



Card Scheme fees - Denmark

Latest update 11/2023

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0325%	0,0082	0,0125%	0,0082	0,0125%	0,0082
Intra EEA		0,0325%	0,0168	0,0125%	0,0168	0,0125%	0,0168
Intra Regional non EEA**		0,0325%	0,0168	0,0125%	0,0168	0,0125%	0,0168
Inter Regional		0,4825%	0,1075	0,4625%	0,1075	0,4625%	0,1075
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0355%	0,0282	0,0305%	0,0282	0,0305%	0,0282
Intra EEA		0,0355%	0,0368	0,0305%	0,0368	0,0305%	0,0368
Intra Regional non EEA**		0,0355%	0,0368	0,0305%	0,0368	0,0305%	0,0368
Inter Regional		1,0355%	0,1275	1,0305%	0,1275	1,0305%	0,1275
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0355%	0,0082	0,0305%	0,0082	0,0305%	0,0082
Intra EEA		0,0355%	0,0168	0,0305%	0,0168	0,0305%	0,0168
Intra Regional non EEA**		0,0355%	0,0168	0,0305%	0,0168	0,0305%	0,0168
Inter Regional		1,0355%	0,1570	1,0305%	0,1570	1,0305%	0,1570

Mastercard*

Card present		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0610%	0,0051	0,0610%	0,0051	0,0610%	0,0051
Intra EEA		0,1260%	0,0051	0,1260%	0,0051	0,1260%	0,0051
Intra Western		0,1260%	0,0051	0,1260%	0,0051	0,1260%	0,0051
Inter Regional		0,8010%	0,1180	0,8010%	0,1180	0,8010%	0,1180
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0765%	0,0051	0,0765%	0,0051	0,0765%	0,0051
Intra EEA		0,1665%	0,0051	0,1665%	0,0051	0,1665%	0,0051
Intra Western		0,1665%	0,0051	0,1665%	0,0051	0,1665%	0,0051
Inter Regional		0,8820%	0,1180	0,8820%	0,1180	0,8820%	0,1180
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0860%	0,0051	0,0860%	0,0051	0,0860%	0,0051
Intra EEA		0,1760%	0,0051	0,1760%	0,0051	0,1760%	0,0051
Intra Western		0,1760%	0,0051	0,1760%	0,0051	0,1760%	0,0051
Inter Regional		0,9010%	0,1180	0,9010%	0,1180	0,9010%	0,1180

*Average fees excluding transaction specific fees and fines

**Additional fees can apply if issuer country is CH, AD, MC, SM, VA, TR, IL, UK



Card Scheme fees - Estonia

Latest update 11/2023

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0425%	0,0082	0,0375%	0,0082	0,0375%	0,0082
Intra EEA		0,0425%	0,0168	0,0375%	0,0168	0,0375%	0,0168
Intra Regional non EEA**		0,0425%	0,0168	0,0375%	0,0168	0,0375%	0,0168
Inter Regional		0,4925%	0,1075	0,4875%	0,1075	0,4875%	0,1075
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0505%	0,0282	0,0455%	0,0282	0,0455%	0,0282
Intra EEA		0,0505%	0,0368	0,0455%	0,0368	0,0455%	0,0368
Intra Regional non EEA**		0,0505%	0,0368	0,0455%	0,0368	0,0455%	0,0368
Inter Regional		1,0505%	0,1275	1,0455%	0,1275	1,0455%	0,1275
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0505%	0,0082	0,0455%	0,0082	0,0455%	0,0082
Intra EEA		0,0505%	0,0168	0,0455%	0,0168	0,0455%	0,0168
Intra Regional non EEA**		0,0505%	0,0168	0,0455%	0,0168	0,0455%	0,0168
Inter Regional		1,0505%	0,1570	1,0455%	0,1570	1,0455%	0,1570

