



## Professional Rates

Prices in euros appended to the T&Cs of the Olky Pro

20-01-26.9 account

## 1 PREAMBLE

The Olky Pro Account is a service provided by OLKY PAYMENT SERVICE PROVIDER SA "OlkyPay," a licensed payment institution subject to prudential supervision by the Luxembourg Financial Sector Supervisory Commission "CSSF." OlkyPay is authorized to operate in France through the freedom of establishment by the Prudential Control and Resolution Authority "ACPR," and is permitted to operate in all other European Union member countries under the freedom to provide services.

The operating methods of the Olky Pro Account are governed by the General Conditions of Use «OlkyPay T&Cs» to which these «Professional Rates» are attached.

The opening of the Olky Pro Account is made through the Iban Express services, the terms of which are governed by the General Conditions of Use «Iban Express T&Cs».

The OlkyPay T&Cs and the Iban Express T&Cs have been brought to your attention prior to your entering into relationship with OlkyPay and may be downloaded at any time from the website: <https://olky.eu>. They must be read and approved before any request to open an Olky Pro account.

The OlkyPay T&Cs and the Iban Express T&Cs have been brought to your attention prior to your entering into relationship with OlkyPay and can be downloaded at any time from the website [www.OlkyPay.com](http://www.OlkyPay.com).

They must be read and approved before any request to open an Olky Pro account.

The Olky Pro Account is a payment account intended for professionals allowing the reception and execution of payment transactions under these pricing conditions.

Value added tax regime:

General case: The payment services provided by OlkyPay are exempt from value added tax.

Special case of services provided by OlkyPay which do not fall within the scope of the general case: When the lessee is not subject to value added tax or when he resides in Luxembourg, the applicable VAT rate is 17%. When the policyholder is subject to VAT, resides in one of the countries of the European Union except Luxembourg and that his valid VAT number has been communicated to OlkyPay, the non-exempt services are subject to the reverse charge mechanism, in accordance with Article 196 of the Council Directive of the European Union 2006/112/EC.

## 2 CLEAR RATES FOR USEFUL SERVICES

### 2.1 Basic offer



Olky Pro Account	
Monthly Subscription for Olky Pro Account with IBAN FR or LU	19,90 €
Account Payment Operations in the SEPA* Zone via SCT or Instant Payment**	
- Received Transfer	FREE
- Fixed Fee per Outgoing Transfer	0,40 €
- Commission per Outgoing Transfer***	0.05 %
- Domiciled SEPA* direct debit (SDD)	FREE
- Rejection for SDD for insufficient funds	5,00 €
- Opposition on SDD	5,00 €
Other services	
- Revocation of a SEPA direct debit mandate*	FREE
- Document search (by document)	12,00 €
- Olky Pro customer service by e-mail	FREE
<i>See additional services of the Olky Pro Account in part IV</i>	

\*The SEPA zone (Single Euro Payments Area) includes the following countries and territories: the 28 members of the European Union + the members of the European Economic Area (EEA) + Switzerland, Andorra, Monaco, San Marino and Vatican City.

\*\*SCT (SEPA Credit Transfer) refers to the standard transfer usually processed within 24 hours. Instant Payment refers to payments made in less than 10 seconds. OlkyPay applies the same rates for SCT and Instant Payments.

\*\*\* Rate proportional to the ICOP index (Article 13.1.3 of the Terms and Conditions). Weighting coefficient: 0.00074.



## MasterCard Business Card

Issuance of the Mastercard Business Card	6,90 €
Monthly subscription MasterCard Business Card	9,90 €
Payment transactions	
<b>Currency Euro</b>	
- Payment	FREE
- Cash withdrawal at DAB <sup>1</sup>	1,90 € + 2,00 %
Payment transactions	
<b>Other currencies</b>	
- Payment	1,90 %
- Cash withdrawal at DAB <sup>1</sup>	1,90 € + 3,90 %
Other services	
- Receipt of a new MasterCard Business Card following its final opposition	19,90 €
- Temporary opposition of the card	FREE
- Reissue of the confidential code of the card	25,00 €
- Olky Pro Customer Service by e-mail	FREE

<sup>1</sup>DAB: Automated Teller Machine

	Limits withdrawal <sup>2</sup>	Payment limits <sup>2</sup>
MasterCard Business Card	Daily limit: 2 500 €  Weekly limit: 5 000 €	Daily limit: 5 000 €  Weekly limit: 10 000 €

<sup>2</sup>Within the limit of the available account balance.



