



Fee Schedule

Netherlands (France customers)

9 January 2025

Fee Schedule (France Only)

The following fees and charges apply with respect to customers of Airwallex (Netherlands) B.V. whose legal entities are registered in France.

FX Conversion Services, Payment Services, Collection Services and Cards

Description	Standard Fee (EUR)
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)	1.00%
Customer Mark-Up / Margin (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
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 ^{****}	€20 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:

Effective 29 May 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.

* 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”.

** The Quotes mark-up / margin will be included in addition to the customer mark-up / margin in FX Rates 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.

Cards

Description	Standard Fee (EUR)
Cards*	
Employee Cards	€6.00 per active Employee Cardholder** per calendar month
Automatic conversion fee until 20 October 2023***	0.5%
Automatic conversion fee as of 20 October 2023	1.00%

* This fee is not applicable to the first five Employee Cardholders and will apply to Cardholders 6-50. Cardholders in excess of 50 will require negotiated pricing.

** 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.

*** 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 not, 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.

Additional notes:

The above fees (as applicable) will be deducted from your Wallet on a monthly basis. In the event that a Cardholder is not active for a full calendar month (e.g. becomes active or cancelled mid-month) the fees deducted will be prorated based on the total number of days in that calendar month for which the Cardholder was active e.g., if a customer has had one active Employee Cardholder for 12 days in July, they would be charged €6 X 12 / 31).

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 FAQs.

Online Payments Fee Schedule

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 both the acceptance of Cards and Local Payment Methods. All fees set out in this schedule are VAT exclusive, unless otherwise indicated. For interchange++ pricing, please reach out to our sales team.

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/eu/terms>.

1. General Fees

Description	Airwallex Fee	Charging Method
Gateway Fee (incl. fraud & 3DS)	EUR 0.25	per attempted or actual Transaction
Foreign Currency Settlement Fee*	0.50%**	per settlement of a non-EUR Transaction in the same non-EUR currency
Foreign Currency Settlement Fee* <i>[Pricing applies to new online payments customers, who've had their payments application approved on or after 8 November 2023 and existing online payments customers from 11 January 2024 onwards]</i>	1.00%	per settlement of a non-EUR Transaction in the same non-EUR currency
FX Conversion Fee*	2.00%	per conversion of a Transaction currency into the Settlement Currency
Refund Fee^	EUR 0.25	Per Refund request

Chargeback Fee [^]	EUR 15	per Chargeback request
-----------------------------	--------	------------------------

* 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. [^] These fees exclude any additional fees or charges imposed by a Network. Such fees and charges will be passed onto you by Airwallex.

** Will apply to select customers as agreed in writing with Airwallex

2. Pre-chargeback Service Fees

Visa rapid-dispute-resolution (RDR) Service Fee. The following fees apply until 31 January 2025:

Description	Airwallex Fee	Charging Method
Tier 1 business industry [1]	EUR 5.00	per RDR case
Tier 2 business industry [1]	EUR 20.00	per RDR case
Tier 3 business industry [1]	EUR 35.00	per RDR case

Notes: [1] The business industry tier is determined by the Merchant Category Code (MCC) assigned to you by Airwallex:

- Tier 1 MCCs:
 - All MCCs not referenced in Tiers 2 or 3
- Tier 2 MCCs:
 - 5045 (Computers and Computer Peripheral Equipment and Software)
 - 5399 (Misc General Merchandise)
 - 5499 (Misc Food Stores - Convenience Stores and Specialty Markets)
 - 5734 (Computer Software Stores)
 - 5735 (Record Stores)
 - 5815 (Digital Goods Books/Movies/Music)
 - 5817 (Digital Goods App – Excludes Games)
 - 5818 (Large Digital Goods Merchant)
 - 5964 (Direct Marketing - Catalog)
 - 5968 (Direct Marketing - Subscription)
 - 5969 (Direct Marketing - Other)
 - 5999 (Miscellaneous Specialty Retail)
 - 7299 (Miscellaneous Personal Services – not elsewhere classified)
 - 7321 (Consumer Credit Reporting)
 - 7399 (Business Services – Default)
 - 8699 (Member Organizations – Default)
 - 8999 (Professional Services – Default)
- Tier 3 MCCs:
 - 4816 (Computer Network/Information Services)
 - 5122 (Drugs, Drug Proprietaries, Druggist Sundries)
 - 5816 (Digital Goods - Games)
 - 5912 (Drug Stores, Pharmacies)
 - 5962 (Direct Marketing - Travel Related Arrangement Services)
 - 5966 (Direct Marketing – Outbound Telemarketing Merchants)
 - 5967 (Direct Marketing - Inbound Telemarketing Merchants)
 - 5993 (Cigar Stores and Stands)
 - 6051 (Non-Financial Institutions - Foreign Currency, Non-Fiat Currency, Money Orders, Travelers Cheques and Debt Repayment)
 - 7273 (Dating and Escort Services)
 - 7995 (Betting, including Lottery Tickets, Casino Gaming Chips, Off- Track Betting, and Wagers at Race Tracks)

Mastercard Collaboration Service Fee.

The following fees apply until 31 January 2025:

Description	Standard Fee	Charging Method
Tier 1 business industry [1]	11 EUR	per accepted Collaboration case
Tier 2 business industry [1]	20 EUR	per accepted Collaboration case

Notes: [1] The business industry tier is determined by the Merchant Category Code (MCC) assigned to you by Airwallex:

- Tier 1 MCCs:
 - All MCCs not referenced in Tier 2
- Tier 2 MCCs:
 - 4816 (Computer Network/Information Services)
 - 5122 (Drugs, Drug Proprietaries, Druggist Sundries)
 - 5912 (Drug Stores, Pharmacies)
 - 5962 (Direct Marketing: Travel-Related Arrangement Services)
 - 5964 (Direct Marketing - Catalog)
 - 5966 (Direct Marketing - Outbound Telemarketing Merchants)
 - 5967 (Direct Marketing - Inbound Telemarketing Merchants)
 - 5968 (Direct Marketing - Subscription)
 - 5969 (Direct Marketing - Other)
 - 5993 (Cigar Stores and Stands)
 - 7273 (Dating and Escort Services)
 - 7995 (Betting, including Lottery Tickets, Casino Gaming Chips, Off- Track Betting, and Wagers at Race Tracks)

The following fees apply from 1 February 2025:

Description	Standard Fee (EUR)	Charging Method
Visa rapid-dispute-resolution (RDR) Service Fee	EUR 15.00	Per RDR case
Collaboration Resolution Fee	EUR 24.00	per accepted Collaboration case

3. Payment Method Fees (Blended)

Description	Airwallex Fee	Charging Method
EEA Consumer Cards - Visa and Mastercard	1.30%	per Transaction
All Other Cards - Visa and Mastercard	2.80%**	per Transaction
All Other Cards - Visa and Mastercard <i>[Pricing applies to new online payments customers, who've had their payments application approved on or after 8 November 2023 and existing online payments customers from 11 January 2024 onwards]</i>	3.15%	per Transaction

EEA cards (Diners, Discover)	1.30%	per Transaction
UK cards (Diners, Discover)	2.40%	per Transaction
International cards (Diners, Discover)	3.15%	per Transaction

** Will apply to select customers as agreed in writing with Airwallex

4. Local Payment Methods (Blended)

Description	Airwallex Fee	Charging Method
WeChat Pay	2.00%	per Transaction
Other payment methods: Refer to: https://www.airwallex.com/uk/online-payments-capability		

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.

5. Subscription Management (API only)

Description	Airwallex Fee	Charging Method
Collect recurring subscription payments from your customers	0.40%	per successful transaction