Mastercard*

Card present		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0480%	0,0049	0,0480%	0,0049	0,0480%	0,0049
Intra EEA		0,0480%	0,0049	0,0480%	0,0049	0,0480%	0,0049
Intra Western		0,1230%	0,0049	0,1230%	0,0049	0,1230%	0,0049
Inter Regional		0,7980%	0,1180	0,7980%	0,1180	0,7980%	0,1180
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0635%	0,0049	0,0635%	0,0049	0,0635%	0,0049
Intra EEA***		0,0809%	0,0049	0,0809%	0,0049	0,0809%	0,0049
Intra Western		0,1635%	0,0049	0,1635%	0,0049	0,1635%	0,0049
Inter Regional		0,8790%	0,1180	0,8790%	0,1180	0,8790%	0,1180
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0730%	0,0049	0,0730%	0,0049	0,0730%	0,0049
Intra EEA***		0,0904%	0,0049	0,0904%	0,0049	0,0904%	0,0049
Intra Western		0,1730%	0,0049	0,1730%	0,0049	0,1730%	0,0049
Inter Regional		0,8980%	0,1180	0,8980%	0,1180	0,8980%	0,1180

*Average fees excluding transaction specific fees and fines

**Additional fees can apply if issuer country is CH, AD, MC, SM, VA, TR, IL, UK

***Additional fees if transaction is not in EUR



Card Scheme fees - Finland

Latest update 11/2023

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0300%	0,0082	0,0250%	0,0082	0,0250%	0,0082
Intra EEA		0,0300%	0,0168	0,0250%	0,0168	0,0250%	0,0168
Intra Regional non EEA**		0,0300%	0,0168	0,0250%	0,0168	0,0250%	0,0168
Inter Regional		0,4800%	0,1075	0,4750%	0,1075	0,4750%	0,1075
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0380%	0,0282	0,0330%	0,0282	0,0330%	0,0282
Intra EEA		0,0380%	0,0368	0,0330%	0,0368	0,0330%	0,0368
Intra Regional non EEA**		0,0380%	0,0368	0,0330%	0,0368	0,0330%	0,0368
Inter Regional		1,0380%	0,1275	1,0330%	0,1275	1,0330%	0,1275
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0380%	0,0082	0,0330%	0,0082	0,0330%	0,0082
Intra EEA		0,0380%	0,0168	0,0330%	0,0168	0,0330%	0,0168
Intra Regional non EEA**		0,0380%	0,0168	0,0330%	0,0168	0,0330%	0,0168
Inter Regional		1,0380%	0,1570	1,0330%	0,1570	1,0330%	0,1570

Mastercard*

		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0500%	0,0056	0,0500%	0,0056	0,0500%	0,0056
Intra EEA		0,0500%	0,0056	0,0500%	0,0056	0,0500%	0,0056
Intra Western		0,1250%	0,0056	0,1250%	0,0056	0,1250%	0,0056
Inter Regional		0,8000%	0,1180	0,8000%	0,1180	0,8000%	0,1180
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0655%	0,0056	0,0655%	0,0056	0,0655%	0,0056
Intra EEA***		0,0795%	0,0056	0,0795%	0,0056	0,0795%	0,0056
Intra Western		0,1655%	0,0056	0,1655%	0,0056	0,1655%	0,0056
Inter Regional		0,8810%	0,1180	0,8810%	0,1180	0,8810%	0,1180
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0750%	0,0056	0,0750%	0,0056	0,0750%	0,0056
Intra EEA***		0,0890%	0,0056	0,0890%	0,0056	0,0890%	0,0056
Intra Western		0,1750%	0,0056	0,1750%	0,0056	0,1750%	0,0056
Inter Regional		0,9000%	0,1180	0,9000%	0,1180	0,9000%	0,1180