MasterCard Business Premium Card	
Issuance of the MasterCard Business Premium Card	15,90 € 19,90 €
Payment transactions Currency Euro	
- Payment	FREE
- Cash withdrawal at DAB <sup>1</sup>	2,50 € + 1 %
Payment transactions Other currencies	
- Payment	1,80 %
- Cash withdrawal at DAB <sup>1</sup>	2,50 € + 2,80 %
Other services	
- Receipt of a new MasterCard Business Premium card following its final opposition	29,90 €
- Temporary opposition of the card	FREE
- Reissue of the confidential code of the card	25,00 €
- Olky Pro Customer Service by e-mail	FREE

<sup>1</sup>DAB: Automated Teller Machine

	Limits withdrawal <sup>2</sup>	Payment limits <sup>2</sup>
MasterCard Business Premium Card	Daily limit: 10 000 €  Weekly limit: 25 000 €	Daily limit: 50 000 €  Weekly limit: 100 000 €

<sup>2</sup>Within the limit of the available account balance.



## Virtual TPE<sup>1</sup>

Virtual TPE subscription	FREE
Visa, MasterCard and CB card payment transactions <b>France zone</b> <ul style="list-style-type: none"><li>- Commission on electronic payment transaction - <i>standard card</i></li><li>- Commission on electronic payment transaction - <i>business card</i></li><li>- Minimum charge per commission</li></ul>	2,00 % 2,50 % 0,50 €
Visa and MasterCard network card payment transactions <b>€uro<sup>2</sup> zone or rest of the world</b> <ul style="list-style-type: none"><li>- Commission on electronic payment transaction - <i>standard card</i></li><li>- Commission on electronic payment transaction - <i>business card or rest of the world</i></li><li>- Minimum charge per commission</li></ul>	2,50 % 3,20 % 1,00 €
Other services <ul style="list-style-type: none"><li>- Installation costs of a virtual TPE</li><li>- Olky Pro Customer Service by email</li></ul>	29,90 € FREE

<sup>1</sup>TPE: Electronic Payment Terminal

<sup>2</sup>The €uro zone includes 19 Member States: Germany, Austria, Belgium, Cyprus, Spain, Estonia, Finland, France, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia.



## Web banking

Web Banking Subscription (access to the Olky Pro account by internet & by mobile)	FREE
Other services <ul style="list-style-type: none"><li>- Olky Pro Customer Service by internet</li></ul>	FREE

## 2.2 Options



### Fixed, semi-mobile and mobile TPE<sup>1</sup>

Monthly rental of a fixed TPE	12,00 €
Monthly rental of a semi-mobile TPE (Wi-fi & Bluetooth)	24,00 €
Monthly rental of a mobile 3G TPE (3G subscription included)	34,00 €



### Visa, MasterCard and CB card payment transactions

#### France zone

- Commission on electronic payment transaction - <i>standard card</i>	0,90 %
- Commission on transaction - <i>business card</i>	1,50 %
- Minimum charge per commission	0,20 €

### Visa and MasterCard network card payment transactions

#### €uro<sup>2</sup> zone or rest of the world

- Commission on electronic payment transaction - <i>standard card</i>	1,50 %
- Commission on electronic payment transaction - <i>business card or rest of the world</i>	2,50 %
- Minimum charge per commission	0,25 €

### Other services

- Shipping costs for a TPE in Metropolitan France and Luxembourg	30,00 €
- Costs of sending a TPE to the rest of the world	95,00 €
- Security deposit for a fixed TPE	200,00 €
- Security deposit for a semi-mobile TPE	250,00 €
- Security deposit for a mobile TPE	280,00 €
- Olky Pro Customer Service by e-mail	FREE

<sup>1</sup>TPE: Electronic Payment Terminal

<sup>2</sup>The €uro zone includes 19 Member States: Germany, Austria, Belgium, Cyprus, Spain, Estonia, Finland, France, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia.



## Distance selling (VAD)

Monthly subscription	15,00 €
Visa, MasterCard and CB card payment transactions <b>France zone</b> <ul style="list-style-type: none"> <li>- Commission per electronic payment transaction - <i>standard card</i></li> <li>- Commission on electronic payment transaction - <i>business card</i></li> <li>- Fixed fee per electronic payment transaction</li> <li>- Minimum charge per commission</li> </ul>	0,90 % 1,50 % 0,09 € 0,20 €
Visa and MasterCard network card payment transactions <b>€uro<sup>1</sup> zone and the rest of the world</b> <ul style="list-style-type: none"> <li>- Commission per electronic payment transaction - <i>standard card</i></li> <li>- Commission per electronic payment transaction - <i>business card or rest of the world</i></li> <li>- Fixed fee per electronic payment transaction</li> <li>- Minimum charge per commission</li> </ul>	1,50 % 2,50 % 0,09 € 0,25 €
Other services <ul style="list-style-type: none"> <li>- PCI-DSS<sup>2</sup> bank card archiving</li> <li>- Fixed fee per VAD transaction - webservices module</li> <li>- Cost of attribution of a contract number for distance selling</li> <li>- Olky Pro Customer Service by e-mail</li> </ul>	0,50 € 0,16 € 99,00 € FREE

<sup>1</sup> The Euro zone includes 19 Member States: Germany, Austria, Belgium, Cyprus, Spain, Estonia, Finland, France, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Portugal, Slovakia, Slovenia.

