



Card Scheme fees - Denmark

Latest update 03/2026

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0375%	0.0100	0.0175%	0.0100	0.0175%	0.0100
Intra EEA		0.0375%	0.0188	0.0175%	0.0188	0.0175%	0.0188
Intra Regional non EEA**		0.0500%	0.0188	0.0300%	0.0188	0.0300%	0.0188
Inter Regional		0.5000%	0.1124	0.4800%	0.1124	0.4800%	0.1124
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%	0.0380	0.0355%	0.0380	0.0355%	0.0380
Intra EEA		0.0405%	0.0468	0.0355%	0.0468	0.0355%	0.0468
Intra Regional non EEA**		0.0530%	0.0468	0.0480%	0.0468	0.0480%	0.0468
Inter Regional		1.0530%	0.1524	1.0480%	0.1524	1.0480%	0.1524
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%	0.0100	0.0355%	0.0100	0.0355%	0.0100
Intra EEA		0.0405%	0.0188	0.0355%	0.0188	0.0355%	0.0188
Intra Regional non EEA**		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Inter Regional		1.0530%	0.1124	1.0480%	0.1124	1.0480%	0.1124

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%	0.0184	0.0520%	0.0184	0.0520%	0.0184
Intra EEA		0.1620%	0.0227	0.1620%	0.0227	0.1620%	0.0227
Intra Western		0.1620%	0.0227	0.1620%	0.0227	0.1620%	0.0227
Inter Regional		0.7920%	0.1409	0.7920%	0.1409	0.7920%	0.1409
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0675%	0.0184	0.0675%	0.0184	0.0675%	0.0184
Intra EEA		0.2025%	0.0227	0.2025%	0.0227	0.2025%	0.0227
Intra Western		0.2025%	0.0227	0.2025%	0.0227	0.2025%	0.0227
Inter Regional		0.9730%	0.1409	0.9730%	0.1409	0.9730%	0.1409
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%	0.0184	0.0770%	0.0184	0.0770%	0.0184
Intra EEA		0.2120%	0.0227	0.2120%	0.0227	0.2120%	0.0227
Intra Western		0.2120%	0.0227	0.2120%	0.0227	0.2120%	0.0227
Inter Regional		0.8920%	0.1409	0.8920%	0.1409	0.8920%	0.1409

*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 03/2026

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0530%	0.0100	0.0480%	0.0100	0.0480%	0.0100
Intra EEA		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Intra Regional non EEA**		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Inter Regional		0.5030%	0.1124	0.4980%	0.1124	0.4980%	0.1124
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%	0.0380	0.0480%	0.0380	0.0480%	0.0380
Intra EEA		0.0530%	0.0468	0.0480%	0.0468	0.0480%	0.0468
Intra Regional non EEA**		0.0530%	0.0468	0.0480%	0.0468	0.0480%	0.0468
Inter Regional		1.0530%	0.1524	1.0480%	0.1524	1.0480%	0.1524
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%	0.0100	0.0480%	0.0100	0.0480%	0.0100
Intra EEA		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Intra Regional non EEA**		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Inter Regional		1.0530%	0.1124	1.0480%	0.1124	1.0480%	0.1124

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%	0.0184	0.0390%	0.0184	0.0390%	0.0184
Intra EEA		0.0390%	0.0227	0.0390%	0.0227	0.0390%	0.0227
Intra Western		0.1590%	0.0227	0.1590%	0.0227	0.1590%	0.0227
Inter Regional		0.7890%	0.1409	0.7890%	0.1409	0.7890%	0.1409
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0545%	0.0184	0.0545%	0.0184	0.0545%	0.0184
Intra EEA***		0.0719%	0.0227	0.0719%	0.0227	0.0719%	0.0227
Intra Western		0.1995%	0.0227	0.1995%	0.0227	0.1995%	0.0227
Inter Regional		0.9700%	0.1409	0.9700%	0.1409	0.9700%	0.1409
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%	0.0184	0.0640%	0.0184	0.0640%	0.0184
Intra EEA***		0.0814%	0.0227	0.0814%	0.0227	0.0814%	0.0227
Intra Western		0.2090%	0.0227	0.2090%	0.0227	0.2090%	0.0227
Inter Regional		0.8890%	0.1409	0.8890%	0.1409	0.8890%	0.1409

