

## Pricing Table: Effective 1 February 2021

Plan	Start-Up	Growth	Enterprise
<b>Monthly Transaction Volumes</b>	<b>&lt; or = \$2,000</b>	<b>&gt;\$2,000</b>	<b>&gt;\$50,000</b>
<b>Monthly Fixed</b>	\$49.99	None	Contact our Sales Team for a bespoke pricing plan
<b>Transaction Fees</b>	Free	2.85% + \$0.27 per transaction (Subject to \$49.99 minimum transaction fee)	
<b>Setup Fee</b>	From \$250		
<b>Standard Integration Fee</b>	Free		
<b>Custom Integration Fee</b>	To be determined		
<b>Chargeback Fee</b>	\$25		
<b>Rolling Reserve</b>	Subject to underwriting		
<b>Security Deposit</b>	Subject to underwriting		
<b>Refund Fee</b>	Free		
<b>Exchange Rate/FX Conversion</b>	1.00%		
<b>Pre-Authorization Fee</b>	\$0.10 per authorization		
<b>Tokenization Request Fee</b>	Free		
<b>Tokenized Transaction Fee (if applicable)</b>	\$0.10		
<b>Hold Days</b>	Subject to underwriting		
<b>Minimum Payout</b>	\$300		
<b>Wire Transfer Fee</b>	Bank Charges +\$1 for all currencies		
<b>Minimum Balance to be Maintained in the Merchant Account</b>	\$100		
All prices are exclusive of VAT. A reference to a "month" means a calendar month			

### *Pricing Table: Terms and Conditions, effective from 1 February 2021*

*These terms and conditions shall complement those of the Merchant Service Agreement, as well as those published on PayTabs' website and mobile applications from time to time.*

- Start-up merchants continue to pay the \$49.99 monthly fixed fee and no 'per' transaction fees.
- Growth Merchants continue to pay transaction fees and no fixed fees.
- Once a merchant matures to a Growth Merchant, they retain that status, resulting in more stable, simple and predictable billing. As such, when the Growth status is reached, the Merchant will no longer be moved back to the Start-up plan if volumes drop below \$2000 in subsequent months.
- Growth merchants will be subject to a minimum monthly transaction fee of \$49.99. That is, if transaction fees during the month are less than \$49.99 a top up fee will be processed at the end of the month.
- Transaction fee in relation to the Growth Merchants is applied to transactions during the month as the transactions are processed.
- Monthly fixed fees to Start-up Merchants will be billed in advance at the beginning of each month.
- If a Start-up Merchant's transaction volumes exceed \$2000, they will be billed the fixed fee for the first \$2000 of transactions and transaction fees on volumes exceeding \$2000 only in that month of transition, the following month they will be moved to the Growth plan. Once on Growth plan they will remain on growth plan and will not be charged the fixed fee, they will instead incur transaction fees as noted in the points above.
- If a Merchant's available balance on the Start-up or Growth Plan falls below a \$100 at the beginning of the month (e.g., prior to the application of the monthly fixed fee for Start-up Merchants) they will receive an alert notification that their account is at risk of suspension and funds need to be added to their account to restore the minimum balance requirement.
- If a Merchants balance drops below \$50 their account will be suspended until additional funds are added to their account increasing their balance to \$100 or more.
- Available balances can also be negatively impacted by Chargebacks which can occur during the month, to avoid temporary suspension Merchants are encouraged to keep sufficient funds in their account to cover such charges and maintain the minimum balance at all times. Payout schedule will typically be on Monday's after the period of applicable hold days. PayTabs reserves the right to amend or shift from the current payout schedule to any other preferred schedule at any time.
  - Monday payout schedule is for Startup and Growth Merchants.
  - Enterprise Merchants have an option to withdraw funds as per their preferred payout schedule and in any case with minimum one payout withdrawal request per day
- All fees and charges shown above are exclusive of VAT. The Merchant is obligated to settle any VAT payments that are due, on demand. PayTabs may withhold any VAT or other tax or levy obligation if required or requested to do so, in accordance with the applicable laws and regulations.
- Transactions in foreign currencies use the actual exchange rate at the time of processing; a conversion fee is applied on foreign currency transactions at the rate determined by PayTabs.
- All supported payment methods are subject to the respective fees prescribed by PayTabs.
- Pursuant to the specific terms of the Agreement., there may be additional fees (of various nature), costs, fines, penalties, levies etc. that may be imposed or applied by the card schemes and/or acquiring institutions in relation to all or one or more transactions. Any such fees, costs, fines, penalties, levies etc. as when charged/applied by the card schemes and /or acquiring institutions shall be borne by the Merchant.
- The fees and charges as detailed above and/or elsewhere (as part of a signed agreement) are non-refundable. To be clear, set up fee and/or any other fees and charges including but not limited to, integration fee, monthly fee, transaction fee or such other fees or charges applied/collected as per the terms of a signed agreement and/or this Schedule, are non-refundable.

