

## SKPAY Prepaid Card Valid from 01.08.2026

Summary of Fees:	For Individuals:	For Business: Payroll card	For Business: Expense card	Not sold products valid from 01.07.2023	
	MasterCard	MasterCard	MasterCard	Maestro <sup>3)</sup> Consumer	Maestro <sup>3)</sup> 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 € <sup>1)</sup>	2,50 €	0,00 €	1,00 € <sup>1)</sup>
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)	1,00 €	1,00 €	1,00 €	1,00 €	1,00 €
SKPAY surcharge for non-EUR transactions <sup>2)</sup>	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	13,00 €	13,00 €	13,00 €	13,00 €	13,00 €

<sup>1)</sup> The fee is invoiced on the basis of the contract.

<sup>2)</sup> Txn. are converted with Mastercard exchange rate without any SKPAY surcharge.

<sup>3)</sup> 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 (Payin eVoucher) and ePOUKAZ PAY by square<sup>4)</sup> Valid from 01.01.2026

Payment Amount in €	Standard ePOUKAZ na úhradu	ePOUKAZ PAY by square <sup>6) 7)</sup>
up to 10,00 € included	1,20 €	1,40 €
over 10,00 € - 30,00 € included	2,20 €	2,60 €
over 30,00 € - 150,00 € included	2,80 €	3,30 €
over 150,00 € - 300,00 € included <sup>5)</sup>	3,30 €	3,50 €
over 300,00 € - 1 500,00 € included	4,90 €	5,90 €
over 1 500,00 € - 9 999,99 € included	9,90 €	11,80 €

The fee is collected from the payer at the point of sale<sup>8)</sup> and at ArbiPoint kiosks.

<sup>4)</sup> 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.

<sup>5)</sup> 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.

<sup>6)</sup> In case of special fee schedule agreed between SKPAY and the payee for "Pay by square", the payer will be charged the fee for standard ePOUKAZ na úhradu.

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

<sup>8)</sup> The maximum amount per single Payin eVoucher / eVoucher in PAY by square form by payment card is 1000€ Incl.

## ePOUKAZ na výplatu (Payout eVoucher) Valid from 01.07.2026

Payout voucher issuance 1,00 € + postal tariff

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



**Poštová karta (Postal card)** Valid from 01.08.2026  
 (Postal Card – Commercial / Business), Rýchly výber (Quick withdrawal), Rýchly vklad (Quick deposit)

Poštová karta payment functionality	Fee
Cash withdrawal	1,00 €
Activation of Payment Functionality / PIN change <sup>8)</sup>	1,50 €
Card replacement <sup>9)</sup>	2,50 €
Online reload	1,00 €
Reload by cash, SEPA transfer or direct debit	0,00 €
Issuance of confirmation at the client's request	13,00 €

Rýchly výber (Quick Withdrawal) – amount in (€) via Slovenská pošta and ArbiPoint kiosks	Fee <sup>10)</sup>
5,00 € - 20,00 €	1,20 €
20,01 € - 100,00 €	2,90 €
100,01 € - 200,00 €	4,10 €
200,01 € - 400,00 €	5,80 €
400,01 € - 600,00 €	9,80 €
600,01 € - 700,00 €	13,60 €

Rýchly vklad (Quick deposit) – amount in (€) at Slovak Post <sup>12)</sup> and ArbiPoint	Fee <sup>13)</sup>
up to 10 € included	1,40 €
over 10,00 € - 30,00 € included	2,60 €
over 30,00 € - 150,00 € included <sup>14)</sup>	3,30 €
over 150,00 € - 300,00 € included	3,50 €
over 300,00 € - 1 500,00 € included	5,90 €
over 1 500,00 € - 9 999,99 € included	11,80 €

<sup>9)</sup> The fee is collected in cash at the point of sale.

<sup>10)</sup> The fee is collected in cash on delivery.

<sup>11)</sup> 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.

<sup>12)</sup> The maximum amount per single Quick deposit by payment card is 1000€ Incl.

<sup>13)</sup> 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.

<sup>14)</sup> Rýchly vklad (Quick deposit) at an ArbiPoint kiosk can be made up to a maximum amount of 999,00 EUR, 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 <sup>15)</sup>	1,50 €
Card replacement <sup>16)</sup>	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	13,00 €

Fees are charged from the E-money account.

<sup>15)</sup> The fee is collected in cash at the point of sale.

<sup>16)</sup> The fee is collected in cash on delivery.

**Additional Service and Coin Processing Fees for SKPAY Products** Effective from 01.08.2026

Additional Identification of a Payment Service Transaction	3,00 € incl. VAT / transaction identification
Additional Issuance of a Confirmation upon Client Request	13,00 € incl. VAT / confirmation for one transaction
Processing of Euro Coins for Payments from 51 pcs and above	0.30 € incl. VAT / 10 pcs (or part thereof), minimum €10.00

The fee for additional transaction identification or the issuance of a confirmation is charged to the requester (applies also to other SKPAY products, including the Western Union service). The coin processing fee is charged to the payer at Slovenská pošta counters when using ePOUKAZ na úhradu, ePOUKAZ PAY by square and Rýchly vklad.