<sup>2</sup>PCI-DSS is a security standard for securely archiving credit card data

## 2.3 Additional options

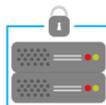


Samples (SDD <sup>1</sup> )	
Monthly subscription to the SDD collection service	19,00 €
SDD collection operations	
- Commission on collection by SDD	FREE
- Fixed fee per SDD transaction	0,40 €
- Fixed costs per SDD rejection	4,00 €
- Fixed fee for processing a disputed SDD beyond the 8 weeks period	22,60 €
Other services	
- Opening costs of the collection service by SDD	299,00 €
- Fixed costs for the allocation of an ICS number	50,00 €
- Fixed archiving fee for a paper SDD mandate during the legal period	0,80 €
- Fixed costs for the creation of an SDD e-mandate including signature and electronic archiving during the legal period	1,50 €

<sup>1</sup>SDD: SEPA Direct Debit (SEPA Direct Debit)



Automated debt collection	
Monthly subscription	9,00 €



Automated exchange of files	
Monthly subscription	8,00 €
Other services	
- Service setup fees	60,00 €



API <sup>1</sup> (Web-Services)	
Monthly subscription	50,00 €
Other services	
- Integration of web-services into the information system for the Olky Pro account holder (per day, excluding travel costs)	600,00 €
- Provision of assistance and/or training in web services (per day, excluding travel expenses)	600,00 €

<sup>1</sup>API: Application Programming Interface

## 2.4 Additional services and other services offered by OlkyPay

Quarterly account closure fees	
- Quarterly fees IBAN account 'FR'	40,00 €
- Quarterly fees IBAN account 'LU'	40,00€
- Charges on debit account	EONIA + 9,00 %
- Credit account charges	EONIA – 0,30 %
- Movement commission (per transaction received):	
o Less than 5.000 €	FREE
o From 5.000 € to 50.000 €*	0,068 %
o From 50.000 € to 100.000 €*	0,072 %
o From 100.000 € to 1.000.000 €*	0,076 %
o More than 1.000.000 €*	0,080 %

\*Fee multiplied by the ICOP index (Article 13.3.3 of the Terms and Conditions).

Additional services of the Olky Pro account	
Other services:	
- Irregular use of the Olky Pro Account (reprehensible attempts or actions under the law and/or T&Cs) - Package opening a file for each irregular use	150,00 €
- Irregular use of the Olky Pro Account (reprehensible attempts or actions under the law and/or T&Cs) - Hourly rate for research and analysis	180,00 €
- Fee for opening a file for processing a seizure by third party holders - SATD (the SATD groups together several pre-existing seizures: notice to third party holder, opposition to third party holder, administrative opposition, seizure to third party holder)	150,00 €
- Analysis of payment or modification transaction occurring in the Holder's situation - Hourly rate	180,00 €
- Opening of a succession file	150,00 €
- Letters to administrations or control bodies (auditors, company auditors)	150,00 €
- Creation of additional access to web banking (from the 3rd)	4,90 €
- Request for confirmation request on the operation performed	50,00 €
- Fees for issuing a capital deposit certificate	100,00 €
- Issue of various certificates	25,00 €

- Manual intervention for mismatch between the name of the recipient of a received SCT and the account holder	5,00 €
- Double authentication enable/disable assistance request*	25,00 €

\* In the case of loss of the secret code communicated when enabling two-factor authentication

Additional card acquisition services	
Other services	
- Fixed fee for processing the dispute of a French payment transaction	50,00 €
- Fixed fee for processing the dispute of a foreign payment transaction	90,00 €
- Complaint from the VAD contract holder in case of dispute of the payment transaction by the customer	60,00 €
- Call the card issuer in the case of an unauthorized transaction	150,00 €
- Domiciliation card	8,00 €

TIP-SEPA collection services	
Monthly subscription	FREE
Direct debit collection transactions from a bank account <a href="#">SEPA zone</a>	1,80 %
- Minimum charge per commission	0,50 €
Visa, MasterCard and CB card payment transactions <a href="#">France zone</a>	
- Commission on electronic payment transaction - <i>standard card</i>	2,00 %
- Commission on electronic payment transaction - <i>business card</i>	2,50 %
- Minimum charge per commission	0,50 €
Visa and MasterCard network card payment transactions <a href="#">Euro<sup>2</sup> zone or the rest of the world</a>	
- Commission on electronic payment transaction - <i>standard card</i>	2,50 %
- Commission on electronic payment transaction - <i>business card or rest of the world</i>	3,20 %
- Minimum charge per commission	1,00 €

### 3 INFORMATIONS

For further information, please contact the OlkyPay sales department through the website at <https://support.olkypay.com/contact>