- Charges stated above are in US dollars and may be applied equivalently in any other relevant currency at the sole discretion of PayTabs or where so required in accordance with the applicable laws and regulations.
- Upon account closure request or termination of services, the applicable fees and charges will be collected in full for the entire duration of such calendar month, irrespective of whether such termination took place immediately after the Merchant account made live or in the earlier weeks /later part of a calendar month.
- Merchant is obligated to settle any and all accrued dues (including the fees and charges detailed hereinabove) to PayTabs without any delays. Should there be any delay in payment of fees, charges, or any such other amount due/outstanding in relation to a Merchant's account, PayTabs reserves the right to suspend all or one or more of its services to the Merchant for an indefinite period and/or terminate the relationship with such Merchant at any time, at its sole discretion, with necessary collection of dues/recovery proceedings to follow. Any additional costs and expenses incurred by PayTabs in initiating such collections/recovery proceedings shall be ultimately borne by the Merchant.

## Archived Versions:

**Pricing Table: Effective 10 January 2021**

		The Start Up Plan	The Growth Plan	The Enterprise Plan
		For transaction volumes up to \$2,000. Volumes in excess will be priced according to the Growth plan	\$2,000.01 - \$100,000	\$100,000.01+
<b>Monthly Fees</b>		\$49.99	Free	Contact our sales team for a bespoke pricing plan
<b>Transaction Fees</b>		Free	2.85% + \$0.27 per transaction	
<b>Setup Fee</b>		Starting from \$250		
<b>Integration Fee</b>	<b>Standard</b>	Free		
	<b>Custom</b>	To be determined		
<b>Chargeback Fee</b>		\$25		
<b>Rolling Reserve</b>		Subject to underwriting		
<b>Security Deposit</b>		Subject to underwriting		
<b>Refund Fee</b>		\$5 -Waived effective 1 November 2019 until further notice		
<b>Wire Transfer Fee</b>		Bank charge + \$1		
<b>Exchange Rate/FX Conversion</b>		1.00%		
<b>Pre-Authorization Fee (if applicable)</b>		\$0.10 per authorization		
<b>Tokenization Fee</b>		Waived		
<b>Tokenized Transaction Fee (if applicable)</b>		\$0.10		
<b>Hold Days</b>		Subject to underwriting		
<b>Minimum Payout</b>		\$300		

*Pricing Table: Terms and Conditions, effective from 10 January 2021*

- Monthly fees or transaction fees are based on the total transaction volume accumulated at the end of each calendar month and billed as per the point below. These fees may vary and will be applied from one calendar month to another (i.e., Start Up Plan or Growth Plan), subject to the total transaction volume.
- PayTabs reserves the right to collect from the Merchant account minimum fees (as noted in Start Up Plan) per calendar month, in advance, with subsequent adjustments to be carried out at the end of such calendar month subject to the total transaction volume accumulated. For more details on how the monthly fees are calculated, the Merchant may refer to “Frequently Asked Questions – Monthly Fees”, that can be provided on request.
- Payout schedule will typically be on Monday’s after the period of applicable hold days. PayTabs reserves the right to amend or shift from the current payout schedule to any other preferred schedule at any time.