*Average fees excluding transaction specific fees and fines

**Additional fees can apply if issuer country is CH, AD, MC, SM, VA, TR, IL, UK

***Additional fees if transaction is not in EUR



Card Scheme fees - Latvia

Latest update 11/2023

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0425%	0,0082	0,0375%	0,0082	0,0375%	0,0082
Intra EEA		0,0425%	0,0168	0,0375%	0,0168	0,0375%	0,0168
Intra Regional non EEA**		0,0425%	0,0168	0,0375%	0,0168	0,0375%	0,0168
Inter Regional		0,4925%	0,1075	0,4875%	0,1075	0,4875%	0,1075
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0505%	0,0282	0,0455%	0,0282	0,0455%	0,0282
Intra EEA		0,0505%	0,0368	0,0455%	0,0368	0,0455%	0,0368
Intra Regional non EEA**		0,0505%	0,0368	0,0455%	0,0368	0,0455%	0,0368
Inter Regional		1,0505%	0,1275	1,0455%	0,1275	1,0455%	0,1275
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0505%	0,0082	0,0455%	0,0082	0,0455%	0,0082
Intra EEA		0,0505%	0,0168	0,0455%	0,0168	0,0455%	0,0168
Intra Regional non EEA**		0,0505%	0,0168	0,0455%	0,0168	0,0455%	0,0168
Inter Regional		1,0505%	0,1570	1,0455%	0,1570	1,0455%	0,1570

Mastercard*

		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0500%	0,0046	0,0500%	0,0046	0,0500%	0,0046
Intra EEA		0,0500%	0,0046	0,0500%	0,0046	0,0500%	0,0046
Intra Western		0,1250%	0,0046	0,1250%	0,0046	0,1250%	0,0046
Inter Regional		0,8000%	0,1180	0,8000%	0,1180	0,8000%	0,1180
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0655%	0,0046	0,0655%	0,0046	0,0655%	0,0046
Intra EEA***		0,0677%	0,0046	0,0677%	0,0046	0,0677%	0,0046
Intra Western		0,1655%	0,0046	0,1655%	0,0046	0,1655%	0,0046
Inter Regional		0,8810%	0,1180	0,8810%	0,1180	0,8810%	0,1180
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0750%	0,0046	0,0750%	0,0046	0,0750%	0,0046
Intra EEA***		0,0772%	0,0046	0,0772%	0,0046	0,0772%	0,0046
Intra Western		0,1750%	0,0046	0,1750%	0,0046	0,1750%	0,0046
Inter Regional		0,9000%	0,1180	0,9000%	0,1180	0,9000%	0,1180

*Average fees excluding transaction specific fees and fines

**Additional fees can apply if issuer country is CH, AD, MC, SM, VA, TR, IL, UK

***Additional fees if transaction is not in EUR



Card Scheme fees - Lithuania

Latest update 11/2023

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0425%	0,0082	0,0375%	0,0082	0,0375%	0,0082
Intra EEA		0,0425%	0,0168	0,0375%	0,0168	0,0375%	0,0168
Intra Regional non EEA**		0,0425%	0,0168	0,0375%	0,0168	0,0375%	0,0168
Inter Regional		0,4925%	0,1075	0,4875%	0,1075	0,4875%	0,1075
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0505%	0,0282	0,0455%	0,0282	0,0455%	0,0282
Intra EEA		0,0505%	0,0368	0,0455%	0,0368	0,0455%	0,0368
Intra Regional non EEA**		0,0505%	0,0368	0,0455%	0,0368	0,0455%	0,0368
Inter Regional		1,0505%	0,1275	1,0455%	0,1275	1,0455%	0,1275
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0505%	0,0082	0,0455%	0,0082	0,0455%	0,0082
Intra EEA		0,0505%	0,0168	0,0455%	0,0168	0,0455%	0,0168
Intra Regional non EEA**		0,0505%	0,0168	0,0455%	0,0168	0,0455%	0,0168
Inter Regional		1,0505%	0,1570	1,0455%	0,1570	1,0455%	0,1570

Mastercard*

Card present		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0500%	0,0047	0,0500%	0,0047	0,0500%	0,0047
Intra EEA		0,0500%	0,0047	0,0500%	0,0047	0,0500%	0,0047
Intra Western		0,1250%	0,0047	0,1250%	0,0047	0,1250%	0,0047
Inter Regional		0,8000%	0,1180	0,8000%	0,1180	0,8000%	0,1180
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0655%	0,0047	0,0655%	0,0047	0,0655%	0,0047
Intra EEA***		0,0685%	0,0047	0,0685%	0,0047	0,0685%	0,0047
Intra Western		0,1655%	0,0047	0,1655%	0,0047	0,1655%	0,0047
Inter Regional		0,8810%	0,1180	0,8810%	0,1180	0,8810%	0,1180
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0750%	0,0047	0,0750%	0,0047	0,0750%	0,0047
Intra EEA***		0,0780%	0,0047	0,0780%	0,0047	0,0780%	0,0047
Intra Western		0,1750%	0,0047	0,1750%	0,0047	0,1750%	0,0047
Inter Regional		0,9000%	0,1180	0,9000%	0,1180	0,9000%	0,1180