*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 03/2026

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0355%	0.0100	0.0285%	0.0100	0.0285%	0.0100
Intra EEA		0.0355%	0.0188	0.0285%	0.0188	0.0285%	0.0188
Intra Regional non EEA**		0.0480%	0.0188	0.0410%	0.0188	0.0410%	0.0188
Inter Regional		0.4980%	0.1124	0.4910%	0.1124	0.4910%	0.1124
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%	0.0380	0.0285%	0.0380	0.0285%	0.0380
Intra EEA		0.0355%	0.0468	0.0285%	0.0468	0.0285%	0.0468
Intra Regional non EEA**		0.0480%	0.0468	0.0410%	0.0468	0.0410%	0.0468
Inter Regional		1.0480%	0.1524	1.0410%	0.1524	1.0410%	0.1524
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%	0.0100	0.0285%	0.0100	0.0285%	0.0100
Intra EEA		0.0355%	0.0188	0.0285%	0.0188	0.0285%	0.0188
Intra Regional non EEA**		0.0480%	0.0188	0.0410%	0.0188	0.0410%	0.0188
Inter Regional		1.0480%	0.1124	1.0410%	0.1124	1.0410%	0.1124

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%	0.0184	0.0410%	0.0184	0.0410%	0.0184
Intra EEA		0.0410%	0.0227	0.0410%	0.0227	0.0410%	0.0227
Intra Western		0.1610%	0.0227	0.1610%	0.0227	0.1610%	0.0227
Inter Regional		0.7910%	0.1409	0.7910%	0.1409	0.7910%	0.1409
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0565%	0.0184	0.0565%	0.0184	0.0565%	0.0184
Intra EEA***		0.0705%	0.0227	0.0705%	0.0227	0.0705%	0.0227
Intra Western		0.2015%	0.0227	0.2015%	0.0227	0.2015%	0.0227
Inter Regional		0.9720%	0.1409	0.9720%	0.1409	0.9720%	0.1409
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%	0.0184	0.0660%	0.0184	0.0660%	0.0184
Intra EEA***		0.0800%	0.0227	0.0800%	0.0227	0.0800%	0.0227
Intra Western		0.2110%	0.0227	0.2110%	0.0227	0.2110%	0.0227
Inter Regional		0.8910%	0.1409	0.8910%	0.1409	0.8910%	0.1409

*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 03/2026

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0530%	0.0100	0.0480%	0.0100	0.0480%	0.0100
Intra EEA		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Intra Regional non EEA**		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Inter Regional		0.5030%	0.1124	0.4980%	0.1124	0.4980%	0.1124
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%	0.0380	0.0480%	0.0380	0.0480%	0.0380
Intra EEA		0.0530%	0.0468	0.0480%	0.0468	0.0480%	0.0468
Intra Regional non EEA**		0.0530%	0.0468	0.0480%	0.0468	0.0480%	0.0468
Inter Regional		1.0530%	0.1524	1.0480%	0.1524	1.0480%	0.1524
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%	0.0100	0.0480%	0.0100	0.0480%	0.0100
Intra EEA		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Intra Regional non EEA**		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Inter Regional		1.0530%	0.1124	1.0480%	0.1124	1.0480%	0.1124

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%	0.0184	0.0410%	0.0184	0.0410%	0.0184
Intra EEA		0.0410%	0.0227	0.0410%	0.0227	0.0410%	0.0227
Intra Western		0.1610%	0.0227	0.1610%	0.0227	0.1610%	0.0227
Inter Regional		0.7910%	0.1409	0.7910%	0.1409	0.7910%	0.1409
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0565%	0.0184	0.0565%	0.0184	0.0565%	0.0184
Intra EEA***		0.0587%	0.0227	0.0587%	0.0227	0.0587%	0.0227
Intra Western		0.2015%	0.0227	0.2015%	0.0227	0.2015%	0.0227
Inter Regional		0.9720%	0.1409	0.9720%	0.1409	0.9720%	0.1409
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%	0.0184	0.0660%	0.0184	0.0660%	0.0184
Intra EEA***		0.0682%	0.0227	0.0682%	0.0227	0.0682%	0.0227
Intra Western		0.2110%	0.0227	0.2110%	0.0227	0.2110%	0.0227
Inter Regional		0.8910%	0.1409	0.8910%	0.1409	0.8910%	0.1409