- All fees and charges shown above are exclusive of VAT. The Merchant is obligated to settle any VAT payments that are due, on demand. PayTabs may withhold any VAT or other tax or levy obligation if required or requested to do so, in accordance with the applicable laws and regulations.
- Transactions in foreign currencies use the actual exchange rate at the time of processing; a conversion fee is applied on foreign currency transactions at the rate determined by PayTabs.
- All supported payment methods are subject to the respective fees prescribed by PayTabs.
- Pursuant to the specific terms of the Agreement., there may be additional fees (of various nature), costs, fines, penalties, levies etc. that may be imposed or applied by the card schemes and/or acquiring institutions in relation to all or one or more transactions. Any such fees, costs, fines, penalties, levies etc. as when charged/applied by the card schemes and /or acquiring institutions shall be borne by the Merchant.
- The fees and charges as detailed above and/or elsewhere (as part of a signed agreement) are non-refundable. To be clear, set up fee and/or any other fees and charges including but not limited to, integration fee, monthly fee, transaction fee or such other fees or charges applied/collected as per the terms of a signed agreement and/or this Schedule, are non-refundable.
- Charges stated above are in US dollars and may be applied equivalently in any other relevant currency at the sole discretion of PayTabs.
- Upon account closure request or termination of services, the applicable fees and charges will be collected in full for the entire duration of such calendar month, irrespective of whether such termination took place immediately after the Merchant account made live or in the earlier weeks /later part of a calendar month.
- Merchant is obligated to settle any and all accrued dues (including the fees and charges detailed hereinabove) to PayTabs without any delays. Should there be any delay in payment of fees, charges, or any such other amount due/outstanding in relation to a Merchant's account, PayTabs reserves the right to suspend all or one or more of its services to the Merchant for an indefinite period and/or terminate the relationship with such Merchant at any time, at its sole discretion, with necessary collection of dues/recovery proceedings to follow. Any additional costs and expenses incurred by PayTabs in initiating such collections/recovery proceedings shall be ultimately borne by the Merchant.

## ➤ Pricing Table: Effective 8 December 2019

	The Start Up Plan	The Growth Plan	The Enterprise Plan
	For transaction volumes up to \$2,000. Volumes in excess will be priced according to the Growth plan	\$2,000.01 - \$100,000	\$100,000.01+
Monthly Fees	\$49.99	Free	Contact our sales team for a bespoke pricing plan
Transaction Fees	Free	2.7% + \$0.27 per transaction	
Setup Fee	Starting from \$250		
Integration Fee	Standard	Free	
	Custom	To be determined	
Chargeback Fee	\$25		
Rolling Reserve	Subject to underwriting		
Security Deposit	Subject to underwriting		
Refund Fee	\$5 - <b>Waived effective 1 November 2019 until further notice</b>		
Wire Transfer Fee	Bank charge + \$1		
Exchange Rate/FX Conversion	1.00%		
Pre-Authorization Fee (if applicable)	\$0.10 per authorization		
Tokenization Fee	Waived		
Tokenized Transaction Fee (if applicable)	\$0.10		
Hold Days	Subject to underwriting		
Minimum Payout	\$300		

## Pricing Table: Effective 1 January 2019

		The Start Up Plan	The Growth Plan	The Enterprise Plan
		Up to \$2,000	\$2000.01 - \$100,000	\$100,000.01+
<b>Monthly Fees</b>		\$49.99	Free	Contact our sales team for a bespoke pricing plan
<b>Transaction Fees</b>		Free	2.7% + \$0.27	
<b>Set up Fee</b>		Starting from \$250		
<b>Integration Fee</b>	<b>Standard</b>	Free		
	<b>Custom</b>	To be determined		
<b>Chargeback Fee</b>		\$25		
<b>Rolling Reserve</b>		Subject to underwriting		
<b>Security Deposit</b>		Subject to underwriting		
<b>Refund Fee</b>		\$5		
<b>Wire Transfer Fee</b>		Bank charge + \$1		
<b>Exchange Rate/FX Conversion</b>		1.00%		
<b>Pre-Authorization Fee (if applicable)</b>		\$0.10 per authorization		
<b>Tokenization Fee</b>		Waived		
<b>Tokenized Transaction Fee (if applicable)</b>		\$0.10		
<b>Hold Days</b>		Subject to underwriting		
<b>Minimum Payout</b>		\$300		

- Charges are applied based on the total transaction volume accumulated at the end of each calendar month.
- Payout's will take place on Monday's after the period of hold days.
- All fees and charges shown above are exclusive of VAT.
- Transactions in foreign currencies use the actual exchange rate at the time of processing; a conversion fee is applied on foreign currency transactions.
- Most payment methods are supported and subject to fees as per our standard terms and conditions.
- Other fees and charges are detailed in the standard terms and conditions of our Merchant Services Agreement.
- Charges stated above are in US dollars