion fee [4]		1.00%
Visa Interchange Reimbursement fees		https://www.visa.co.nz/about-visa/interchange.html

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 exclusive 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/nz/terms/payment-terms>.

1. Payment Method Fees (Blended)

Description	Standard Fee [2]	Charging Method
Domestic Cards (Visa, Mastercard, American Express Cards)	2.60% [1]	per Transaction
International Cards (includes intraregional Visa, Mastercard, American Express Cards)	3.60%	per Transaction

Notes:

[1] 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.

[2] 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
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Dependent on payment method. Refer to: https://www.airwallex.com/nz/online-payments-capability		
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[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 (NZD) [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-NZD Transaction in the same non-NZD 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
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 [4]	\$0.40	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] 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.

* 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.

4. Pre-chargeback Service Fees

Description	Standard Fee (NZD) [1]	Charging Method
Visa rapid-dispute-resolution (RDR) Service Fee	\$27.00	Per RDR case

Collaboration Resolution Fee	\$45.00	per accepted Collaboration case
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[1] Above Pre-Chargeback Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.

5. Subscription Management

Description	Standard Fee [1]	Charging Method
Collect recurring subscription payments from your customers	0.40% - 0.50% [2]	per successful transaction

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

[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
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Automatically calculate tax for invoices and subscriptions.	0.4%	per successful transaction
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[1] Automatic Tax Calculation Standard Fee is applicable to customers across Explore, Grow, Accelerate and Custom Tiers.

7. Custom URL Payment Links

Description	Standard Fee (NZD) [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.