*Average fees excluding transaction specific fees and fines

**Additional fees can apply if issuer country is CH, AD, MC, SM, VA, TR, IL, UK

***Additional fees if transaction is not in EUR



Card Scheme fees - Norway

Latest update 11/2023

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0325%	0,0082	0,0125%	0,0082	0,0125%	0,0082
Intra EEA		0,0325%	0,0168	0,0125%	0,0168	0,0125%	0,0168
Intra Regional non EEA**		0,0325%	0,0168	0,0125%	0,0168	0,0125%	0,0168
Inter Regional		0,4825%	0,1075	0,4625%	0,1075	0,4625%	0,1075
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0355%	0,0282	0,0305%	0,0282	0,0305%	0,0282
Intra EEA		0,0355%	0,0368	0,0305%	0,0368	0,0305%	0,0368
Intra Regional non EEA**		0,0355%	0,0368	0,0305%	0,0368	0,0305%	0,0368
Inter Regional		1,0355%	0,1275	1,0305%	0,1275	1,0305%	0,1275
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0355%	0,0082	0,0305%	0,0082	0,0305%	0,0082
Intra EEA		0,0355%	0,0168	0,0305%	0,0168	0,0305%	0,0168
Intra Regional non EEA**		0,0355%	0,0168	0,0305%	0,0168	0,0305%	0,0168
Inter Regional		1,0355%	0,1570	1,0305%	0,1570	1,0305%	0,1570

Mastercard*

		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0590%	0,0058	0,0510%	0,0058	0,0510%	0,0058
Intra EEA		0,1340%	0,0058	0,1260%	0,0058	0,1260%	0,0058
Intra Western		0,1340%	0,0058	0,1260%	0,0058	0,1260%	0,0058
Inter Regional		0,8090%	0,1180	0,8010%	0,1180	0,8010%	0,1180
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0745%	0,0058	0,0665%	0,0058	0,0665%	0,0058
Intra EEA		0,1745%	0,0058	0,1665%	0,0058	0,1665%	0,0058
Intra Western		0,1745%	0,0058	0,1665%	0,0058	0,1665%	0,0058
Inter Regional		0,8900%	0,1180	0,8900%	0,1180	0,8900%	0,1180
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0840%	0,0058	0,0840%	0,0058	0,0840%	0,0058
Intra EEA		0,1840%	0,0058	0,1840%	0,0058	0,1840%	0,0058
Intra Western		0,1840%	0,0058	0,1840%	0,0058	0,1840%	0,0058
Inter Regional		0,9090%	0,1180	0,9090%	0,1180	0,9090%	0,1180

*Average fees excluding transaction specific fees and fines

**Additional fees can apply if issuer country is CH, AD, MC, SM, VA, TR, IL, UK



Card Scheme fees - Poland

Latest update 11/2023

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0830%	0,0082	0,0780%	0,0082	0,0780%	0,0082
Intra EEA		0,0830%	0,0168	0,0780%	0,0168	0,0780%	0,0168
Intra Regional non EEA**		0,0830%	0,0168	0,0780%	0,0168	0,0780%	0,0168
Inter Regional		0,5330%	0,1075	0,5280%	0,1075	0,5280%	0,1075
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0830%	0,0282	0,0780%	0,0282	0,0780%	0,0282
Intra EEA		0,0830%	0,0368	0,0780%	0,0368	0,0780%	0,0368
Intra Regional non EEA**		0,0830%	0,0368	0,0780%	0,0368	0,0780%	0,0368
Inter Regional		1,0830%	0,1275	1,0780%	0,1275	1,0780%	0,1275
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0830%	0,0082	0,0780%	0,0082	0,0780%	0,0082
Intra EEA		0,0830%	0,0168	0,0780%	0,0168	0,0780%	0,0168
Intra Regional non EEA**		0,0830%	0,0168	0,0780%	0,0168	0,0780%	0,0168
Inter Regional		1,0830%	0,1570	1,0780%	0,1570	1,0780%	0,1570