*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 03/2026

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0530%	0.0100	0.0480%	0.0100	0.0480%	0.0100
Intra EEA		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Intra Regional non EEA**		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Inter Regional		0.5030%	0.1124	0.4980%	0.1124	0.4980%	0.1124
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%	0.0100	0.0480%	0.0100	0.0480%	0.0100
Intra EEA		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Intra Regional non EEA**		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Inter Regional		0.5030%	0.1124	0.4980%	0.1124	0.4980%	0.1124
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%	0.0100	0.0480%	0.0100	0.0480%	0.0100
Intra EEA		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Intra Regional non EEA**		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Inter Regional		1.0530%	0.1124	1.0480%	0.1124	1.0480%	0.1124

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%	0.0184	0.0410%	0.0184	0.0410%	0.0184
Intra EEA		0.0410%	0.0227	0.0410%	0.0227	0.0410%	0.0227
Intra Western		0.1610%	0.0227	0.1610%	0.0227	0.1610%	0.0227
Inter Regional		0.7910%	0.1409	0.7910%	0.1409	0.7910%	0.1409
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0565%	0.0184	0.0565%	0.0184	0.0565%	0.0184
Intra EEA***		0.0595%	0.0227	0.0595%	0.0227	0.0595%	0.0227
Intra Western		0.2015%	0.0227	0.2015%	0.0227	0.2015%	0.0227
Inter Regional		0.9720%	0.1409	0.9720%	0.1409	0.9720%	0.1409
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%	0.0184	0.0660%	0.0184	0.0660%	0.0184
Intra EEA***		0.0690%	0.0227	0.0690%	0.0227	0.0690%	0.0227
Intra Western		0.2110%	0.0227	0.2110%	0.0227	0.2110%	0.0227
Inter Regional		0.8910%	0.1409	0.8910%	0.1409	0.8910%	0.1409

*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 03/2026

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0405%	0.0100	0.0175%	0.0100	0.0175%	0.0100
Intra EEA		0.0405%	0.0188	0.0175%	0.0188	0.0175%	0.0188
Intra Regional non EEA**		0.0530%	0.0188	0.0300%	0.0188	0.0300%	0.0188
Inter Regional		0.5030%	0.1124	0.4800%	0.1124	0.4800%	0.1124
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%	0.0380	0.0355%	0.0380	0.0355%	0.0380
Intra EEA		0.0405%	0.0468	0.0355%	0.0468	0.0355%	0.0468
Intra Regional non EEA**		0.0530%	0.0468	0.0480%	0.0468	0.0480%	0.0468
Inter Regional		1.0530%	0.1524	1.0480%	0.1524	1.0480%	0.1524
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%	0.0100	0.0355%	0.0100	0.0355%	0.0100
Intra EEA		0.0405%	0.0188	0.0355%	0.0188	0.0355%	0.0188
Intra Regional non EEA**		0.0530%	0.0188	0.0480%	0.0188	0.0480%	0.0188
Inter Regional		1.0530%	0.1124	1.0480%	0.1124	1.0480%	0.1124

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%	0.0184	0.0420%	0.0184	0.0420%	0.0184
Intra EEA		0.1700%	0.0227	0.1620%	0.0227	0.1620%	0.0227
Intra Western		0.1700%	0.0227	0.1620%	0.0227	0.1620%	0.0227
Inter Regional		0.8000%	0.1409	0.7920%	0.1409	0.7920%	0.1409
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%	0.0184	0.0575%	0.0184	0.0575%	0.0184
Intra EEA		0.2105%	0.0227	0.2025%	0.0227	0.2025%	0.0227
Intra Western		0.2105%	0.0227	0.2025%	0.0227	0.2025%	0.0227
Inter Regional		0.9810%	0.1409	0.9810%	0.1409	0.9810%	0.1409
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%	0.0184	0.0750%	0.0184	0.0750%	0.0184
Intra EEA		0.2200%	0.0227	0.2200%	0.0227	0.2200%	0.0227
Intra Western		0.2200%	0.0227	0.2200%	0.0227	0.2200%	0.0227
Inter Regional		0.9000%	0.1409	0.9000%	0.1409	0.9000%	0.1409

