



Fee Schedule

Australia

1 September 2022

FEE SCHEDULE AUSTRALIA

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

FX Conversion Services, Payment Services and Collection Services

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 Conversions*	
Customer Mark-Up / Margin (AUD, USD, HKD, CNY, JPY, EUR, GBP, CAD, CHF, NZD, SGD)	0.30%
Customer Mark-Up / Margin (MYR, IDR, KRW, PHP, THB, VND, INR, NPR, PKR, BDT, TRY, LKR)	0.60%
Customer Mark-Up / Margin (Other Currencies)	0.60%
Collections	
Global Account Creation Fee	\$0
Global Account Receiving Funds Fee	\$0
Payments	
Payments in CNY	0.10%
Local Payment Fee (incl. BPAY and FPS)	\$0
SWIFT (SHA) Payment Fee (incl. RTGS and FedWire)**	\$10 per payment
SWIFT (OUR) Payment Fee***	\$30 per payment
Other Fees & Charges	
Account Opening Fee	\$0
Monthly Account Fee	\$0
Break Costs	Varies. See PDS for example
API Integration Set Up Fee	To be advised.
Notes: * 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”. ** 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.	

Cards

Description	Standard Fee (AUD)
Cards^[1]	
Employee Cards	\$9.00 per active Employee Cardholder ^[3] per calendar month
Expenses^[2]	
Employee Cards	\$9.00 per active Employee Cardholder ^[3] per calendar month
<p>^[1] This fee is applicable to: (i) new Airwallex customers on and from 6 April 2022; and (ii) existing Airwallex customers who have not created any Employee Card prior to 6 April 2022.</p> <p>^[2] This fee is applicable to Airwallex customers who created at least one Employee Card prior to 6 April 2022. While Expenses is activated, this fee will apply in respect of each active Employee Cardholder.</p> <p>^[3] 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.</p> <p>Additional notes:</p> <p>The above fees (as applicable) will be deducted from your Wallet on a monthly basis, and pro-rated based on the total number of active Employee Cardholders linked to your Airwallex account during the relevant month. By way of example, if you have one active Employee Cardholder for ten days in a 30-day month, then we will deduct \$3.00 from your Wallet in the following month. All fees set out above are GST inclusive.</p> <p>If you have any questions about the fees deducted from your Airwallex Wallet, please contact us and we can help clarify any questions. For more information on billing, please see our Expenses FAQs.</p>	

Online Payments Services

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 Online Payment Terms, which can be found here: <https://www.airwallex.com/au/terms>.

1. General Fees

Description	Standard Fee (AUD)	Charging Method
Gateway Fee (Cards)	\$0.30	per attempted or actual Transaction; includes Fraud & 3DS where applicable
Gateway Fee (Local Payment Methods)	\$0.30	per attempted or actual Transaction; includes Fraud & 3DS where applicable
Foreign Currency Settlement Fee ²	1.50%	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 the Settlement Currency
Refund Fee ¹	\$0.30	per Refund request
Chargeback Fee ¹	\$25.00	per Chargeback request
Account Updater Fee ⁴	\$0.25	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 saved Visa and Mastercard customer card information to reduce failed transactions and customers don't need to update payment details. This feature is not enabled by default. To enable 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.

2. Payment Method Fees (Blended)

Description	Standard Fee	Charging Method
Domestic Cards (Visa, Mastercard and American Express)	1.65%*	per Transaction
International Cards (includes intraregional Visa, Mastercard, American Express and all UnionPay cards)	2.90%	per Transaction

Notes:

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

3. Local Payment Methods (Blended)

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