Mastercard*/****

		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,2190%	0,0075	0,2250%	0,0075	0,2250%	0,0075
Intra EEA		0,3090%	0,0075	0,3090%	0,0075	0,3090%	0,0075
Intra Western		0,3090%	0,0075	0,3090%	0,0075	0,3090%	0,0075
Inter Regional		0,7090%	0,1630	0,7090%	0,1630	0,7090%	0,1630
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,2345%	0,0075	0,2345%	0,0075	0,2345%	0,0075
Intra EEA		0,3495%	0,0075	0,3495%	0,0075	0,3495%	0,0075
Intra Western		0,3495%	0,0075	0,3495%	0,0075	0,3495%	0,0075
Inter Regional		0,7900%	0,1630	0,7900%	0,1630	0,7900%	0,1630
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,2440%	0,0075	0,2440%	0,0075	0,2440%	0,0075
Intra EEA		0,3590%	0,0075	0,3590%	0,0075	0,3590%	0,0075
Intra Western		0,3590%	0,0075	0,3590%	0,0075	0,3590%	0,0075
Inter Regional		0,8090%	0,1630	0,8090%	0,1630	0,8090%	0,1630

*Average fees excluding transaction specific fees and fines

**Additional fees can apply if issuer country is CH, AD, MC, SM, VA, TR, IL, UK

****Transaction fee for Poland dependent on MCC branches and Card Type groups



Card Scheme fees - Sweden

Latest update 11/2023

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0300%	0,0082	0,0250%	0,0082	0,0250%	0,0082
Intra EEA		0,0300%	0,0168	0,0250%	0,0168	0,0250%	0,0168
Intra Regional non EEA**		0,0300%	0,0168	0,0250%	0,0168	0,0250%	0,0168
Inter Regional		0,4800%	0,1075	0,4750%	0,1075	0,4750%	0,1075
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0380%	0,0282	0,0330%	0,0282	0,0330%	0,0282
Intra EEA		0,0380%	0,0368	0,0330%	0,0368	0,0330%	0,0368
Intra Regional non EEA**		0,0380%	0,0368	0,0330%	0,0368	0,0330%	0,0368
Inter Regional		1,0380%	0,1275	1,0330%	0,1275	1,0330%	0,1275
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0380%	0,0082	0,0330%	0,0082	0,0330%	0,0082
Intra EEA		0,0380%	0,0168	0,0330%	0,0168	0,0330%	0,0168
Intra Regional non EEA**		0,0380%	0,0168	0,0330%	0,0168	0,0330%	0,0168
Inter Regional		1,0380%	0,1570	1,0330%	0,1570	1,0330%	0,1570

Mastercard*

Card present		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0485%	0,0053	0,0485%	0,0053	0,0485%	0,0053
Intra EEA		0,1235%	0,0053	0,1235%	0,0053	0,1235%	0,0053
Intra Western		0,1235%	0,0053	0,1235%	0,0053	0,1235%	0,0053
Inter Regional		0,7985%	0,1180	0,7985%	0,1180	0,7985%	0,1180
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0640%	0,0053	0,0640%	0,0053	0,0640%	0,0053
Intra EEA		0,1640%	0,0053	0,1640%	0,0053	0,1640%	0,0053
Intra Western		0,1640%	0,0053	0,1640%	0,0053	0,1640%	0,0053
Inter Regional		0,8795%	0,1180	0,8795%	0,1180	0,8795%	0,1180
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0,0735%	0,0053	0,0735%	0,0053	0,0735%	0,0053
Intra EEA		0,1735%	0,0053	0,1735%	0,0053	0,1735%	0,0053
Intra Western		0,1735%	0,0053	0,1735%	0,0053	0,1735%	0,0053
Inter Regional		0,8985%	0,1180	0,8985%	0,1180	0,8985%	0,1180

*Average fees excluding transaction specific fees and fines

**Additional fees can apply if issuer country is CH, AD, MC, SM, VA, TR, IL, UK