

Online payments via IdoPay Price List

Effective from the 26th of February 2025 until its cancellation

The operator according to this Price List shall mean IdoPayments sp. z o. o. IdoPayments sp. z o. o. organizes the possibility of handling IdoPay electronic payments, BLIK and the so-called PayByLinks (instant, automatic bank payments) and card payments. Operator transfers payments received to its bank account from BLIK and PayByLink to the Client's bank account (Merchant). The commission fees are the net amount of the balance.

1. **Commission for handling payments with automatically booked payment (Pay-By-Link, BLIK, , card payments)**– 1.3% (the rate may be negotiated).
2. Commission for card payments under the IF++ model.
Card payment service fee is the sum of the following components: interchange fee, Visa/Mastercard fee, Operator fee.
 - . The interchange fee, as a component of the IF++ settlement, is a fee paid to the payment card issuer (bank). These fees vary from card to card and range from 0.20% to 2.50% of the transaction value
[] details of fees for Visa cards: <https://www.visa.pl/plac-z-visa/wybor-agenta-rozliczeniowego.html>
[] details of Mastercard/Maestro charges: <https://www.mastercard.pl/pl-pl/klient-biznesowy/punkty-handlowo-uslugowe/pierwsze-kroki/zrozumiec-oplate-interchange.html>
 - . Visa/Mastercard fee, as a component of the IF++ model settlement, set by the card scheme operator. These fees vary from 0.03% to 25% of the transaction value
 1. detailed information on fees for Visa cards: <https://www.visa.pl/plac-z-visa/wybor-agenta-rozliczeniowego.html>
 2. detailed information on fees for Mastercard/Maestro: MasterCard: <https://www.mastercard.pl/content/dam/public/mastercardcom/eu/pl/pl/Punkty-handlowo-uslugowe/Pricing-tabela-PL-poprawka.pdf>
 - . Operators fee - 0.7% (rate may be negotiated).

3. Fee for a recognized chargeback complaint – £25/25€/25\$

The fee applies only to card payments for which a chargeback type complaint will eventually be recognized. The fee is paid to the card acquirer and is calculated in the same amount as the Operator is obliged to pay. The amount of the fee is independent of the amount of the transaction being complaint.

4. Commission for the Multicurrency Service for card transactions

Transactions performed with the Card in PLN, EUR, GBP, USD or CZK and settled in the same currency (1:1), are exempt from additional commission in this service, i.e. Merchant does not incur additional costs that would be related to currency conversion. An additional commission (i.e. a commission in addition to the commission for the provision of the IdoPay service) of 1% is charged for other currency transactions with the Card.

The additional commission shall be added for Merchants with whom an agreement for the IdoPay Service will be concluded as of 26.02.2025. For Merchants who are customers of IdoPayments sp. z o. o. for the IdoPay Service as of 25.02.2025, an additional commission will be charged from the moment the Multicurrency Service is enabled for Card transactions - an additional commission will not be charged when using the settings available until 25.02.2025, i.e.: where the Payment currencies and settlement currencies are:

| Transaction Currency | Settlement Currency |
|---|----------------------------|
| EUR, CAD, BGN, VND, RON, JPY, TRY, ISK, AUD, DKK, HUF, ILS, KRW, SEK, UAH, HRK, NOK, CHF, BYR, BYN, RUB | EUR |