



## **Fee Schedule**

**Canada**

**9 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 (Canada) International Payments Limited.

### Subscription Fee

| Plan            | Standard Fee (CAD) [1][2][3]                                                                                             |
|-----------------|--------------------------------------------------------------------------------------------------------------------------|
| Explore Plan    | \$0 / month                                                                                                              |
| Grow Plan       | \$12 per Spend User [4] per month.<br><br>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 while the subscription fee for the Accelerate plan is per Organisation (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.

### **FX Conversion Services, Payment Services and Collection Services**

| <b>Description</b>                                                                     | <b>Standard Fee (CAD) [5]</b> |
|----------------------------------------------------------------------------------------|-------------------------------|
| <b>FX Rates [1]</b>                                                                    |                               |
| Customer Mark-Up / Margin (CAD, AUD, USD, HKD, NZD, JPY, EUR, GBP, CNY, 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% |
| <b>FX Quotes [2]</b>                         |       |
| 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%                                                                                                              |
| <b>Collections</b>                 |                                                                                                                    |
| Global Account Creation Fee        | \$0                                                                                                                |
| Global Account Receiving Funds Fee | <p>0.60% for KRW, VND, BRL and MYR collections</p> <p>0.30% for PHP collections</p> <p>0% for other currencies</p> |
| <b>Payments</b>                    |                                                                                                                    |

|                                                     |                                                                                                                                                                                                                   |
|-----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Local Payment Fee (incl. BPAY and FPS)              | <p>0, but Fedwire + SGD RTGS in SG = 20 CAD; HKD/USD/CNY RTGS in HK = 10 CAD</p> <p><i>Certain fees may apply based on transaction volume. Contact our <a href="#">customer support</a> team for details.</i></p> |
| SWIFT (SHA) Payment Fee (incl. RTGS and FedWire)[3] | \$20 per payment                                                                                                                                                                                                  |
| SWIFT (OUR) Payment Fee [4]                         | \$35 per payment                                                                                                                                                                                                  |
| <b>Other Fees &amp; Charges</b>                     |                                                                                                                                                                                                                   |
| 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 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 above Quotes mark-up / margin will be applied in addition to the customer mark-up / margin listed for FX Rates [1] to determine the FX Exchange Rate for the selected currency pair when the Quotes feature is used. The Quotes 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).

## Online Payments Services

The following fees apply to all Online Payment transactions processed by Airwallex in Canada. These fees apply to Card transactions unless otherwise specified.

## 1. General Fees

| Description                                | Airwallex Fee | Charging Method                                                       |
|--------------------------------------------|---------------|-----------------------------------------------------------------------|
| Gateway Fee                                | 0.30CAD       | per actual Transaction; includes Fraud & 3DS where applicable         |
| Foreign Currency Settlement Fee <b>[1]</b> | 1%            | per settlement of a non-CAD Transaction in the same non-CAD currency  |
| FX Conversion Fee <b>[1]</b>               | 2%            | per conversion of a Transaction currency into the Settlement Currency |
| Refund Fee <b>[1]</b>                      | 0.30CAD       | per Refund request                                                    |
| Chargeback Fee <b>[1]</b>                  | 15CAD         | per Chargeback request                                                |

### 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.

Some of these fees may appear as one combined fee on your invoice. If you have any questions about the fees on your invoice, please contact us and we can help clarify any questions.

## 2. Payment Method Fees (Blended)

| Description                            | Airwallex Fee | Charging Method |
|----------------------------------------|---------------|-----------------|
| Domestic Cards (Visa, Mastercard)      | 2.50%         | per Transaction |
| International Cards (Visa, Mastercard) | 3.50%         | per Transaction |

## 3. Subscription Management

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

|                                                             |       |                            |
|-------------------------------------------------------------|-------|----------------------------|
| Collect recurring subscription payments from your customers | 0.50% | per successful transaction |
|-------------------------------------------------------------|-------|----------------------------|

**4. Automatic Tax Calculation**

| Description                                                 | Standard Fee | Charging Method            |
|-------------------------------------------------------------|--------------|----------------------------|
| Automatically calculate tax for invoices and subscriptions. | 0.4%         | per successful transaction |