Card Scheme fees - Denmark

Latest update 10/2026

VISA*

	Sales					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0375%	0,0089	0,0175%	0,0089	0,0175%	0,0089
Intra EEA	0,0375%	0,0177	0,0175%	0,0177	0,0175%	0,0177
Intra Regional non EEA	0,0500%	0,0177	0,0300%	0,0177	0,0300%	0,0177
Inter Regional	0,5000%	0,1113	0,4800%	0,1113	0,4800%	0,1113
Card not present (ECOM)	**Sales**					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0405%	0,0389	0,0355%	0,0389	0,0355%	0,0389
Intra EEA	0,0405%	0,0477	0,0355%	0,0477	0,0355%	0,0477
Intra Regional non EEA	0,0530%	0,0477	0,0480%	0,0477	0,0480%	0,0477
Inter Regional	1,0530%	0,1513	1,0480%	0,1513	1,0480%	0,1513
Card not present (MOTO)	**Sales**					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0405%	0,0089	0,0355%	0,0089	0,0355%	0,0089
Intra EEA	0,0405%	0,0177	0,0355%	0,0177	0,0355%	0,0177
Intra Regional non EEA	0,0530%	0,0177	0,0480%	0,0177	0,0480%	0,0177
Inter Regional	1,0530%	0,1113	1,0480%	0,1113	1,0480%	0,1113

Mastercard*

Card present	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0520%	0,0185	0,0520%	0,0185	0,0520%	0,0185
Intra EEA	0,1620%	0,0228	0,1620%	0,0228	0,1620%	0,0228
Intra Western	0,1620%	0,0228	0,1620%	0,0228	0,1620%	0,0228
Inter Regional	0,7920%	0,1410	0,7920%	0,1410	0,7920%	0,1410
Card not present (ECOM)	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0700%	0,0185	0,0700%	0,0185	0,0700%	0,0185
Intra EEA	0,2050%	0,0228	0,2050%	0,0228	0,2050%	0,0228
Intra Western	0,2050%	0,0228	0,2050%	0,0228	0,2050%	0,0228
Inter Regional	0,9780%	0,1410	0,9780%	0,1410	0,9780%	0,1410
Card not present (MOTO)	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0770%	0,0185	0,0770%	0,0185	0,0770%	0,0185
Intra EEA	0,2120%	0,0228	0,2120%	0,0228	0,2120%	0,0228
Intra Western	0,2120%	0,0228	0,2120%	0,0228	0,2120%	0,0228
Inter Regional	0,8920%	0,1410	0,8920%	0,1410	0,8920%	0,1410

**Excluding transaction specific fines and fees. These can vary depending on issuer country, currency of transaction and if transaction is made with a commercial card.*

Card Scheme fees - Estonia

Latest update 10/2026

VISA*

	Sales					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0530%	0,0089	0,0480%	0,0089	0,0480%	0,0089
Intra EEA	0,0530%	0,0177	0,0480%	0,0177	0,0480%	0,0177
Intra Regional non EEA	0,0530%	0,0177	0,0480%	0,0177	0,0480%	0,0177
Inter Regional	0,5030%	0,1113	0,4980%	0,1113	0,4980%	0,1113
Card not present (ECOM)	**Sales**					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0530%	0,0389	0,0480%	0,0389	0,0480%	0,0389
Intra EEA	0,0530%	0,0477	0,0480%	0,0477	0,0480%	0,0477
Intra Regional non EEA	0,0530%	0,0477	0,0480%	0,0477	0,0480%	0,0477
Inter Regional	1,0530%	0,1513	1,0480%	0,1513	1,0480%	0,1513
Card not present (MOTO)	**Sales**					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0530%	0,0089	0,0480%	0,0089	0,0480%	0,0089
Intra EEA	0,0530%	0,0177	0,0480%	0,0177	0,0480%	0,0177
Intra Regional non EEA	0,0530%	0,0177	0,0480%	0,0177	0,0480%	0,0177
Inter Regional	1,0530%	0,1113	1,0480%	0,1113	1,0480%	0,1113

