

SKPAY prepaid card Valid from 01.04.2025

Summary of fees:	For population	For business payout vouchers card	For business bill payments card	Not sold products valid from 01.07.2023	
	MasterCard	MasterCard	MasterCard	Maestro ³⁾ Consumer	Maestro ³⁾ Business
Card purchase fee	15,00 €	15,00 €	20,00 €	12,00 €	12,00 €
Card replacement fee	15,00 €	15,00 €	20,00 €	10,00 €	10,00 €
Cash reload at Slovenská pošta or 365.bank branch	2,00 €	2,00 €	2,50 €	2,00 €	2,00 €
Reload by SEPA transfer	0,00 €	1,00 € ¹⁾	2,50 €	0,00 €	1,00 € ¹⁾
Purchase transaction	0,00 €	0,00 €	0,10 €	0,00 €	0,00 €
Purchase with Cashback transaction	0,00 €	0,00 €	0,10 €	0,00 €	0,00 €
ATM withdrawal – 365.bank	1,50 €	1,50 €	3,00 €	1,50 €	1,50 €
ATM withdrawal – other banks	3,00 €	3,00 €	3,00 €	3,00 €	3,00 €
OTC withdrawal – post office in Slovakia	3,00 €	3,00 €	3,00 €	3,00 €	3,00 €
OTC withdrawal - other acceptance locations	3,00 €	3,00 €	3,00 €	3,00 €	3,00 €
ATM PIN change	3,00 €	3,00 €	3,00 €	3,00 €	3,00 €
PIN reprint	5,00 €	5,00 €	5,00 €	5,00 €	5,00 €
ATM or POS balance inquiry	0,20 €	0,20 €	0,20 €	0,20 €	0,20 €
Inactivity fee (charged monthly after 12 months with no credit transactions)	0,50 €	0,50 €	0,50 €	0,50 €	0,50 €
SKPAY surcharge for non-EUR transactions ²⁾	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
Issuance of confirmation at the client's request / Processing of a request outside of standard services at the client's request	10,00 €	10,00 €	10,00 €	10,00 €	10,00 €

¹⁾ The fee is invoiced on the basis of the contract.

²⁾ Txn. are converted with Mastercard exchange rate without any SKPAY surcharge.

³⁾ Product isn't sold since 1.7.2023, cards issued until 30.6.2023 will remain valid until date of expiration.

For product ePOUKAZ na úhradu and ePOUKAZ PAY by square⁴⁾ Valid from 01.03.2025

The amount of the payment in € at Slovak post and BalíkoBOX	regular „ePOUKAZ na úhradu“	ePOUKAZ PAY by square ^{5) 6)}
up to 10,00 € included	1,20 €	1,40 €
10,00 € - 30,00 € included	2,00 €	2,40 €
30,00 € - 150,00 € included	2,50 €	3,00 €
150,00 € - 300,00 € included	3,10 €	3,30 €
300,00 € - 1 500,00 € included	4,10 €	5,10 €
1 500,00 € - 9 999,99 € included	9,10 €	11,00 €

The fee is collected from the payer at the point of sale.

ePOUKAZ na úhradu and ePOUKAZ PAY by square - payment at the ArbiPoint kiosk

Up to 500 € including 2% of the transaction volume, min. 1,5 €

ePOUKAZ na výplatu (payout voucher) Valid from 15.05.2017

Payout voucher issuance 0,80 € + postal tariff

The fee is paid before the payout vouchers are issued.

⁴⁾ The maximum payment amount on BalíkoBOX is up to EUR 300 inclusive.

⁵⁾ In case of special fee schedule agreed between SKPAY and the payee for "Pay by square", the payer will be charged the fee for regular "ePOUKAZ na úhradu".

⁶⁾ Cashback of 0,10€ for Postal card presenting and 0,15€ for Postal card payment.



Additional Service for the SKPAY products

Valid from 01.03.2025

Additional identification of the transaction	3,00 € + VAT / one transaction identification
Additional confirmation at the clients request	10,00 € incl. VAT / one confirmation for one transaction

The fee is charged to requester (applies to other SKPAY products, including Western Union service).

Poštová karta (Postal card)

Valid from 01.03.2025

Poštová karta payment functionality	Fee
Cash withdrawal	1,00 €
Activation of Payment Functionality / PIN change ⁷⁾	1,50 €
Card replacement ⁸⁾	2,50 €
Online reload	1,00 €
Reload by cash, SEPA transfer or direct debit	0,00 €
Issuance of confirmation at the client's request (valid from 03.04.2022)	10,00 €

Rýchly výber (Quick withdrawal) – withdrawal amount in €	Fee ⁹⁾
5,00 € - 20,00 €	1,10 €
20,01 € - 100,00 €	2,70 €
100,01 € - 200,00 €	3,80 €
200,01 € - 400,00 €	5,50 €
400,01 € - 600,00 €	9,50 €
600,01 € - 700,00 €	13,40 €

Rýchly vklad - amount in € at Slovak Post	Fee ¹⁰⁾
up to 10 € included	1,40 €
10,00 € do 30,00 € included	2,40 €
30,00 € do 150,00 € included	3,00 €
150,00 € do 300,00 € included	3,30 €
300,00 € do 1 500,00 € included	5,10 €
1 500,00 € do 9 999,99 € included	11 €

Rýchly vklad - payment at the ArbiPoint kiosk	
Up to 500 € including	2% of the transaction volume, min. 1,5 €

⁷⁾ The fee is collected in cash at the point of sale.⁸⁾ The fee is collected in cash on delivery.⁹⁾ Cashback of 0,10€ for Postal card presenting.¹⁰⁾ Cashback of 0,10€ for Postal card presenting and 0,15€ for Postal card payment.

Poštová karta – Komerčná (Postal business card) payment functionality	Fee
E-money account management	1,00 € / monthly
Activation of Payment Functionality / PIN change ¹¹⁾	1,50 €
Card replacement ¹²⁾	2,50 €
Cash withdrawal	2,00 €
Online reload	1,00 €
Reload by cash, SEPA transfer or direct debit	0,00 €
Issuance of confirmation at the client's request (valid from 03.04.2022)	10,00 €

*Fees are charged from the E-money account.*¹¹⁾ The fee is collected in cash at the point of sale.¹²⁾ The fee is collected in cash on delivery.