*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 03/2026

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0980%	0.0100	0.0930%	0.0100	0.0930%	0.0100
Intra EEA		0.0980%	0.0188	0.0930%	0.0188	0.0930%	0.0188
Intra Regional non EEA**		0.0980%	0.0188	0.0930%	0.0188	0.0930%	0.0188
Inter Regional		0.5480%	0.1124	0.5430%	0.1124	0.5430%	0.1124
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%	0.0300	0.0930%	0.0300	0.0930%	0.0300
Intra EEA		0.0980%	0.0388	0.0930%	0.0388	0.0930%	0.0388
Intra Regional non EEA**		0.0980%	0.0388	0.0930%	0.0388	0.0930%	0.0388
Inter Regional		1.0980%	0.1324	1.0930%	0.1324	1.0930%	0.1324
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%	0.0100	0.0930%	0.0100	0.0930%	0.0100
Intra EEA		0.0980%	0.0188	0.0930%	0.0188	0.0930%	0.0188
Intra Regional non EEA**		0.0980%	0.0188	0.0930%	0.0188	0.0930%	0.0188
Inter Regional		1.0980%	0.1124	1.0930%	0.1124	1.0930%	0.1124

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%	0.0194	0.1678%	0.0194	0.1678%	0.0194
Intra EEA		0.2730%	0.0237	0.2730%	0.0237	0.2730%	0.0237
Intra Western		0.2730%	0.0237	0.2730%	0.0237	0.2730%	0.0237
Inter Regional		0.9030%	0.1869	0.9030%	0.1869	0.9030%	0.1869
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.1785%	0.0194	0.1785%	0.0194	0.1785%	0.0194
Intra EEA		0.3135%	0.0237	0.3135%	0.0237	0.3135%	0.0237
Intra Western		0.3135%	0.0237	0.3135%	0.0237	0.3135%	0.0237
Inter Regional		1.0840%	0.1869	1.0840%	0.1869	1.0840%	0.1869
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%	0.0194	0.1880%	0.0194	0.1880%	0.0194
Intra EEA		0.3230%	0.0237	0.3230%	0.0237	0.3230%	0.0237
Intra Western		0.3230%	0.0237	0.3230%	0.0237	0.3230%	0.0237
Inter Regional		1.0030%	0.1869	1.0030%	0.1869	1.0030%	0.1869

*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 03/2026

VISA*

		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0425%	0.0100	0.0425%	0.0100	0.0425%	0.0100
Intra EEA		0.0425%	0.0188	0.0425%	0.0188	0.0425%	0.0188
Intra Regional non EEA**		0.0550%	0.0188	0.0550%	0.0188	0.0550%	0.0188
Inter Regional		0.5050%	0.1124	0.5050%	0.1124	0.5050%	0.1124
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0445%	0.0380	0.0445%	0.0380	0.0445%	0.0380
Intra EEA		0.0445%	0.0468	0.0445%	0.0468	0.0445%	0.0468
Intra Regional non EEA**		0.0570%	0.0468	0.0570%	0.0468	0.0570%	0.0468
Inter Regional		1.0570%	0.1524	1.0570%	0.1524	1.0570%	0.1524
Card not present (MOTO)		Sales					
		Credit Cards		Debit Cards		VPAY	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0445%	0.0100	0.0445%	0.0100	0.0445%	0.0100
Intra EEA		0.0445%	0.0188	0.0445%	0.0188	0.0445%	0.0188
Intra Regional non EEA**		0.0570%	0.0188	0.0570%	0.0188	0.0570%	0.0188
Inter Regional		1.0570%	0.1124	1.0570%	0.1124	1.0570%	0.1124

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%	0.0184	0.0395%	0.0184	0.0395%	0.0184
Intra EEA		0.1595%	0.0227	0.1595%	0.0227	0.1595%	0.0227
Intra Western		0.1595%	0.0227	0.1595%	0.0227	0.1595%	0.0227
Inter Regional		0.7895%	0.1409	0.7895%	0.1409	0.7895%	0.1409
Card not present (ECOM)		Sales					
		Credit Cards		Debit Cards		Maestro	
Region		Fee in %	Fee in €	Fee in %	Fee in €	Fee in %	Fee in €
Domestic		0.0550%	0.0184	0.0550%	0.0184	0.0550%	0.0184
Intra EEA		0.2000%	0.0227	0.2000%	0.0227	0.2000%	0.0227
Intra Western		0.2000%	0.0227	0.2000%	0.0227	0.2000%	0.0227
Inter Regional		0.9705%	0.1409	0.9705%	0.1409	0.9705%	0.1409
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%	0.0184	0.0645%	0.0184	0.0645%	0.0184
Intra EEA		0.2095%	0.0227	0.2095%	0.0227	0.2095%	0.0227
Intra Western		0.2095%	0.0227	0.2095%	0.0227	0.2095%	0.0227
Inter Regional		0.8895%	0.1409	0.8895%	0.1409	0.8895%	0.1409

*Average fees excluding transaction specific fees and fines

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