

Pricelist

Effective as of 01.09.2020

	IN Pay Standard	IN Pay Platinum	IN Pay Platinum Metal	Debiting order
Card Fees				
Card issuing fee	Free of charge	Free of charge	50 EUR	The day after each issue
Monthly fee	2,50 EUR	12,90 EUR	27,90 EUR	On the last day of the month
Card replacement fee	5,50 EUR	5,50 EUR	50 EUR	The day after each issue
Sending a card by mail	Free of charge	Free of charge		
Card closure fee	Free of charge	Free of charge	Free of charge	
Annual interest rate	18-22%*	12-16%*	12-16%*	On the first day of each month from the amount used after effective grace period
Cash withdrawal fee	2,50 EUR + 3% of the amount	2,50 EUR + 3% of the amount	2,50 EUR + 3% of the amount	For each withdrawal
Conversion fee for transactions in foreign currencies	1,50%	1,50%	1,50%	For each transaction
Inquiry and dispute fees				
Balance inquiry in ATMs	1,50 EUR	1,50 EUR	1,50 EUR	For each inquiry
Paper statement of transactions	5 EUR	5 EUR	5 EUR	For every statement issued
Copy of a receipt (transaction inquiry)	15 EUR	15 EUR	15 EUR	Within 14 working days of each receipt issued
Demand for refund, unjustified	25 EUR	25 EUR	25 EUR	Within 14 working days of each unjustified demand for refund
Convenience service fees				
Lounge Key salon visit fee for cardholder		25 EUR	Free of charge	Within 14 working days after each visit

Lounge Key salon visit fee for person accompanying cardholder	25 EUR	25 EUR	25 EUR	Within 14 working days after each visit
Overdue charge and penalties				
Penalty for using a closed/locked card	65 EUR	65 EUR	65 EUR	Within 14 working days after each case
Penalty for exceeded limit usage	25 EUR	25 EUR	25 EUR	Within 14 working days after each case
Debt notice	5 EUR	5 EUR	5 EUR	After each notice with payment of the debt
Penalty	8% per annum + European Central Bank interest rate			
Debt collection expenses after expiry of contract	Total amount up to 30 EUR if the claim is up to 500 EUR; total amount up to 40 EUR if the claim exceeds 500 EUR and is up to 1 000 EUR; total amount up to 50 EUR if the claim exceeds 1 000 EUR			

*The precise interest rate depends on the credit card type and the client's estimated credit worthiness.