Mastercard*

Card present	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0390%	0,0185	0,0390%	0,0185	0,0390%	0,0185
Intra EEA	0,0390%	0,0228	0,0390%	0,0228	0,0390%	0,0228
Intra Western	0,1590%	0,0228	0,1590%	0,0228	0,1590%	0,0228
Inter Regional	0,7890%	0,1410	0,7890%	0,1410	0,7890%	0,1410
Card not present (ECOM)	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0570%	0,0185	0,0570%	0,0185	0,0570%	0,0185
Intra EEA	0,0744%	0,0228	0,0744%	0,0228	0,0744%	0,0228
Intra Western	0,2020%	0,0228	0,2020%	0,0228	0,2020%	0,0228
Inter Regional	0,9750%	0,1410	0,9750%	0,1410	0,9750%	0,1410
Card not present (MOTO)	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0640%	0,0185	0,0640%	0,0185	0,0640%	0,0185
Intra EEA	0,0814%	0,0228	0,0814%	0,0228	0,0814%	0,0228
Intra Western	0,2090%	0,0228	0,2090%	0,0228	0,2090%	0,0228
Inter Regional	0,8890%	0,1410	0,8890%	0,1410	0,8890%	0,1410

**Excluding transaction specific fines and fees. These can vary depending on issuer country, currency of transaction and if transaction is made with a commercial card.*

Card Scheme fees - Finland

Latest update 10/2026

VISA*

	Sales					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0355%	0,0089	0,0285%	0,0089	0,0285%	0,0089
Intra EEA	0,0355%	0,0177	0,0285%	0,0177	0,0285%	0,0177
Intra Regional non EEA	0,0480%	0,0177	0,0410%	0,0177	0,0410%	0,0177
Inter Regional	0,4980%	0,1113	0,4910%	0,1113	0,4910%	0,1113
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%	0,0389	0,0285%	0,0389	0,0285%	0,0389
Intra EEA	0,0355%	0,0477	0,0285%	0,0477	0,0285%	0,0477
Intra Regional non EEA	0,0480%	0,0477	0,0410%	0,0477	0,0410%	0,0477
Inter Regional	1,0480%	0,1513	1,0410%	0,1513	1,0410%	0,1513
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%	0,0089	0,0285%	0,0089	0,0285%	0,0089
Intra EEA	0,0355%	0,0177	0,0285%	0,0177	0,0285%	0,0177
Intra Regional non EEA	0,0480%	0,0177	0,0410%	0,0177	0,0410%	0,0177
Inter Regional	1,0480%	0,1113	1,0410%	0,1113	1,0410%	0,1113

Mastercard*

Card present	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0410%	0,0185	0,0410%	0,0185	0,0410%	0,0185
Intra EEA	0,0410%	0,0228	0,0410%	0,0228	0,0410%	0,0228
Intra Western	0,1610%	0,0228	0,1610%	0,0228	0,1610%	0,0228
Inter Regional	0,7910%	0,1410	0,7910%	0,1410	0,7910%	0,1410
Card not present (ECOM)	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0590%	0,0185	0,0590%	0,0185	0,0590%	0,0185
Intra EEA	0,0730%	0,0228	0,0730%	0,0228	0,0730%	0,0228
Intra Western	0,2040%	0,0228	0,2040%	0,0228	0,2040%	0,0228
Inter Regional	0,9770%	0,1410	0,9770%	0,1410	0,9770%	0,1410
Card not present (MOTO)	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0660%	0,0185	0,0660%	0,0185	0,0660%	0,0185
Intra EEA	0,0800%	0,0228	0,0800%	0,0228	0,0800%	0,0228
Intra Western	0,2110%	0,0228	0,2110%	0,0228	0,2110%	0,0228
Inter Regional	0,8910%	0,1410	0,8910%	0,1410	0,8910%	0,1410

**Excluding transaction specific fines and fees. These can vary depending on issuer country, currency of transaction and if transaction is made with a commercial card.*

