

Fee Schedule

Last updated: 4 February 2026

FX Conversion Services, Payout Services and Collection Services

Description	Standard Fee (JPY)
FX Rates[1]	
Customer Mark-Up / Margin (G10 Currencies)	0.50%
Customer Mark-Up / Margin (Exotic Currencies)	1.00%
Payouts	

Payout in CNY	0.10%
Local Payout Fee	0 JPY
SWIFT (SHA) Payout Fee [2]	2200 JPY per payout
SWIFT (OUR) Payout Fee [3]	4000 JPY per payout

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. Beneficiaries will receive the amount transferred less the intermediary banks' fees.

[3] 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 GST (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/jp/terms>.

1. General Fees

Description	Airwallex Fee	Charging Method
Gateway Fee (Cards)	40 JPY	per attempted or actual Transaction; includes Fraud & 3DS where applicable
Gateway Fee (Local Payment Methods)	40 JPY	per attempted or actual Transaction; includes Fraud & 3DS where applicable
Foreign Currency	1.50%	per settlement of a non-JPY Transaction in the same non-JPY currency

Settlement Fee [2]		
FX Conversion Fee [2]	2.00%	per conversion of a Transaction currency into the Settlement Currency
Refund Fee [1]	40 JPY	per Refund request
Chargeback Fee [1]	2,250 JPY	per Chargeback request
Success Fee^	25.00% of disputed amount with a maximum of 30,000 JPY	Per successful challenge of a Chargeback request with the assistance of our AI Dispute Automation Product.
Account Updater Fee [3]	40 JPY	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.

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.

^ 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.

2. Pre-chargeback Service Fees

The following fees apply:

Description	Standard Fee (JPY)	Charging Method

Visa rapid-dispute-resolution (RDR) Service Fee	2,250 JPY	Per RDR case
Collaboration Resolution Fee	3,700 JPY	per accepted Collaboration case

3. Payment Method Fees (Blended)

Description	Airwallex Fee	Charging Method
Domestic Cards	3.20%	per Transaction
International Cards	3.70%	per Transaction

4. Local Payment Methods (Blended)

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

5. Subscription Management

Description	Airwallex 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.