

## Price List of **Online payments via IdoPay**

Effective from the 1st of June 2022 until its cancellation

The operator according to this Price List shall mean IdoPayments sp. z o. o. which provides the payment service for the Customer who is also a Merchant. Operator organizes the possibility of handling IdoPay electronic payments, BLIK, 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) – 1.3%**  
(the rate may be negotiated).

1. Card payment processing fee in the IF++ model

2. The card payment processing fee is the sum of the fees of the following components: interchange fee, Visa/Mastercard fee, Operator fee

2. The interchange fee, as a component of the settlement in the IF++ model, 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.

1. detailed information on fees for Visa cards: <https://www.visa.co.uk/about-visa/visain-europe/fees-and-interchange.html>

2. detailed information on fees for Mastercard/Maestro cards: <https://www.mastercard.pl/pl-pl/klient-biznesowy/punkty-handlowouslugowe/pierwsze-kroki/zrozumiec-oplate-interchange.html>

3. Visa/Mastercard fee, as a component of the IF++ model settlement, set by the payment card system operator. These fees vary from 0.03% to 25% of the transaction value

1. Detailed information on fees for Visa: <https://www.visa.pl/plac-z-visa/wyboragenta-rozliczeniowego.html>

2. Detailed information on fees for Mastercard/Maestro: MasterCard: <https://www.mastercard.pl/content/dam/public/mastercardcom/eu/pl/pl/Punkty-handlowouslugowe/Pricing-tabela-PL-poprawka.pdf>

4. Operator's fee - 0.7% (the rate can be negotiated).

**2. Fee for a recognised chargeback complaint – £25/25€/25\$**

The fee applies only to card payments for which a chargeback complaint is finally accepted. The fee is paid to the card acquirer and is charged in the same amount as the Operator is obliged to pay it. The amount of the fee is independent of the amount of the advertised transaction.