Card Scheme fees - Latvia

Latest update 10/2026

VISA*

	Sales					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0530%	0,0089	0,0480%	0,0089	0,0480%	0,0089
Intra EEA	0,0530%	0,0177	0,0480%	0,0177	0,0480%	0,0177
Intra Regional non EEA	0,0530%	0,0177	0,0480%	0,0177	0,0480%	0,0177
Inter Regional	0,5030%	0,1113	0,4980%	0,1113	0,4980%	0,1113
Card not present (ECOM)	**Sales**					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0530%	0,0389	0,0480%	0,0389	0,0480%	0,0389
Intra EEA	0,0530%	0,0477	0,0480%	0,0477	0,0480%	0,0477
Intra Regional non EEA	0,0530%	0,0477	0,0480%	0,0477	0,0480%	0,0477
Inter Regional	1,0530%	0,1513	1,0480%	0,1513	1,0480%	0,1513
Card not present (MOTO)	**Sales**					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0530%	0,0089	0,0480%	0,0089	0,0480%	0,0089
Intra EEA	0,0530%	0,0177	0,0480%	0,0177	0,0480%	0,0177
Intra Regional non EEA	0,0530%	0,0177	0,0480%	0,0177	0,0480%	0,0177
Inter Regional	1,0530%	0,1113	1,0480%	0,1113	1,0480%	0,1113

Mastercard*

Card present	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0410%	0,0185	0,0410%	0,0185	0,0410%	0,0185
Intra EEA	0,0410%	0,0228	0,0410%	0,0228	0,0410%	0,0228
Intra Western	0,1610%	0,0228	0,1610%	0,0228	0,1610%	0,0228
Inter Regional	0,7910%	0,1410	0,7910%	0,1410	0,7910%	0,1410
Card not present (ECOM)	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0590%	0,0185	0,0590%	0,0185	0,0590%	0,0185
Intra EEA	0,0612%	0,0228	0,0612%	0,0228	0,0612%	0,0228
Intra Western	0,2040%	0,0228	0,2040%	0,0228	0,2040%	0,0228
Inter Regional	0,9770%	0,1410	0,9770%	0,1410	0,9770%	0,1410
Card not present (MOTO)	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0660%	0,0185	0,0660%	0,0185	0,0660%	0,0185
Intra EEA	0,0682%	0,0228	0,0682%	0,0228	0,0682%	0,0228
Intra Western	0,2110%	0,0228	0,2110%	0,0228	0,2110%	0,0228
Inter Regional	0,8910%	0,1410	0,8910%	0,1410	0,8910%	0,1410

**Excluding transaction specific fines and fees. These can vary depending on issuer country, currency of transaction and if transaction is made with a commercial card.*

Card Scheme fees - Lithuania

Latest update 10/2026

VISA*

	Sales					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0530%	0,0089	0,0480%	0,0089	0,0480%	0,0089
Intra EEA	0,0530%	0,0177	0,0480%	0,0177	0,0480%	0,0177
Intra Regional non EEA	0,0530%	0,0177	0,0480%	0,0177	0,0480%	0,0177
Inter Regional	0,5030%	0,1113	0,4980%	0,1113	0,4980%	0,1113
Card not present (ECOM)	**Sales**					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0530%	0,0389	0,0480%	0,0389	0,0480%	0,0389
Intra EEA	0,0530%	0,0477	0,0480%	0,0477	0,0480%	0,0477
Intra Regional non EEA	0,0530%	0,0477	0,0480%	0,0477	0,0480%	0,0477
Inter Regional	1,0530%	0,1513	1,0480%	0,1513	1,0480%	0,1513
Card not present (MOTO)	**Sales**					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0530%	0,0089	0,0480%	0,0089	0,0480%	0,0089
Intra EEA	0,0530%	0,0177	0,0480%	0,0177	0,0480%	0,0177
Intra Regional non EEA	0,0530%	0,0177	0,0480%	0,0177	0,0480%	0,0177
Inter Regional	1,0530%	0,1113	1,0480%	0,1113	1,0480%	0,1113

Mastercard*

Card present	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0410%	0,0185	0,0410%	0,0185	0,0410%	0,0185
Intra EEA	0,0410%	0,0228	0,0410%	0,0228	0,0410%	0,0228
Intra Western	0,1610%	0,0228	0,1610%	0,0228	0,1610%	0,0228
Inter Regional	0,7910%	0,1410	0,7910%	0,1410	0,7910%	0,1410
Card not present (ECOM)	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0590%	0,0185	0,0590%	0,0185	0,0590%	0,0185
Intra EEA	0,0620%	0,0228	0,0620%	0,0228	0,0620%	0,0228
Intra Western	0,2040%	0,0228	0,2040%	0,0228	0,2040%	0,0228
Inter Regional	0,9770%	0,1410	0,9770%	0,1410	0,9770%	0,1410
Card not present (MOTO)	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0660%	0,0185	0,0660%	0,0185	0,0660%	0,0185
Intra EEA	0,0690%	0,0228	0,0690%	0,0228	0,0690%	0,0228
Intra Western	0,2110%	0,0228	0,2110%	0,0228	0,2110%	0,0228
Inter Regional	0,8910%	0,1410	0,8910%	0,1410	0,8910%	0,1410

