

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 square ⁴⁾ Valid from 01.08.2025

The amount of the payment in €	regular „ePOUKAZ na úhradu”	ePOUKAZ PAY by square ^{6) 7)}
up to 10,00 € included	1,20 €	1,40 €
over 10,00 € - 30,00 € included	2,00 €	2,40 €
over 30,00 € - 150,00 € included	2,50 €	3,00 €
over 150,00 € - 300,00 € included ⁵⁾	3,10 €	3,30 €
over 300,00 € - 1 500,00 € included	4,10 €	5,10 €
over 1 500,00 € - 9 999,99 € included	9,10 €	11,00 €

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

⁴⁾ Applies to payments made via the Slovenská pošta, a.s. network and at ArbiPoint kiosks. Payment at ArbiPoint kiosks is only possible by payment card.

⁵⁾ The ePOUKAZ na úhradu and the ePOUKAZ in PAY by square format payable at ArbiPoint kiosks may be paid up to a maximum amount of EUR 500, inclusive. The next pricing tier does not apply to payments made at ArbiPoint kiosks.

⁶⁾ 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”.

⁷⁾ Cashback of 0,10€ for Postal card presenting and 0,15€ for Postal card payment.

ePOUKAZ na výplatu (payout voucher) Valid from 15.05.2017

Payout voucher issuance 0,80 € + postal tariff

Fee charged to the client–issuer for the issuance of the ePOUKAZ na výplatu (electronic disbursement voucher).



Additional Service for the SKPAY products

Valid from 01.03.2025

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

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

Poštová karta (Postal card)

(Postal Card – Commercial / Business), Rýchly výber (Quick withdrawal), Rýchly vklad (Quick deposit)

Valid from 01.08.2025

Poštová karta payment functionality	Fee
Cash withdrawal	1,00 €
Activation of Payment Functionality / PIN change ⁸⁾	1,50 €
Card replacement ⁹⁾	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 € via Slovenská pošta and ArbiPoint kiosks	Fee ¹⁰⁾
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 (Quick deposit) – amount in € at Slovak Post and ArbiPoint kiosk	Fee ¹¹⁾
up to 10 € included	1,40 €
over 10,00 € - 30,00 € included	2,40 €
over 30,00 € - 150,00 € included ¹²⁾	3,00 €
over 150,00 € - 300,00 € included	3,30 €
over 300,00 € - 1 500,00 € included	5,10 €
over 1 500,00 € - 9 999,99 € included	11 €

⁸⁾ The fee is collected in cash at the point of sale.⁹⁾ The fee is collected in cash on delivery.¹⁰⁾ When presenting a Postal card at the post office counter, we will refund you €0.10 to your Postal card in the form of Bonus funds.¹¹⁾ When presenting the Postal Card at the post office counter, we will refund you €0.10, and when paying with the Postal Card, €0.15 will be returned to you in the form of bonus funds on your Postal Card.¹²⁾ Rýchly vklad (Quick deposit) at an ArbiPoint kiosk can be made up to a maximum amount of EUR 500, inclusive. The next pricing tier does not apply to ArbiPoint kiosks.

Poštová karta – Komerčná (Postal business card) payment functionality	Fee
E-money account management	1,00 € / monthly
Activation of Payment Functionality / PIN change ¹³⁾	1,50 €
Card replacement ¹⁴⁾	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.*¹³⁾ The fee is collected in cash at the point of sale.¹⁴⁾ The fee is collected in cash on delivery.