**Excluding transaction specific fines and fees. These can vary depending on issuer country, currency of transaction and if transaction is made with a commercial card.*

Card Scheme fees - Norway

Latest update 10/2026

VISA*

	Sales					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0405%	0,0089	0,0175%	0,0089	0,0175%	0,0089
Intra EEA	0,0405%	0,0177	0,0175%	0,0177	0,0175%	0,0177
Intra Regional non EEA	0,0530%	0,0177	0,0300%	0,0177	0,0300%	0,0177
Inter Regional	0,5030%	0,1113	0,4800%	0,1113	0,4800%	0,1113
Card not present (ECOM)	**Sales**					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0405%	0,0389	0,0355%	0,0389	0,0355%	0,0389
Intra EEA	0,0405%	0,0477	0,0355%	0,0477	0,0355%	0,0477
Intra Regional non EEA	0,0530%	0,0477	0,0480%	0,0477	0,0480%	0,0477
Inter Regional	1,0530%	0,1513	1,0480%	0,1513	1,0480%	0,1513
Card not present (MOTO)	**Sales**					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0405%	0,0089	0,0355%	0,0089	0,0355%	0,0089
Intra EEA	0,0405%	0,0177	0,0355%	0,0177	0,0355%	0,0177
Intra Regional non EEA	0,0530%	0,0177	0,0480%	0,0177	0,0480%	0,0177
Inter Regional	1,0530%	0,1113	1,0480%	0,1113	1,0480%	0,1113

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%	0,0185	0,0420%	0,0185	0,0420%	0,0185
Intra EEA	0,1700%	0,0228	0,1620%	0,0228	0,1620%	0,0228
Intra Western	0,1700%	0,0228	0,1620%	0,0228	0,1620%	0,0228
Inter Regional	0,8000%	0,1410	0,7920%	0,1410	0,7920%	0,1410
Card not present (ECOM)	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0680%	0,0185	0,0600%	0,0185	0,0600%	0,0185
Intra EEA	0,2130%	0,0228	0,2050%	0,0228	0,2050%	0,0228
Intra Western	0,2130%	0,0228	0,2050%	0,0228	0,2050%	0,0228
Inter Regional	0,9860%	0,1410	0,9860%	0,1410	0,9860%	0,1410
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%	0,0185	0,0750%	0,0185	0,0750%	0,0185
Intra EEA	0,2200%	0,0228	0,2200%	0,0228	0,2200%	0,0228
Intra Western	0,2200%	0,0228	0,2200%	0,0228	0,2200%	0,0228
Inter Regional	0,9000%	0,1410	0,9000%	0,1410	0,9000%	0,1410

**Excluding transaction specific fines and fees. These can vary depending on issuer country, currency of transaction and if transaction is made with a commercial card.*

Card Scheme fees - Poland

Latest update 10/2026

VISA*

	Sales					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0980%	0,0089	0,0930%	0,0089	0,0930%	0,0089
Intra EEA	0,0980%	0,0177	0,0930%	0,0177	0,0930%	0,0177
Intra Regional non EEA	0,0980%	0,0177	0,0930%	0,0177	0,0930%	0,0177
Inter Regional	0,5480%	0,1113	0,5430%	0,1113	0,5430%	0,1113
Card not present (ECOM)	**Sales**					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0980%	0,0389	0,0930%	0,0389	0,0930%	0,0389
Intra EEA	0,0980%	0,0477	0,0930%	0,0477	0,0930%	0,0477
Intra Regional non EEA	0,0980%	0,0477	0,0930%	0,0477	0,0930%	0,0477
Inter Regional	1,0980%	0,1513	1,0930%	0,1513	1,0930%	0,1513
Card not present (MOTO)	**Sales**					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0980%	0,0089	0,0930%	0,0089	0,0930%	0,0089
Intra EEA	0,0980%	0,0177	0,0930%	0,0177	0,0930%	0,0177
Intra Regional non EEA	0,0980%	0,0177	0,0930%	0,0177	0,0930%	0,0177
Inter Regional	1,0980%	0,1113	1,0930%	0,1113	1,0930%	0,1113

Mastercard*/**

Card present	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,1630%	0,0195	0,1678%	0,0195	0,1678%	0,0195
Intra EEA	0,2730%	0,0238	0,2730%	0,0238	0,2730%	0,0238
Intra Western	0,2730%	0,0238	0,2730%	0,0238	0,2730%	0,0238
Inter Regional	0,9030%	0,1870	0,9030%	0,1870	0,9030%	0,1870
Card not present (ECOM)	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,1810%	0,0195	0,1810%	0,0195	0,1810%	0,0195
Intra EEA	0,3160%	0,0238	0,3160%	0,0238	0,3160%	0,0238
Intra Western	0,3160%	0,0238	0,3160%	0,0238	0,3160%	0,0238
Inter Regional	1,0890%	0,1870	1,0890%	0,1870	1,0890%	0,1870
Card not present (MOTO)	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,1880%	0,0195	0,1880%	0,0195	0,1880%	0,0195
Intra EEA	0,3230%	0,0238	0,3230%	0,0238	0,3230%	0,0238
Intra Western	0,3230%	0,0238	0,3230%	0,0238	0,3230%	0,0238
Inter Regional	1,0030%	0,1870	1,0030%	0,1870	1,0030%	0,1870

**Excluding transaction specific fines and fees. These can vary depending on issuer country, currency of transaction and if transaction is made with a commercial card.*

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

Card Scheme fees - Sweden

Latest update 10/2026

VISA*

	Sales					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0525%	0,0089	0,0525%	0,0089	0,0525%	0,0089
Intra EEA	0,0525%	0,0177	0,0525%	0,0177	0,0525%	0,0177
Intra Regional non EEA	0,0650%	0,0177	0,0650%	0,0177	0,0650%	0,0177
Inter Regional	0,5150%	0,1113	0,5150%	0,1113	0,5150%	0,1113
Card not present (ECOM)	**Sales**					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0525%	0,0389	0,0525%	0,0389	0,0525%	0,0389
Intra EEA	0,0525%	0,0477	0,0525%	0,0477	0,0525%	0,0477
Intra Regional non EEA	0,0650%	0,0477	0,0650%	0,0477	0,0650%	0,0477
Inter Regional	1,0650%	0,1513	1,0650%	0,1513	1,0650%	0,1513
Card not present (MOTO)	**Sales**					
	Credit Cards		Debit Cards		VPAY	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0525%	0,0089	0,0525%	0,0089	0,0525%	0,0089
Intra EEA	0,0525%	0,0177	0,0525%	0,0177	0,0525%	0,0177
Intra Regional non EEA	0,0650%	0,0177	0,0650%	0,0177	0,0650%	0,0177
Inter Regional	1,0650%	0,1113	1,0650%	0,1113	1,0650%	0,1113

Mastercard*

Card present	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0395%	0,0185	0,0395%	0,0185	0,0395%	0,0185
Intra EEA	0,1595%	0,0228	0,1595%	0,0228	0,1595%	0,0228
Intra Western	0,1595%	0,0228	0,1595%	0,0228	0,1595%	0,0228
Inter Regional	0,7895%	0,1410	0,7895%	0,1410	0,7895%	0,1410
Card not present (ECOM)	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0575%	0,0185	0,0575%	0,0185	0,0575%	0,0185
Intra EEA	0,2025%	0,0228	0,2025%	0,0228	0,2025%	0,0228
Intra Western	0,2025%	0,0228	0,2025%	0,0228	0,2025%	0,0228
Inter Regional	0,9755%	0,1410	0,9755%	0,1410	0,9755%	0,1410
Card not present (MOTO)	**Sales**					
	Credit Cards		Debit Cards		Maestro	
Region	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**	**Fee in %**	**Fee in €**
Domestic	0,0645%	0,0185	0,0645%	0,0185	0,0645%	0,0185
Intra EEA	0,2095%	0,0228	0,2095%	0,0228	0,2095%	0,0228
Intra Western	0,2095%	0,0228	0,2095%	0,0228	0,2095%	0,0228
Inter Regional	0,8895%	0,1410	0,8895%	0,1410	0,8895%	0,1410

**Excluding transaction specific fines and fees. These can vary depending on issuer country, currency of transaction and if transaction is made with a commercial card.*