

TARIFF GUIDE effective as from 01.11.2022

ANNEX 2 to the General terms and conditions for the provision of payment services

Customer's name: _____

1 ACCOUNTS				
1.1	ACCOUNT OPENING ¹			€ 200
1.2	Account closure ²			€ 10
1.3	Account maintenance ³ monthly fee			€ 10
1.4	Account maintenance monthly fee for dormant ⁴ customer			€ 50
1.6	Provision of account statement on paper or other durable medium			
1.6.1	1 time per month			free of charge
1.6.2	more than 1 time per month (on request)			€ 15 for each statement
1.8	Due diligence of the planned transaction⁵ [over € 300 000]			€ 300
2 TRANSFERS				
2.1	INWARD payments:			
2.1.1	SEPA ⁶ payments	0,05%	min € 5	max € 50
2.1.2	Non-SEPA payments	0,05%	min € 15	max € 350
2.2	INTERNAL payments [charged from payer's account]:			
2.2.2	payments within WWPi			€ 5
2.2.3	between my accounts (in same currency)			free of charge
2.3	OUTWARD payments:			
2.3.1	SEPA ⁶ payments	0,10%	min € 5	max € 150
2.3.2	Non-SEPA payments	0,30%	min € 50	max € 350
2.4	Outward transfers with same day value (in addition to 2.3)			€ 100
2.6	Drafting payment instruction upon the Customer's request ⁶			€ 50
2.7	Standing Order or Direct Debit activation ⁷			€ 100
2.8	Fee for non-execution of payment under Standing Order or Direct Debits due to insufficient funds on payer's account			€ 20
3 FOREIGN CURRENCY CONVERSION FEE				
3.1	Purchase/sale of one foreign currency for another [additional exchange commission to 2.1, 2.2, 2.3]	0,05%	min € 50	max € 150
3.2	Cancellation of foreign exchange operations			€ 150 + actual expenses
4 ADDITIONAL CHARGES				
4.1	Investigations of outward transfers: confirmation of crediting beneficiary, cancellation of outward transfer and alterations upon the Customer's request ⁸			€ 150
4.2	Alteration of payment details for internal transfers			€ 50
4.3	Cancellation of not executed ⁹ payment order			free of charge
4.4	Auditor's Questionnaire			€ 100
4.5	Reference/Confirmation Letters/ Certificate of balance			€ 50
4.6	Credit and debit advices:			
4.6.1	Debit/credit advices generated in PI-Online/Mobile Office App			free of charge
4.6.2	Debit/credit advices on the Customer's request hard copy/pdf with stamp and responsible person's signature			€ 20
4.7	Letter of Guarantee in favour of Civil Registry and Migration Department of Ministry of Internal ¹⁰			€ 120
4.8	Amendment of Letter of Guarantee			€ 50
5 Access to remote systems (PI-online/WWPi Mobile Office)				
5.1	Connection and use of remote systems			
5.1.1	Informational Modul (for each user)			free of charge
5.1.2	Operational Modul (for each user):			
	full rights			free of charge
	limited rights			free of charge
5.2	Blocking/unblocking of user's access on customer's request (per each user)			free of charge

IMPORTANT NOTICES

- Cut-off time for receipt of payment orders for outward payments is 16:00 Cyprus time. Orders received after Cut-off time are deemed received on the next business day.
- Customers' outward payments are executed with 2nd working day value taking into consideration cut-off time for the currency of the transfer;
- Cut off time for inward payments is 17:30 Cyprus time;
- Cut-off time for receipt of payment instructions for outward payments is 16:00 Cyprus time;
- Cut-off time for **same day** value date (additional commission applies as per 2.4) for outward transfers processing is:
 - SEPA payment: 13:00 Cyprus time;
 - Non SEPA payment: 16:00 Cyprus time;
 - Other currencies - subject to technical possibility;
- The mentioned fees and commissions cover WWPI's direct expenses. Commissions charged by third banks shall be reimbursed from the Customer's account;
- Commissions and charges are non-refundable;
- The account will be closed in case of absence of transactions during the first 3 months since the Account opening date.

CUSTOMER _____ / _____ / _____

¹ The commission is one-time charged when first account is opened. Commission is not applicable for all subsequent accounts.

² The commission is charged for each account in case the contract was in force for **less than six [6] months**. The commission can be charged in the amount of account's balance, if it is less than the applicable commission.

³ The commission is charged monthly on the last working day of each calendar month, after the account is activated. In case if the date of account opening is later than the first business day of a calendar month, the monthly fee shall be charged in full. In case of account closure the fee is not charged for the month in which the account is closed.

⁴ Customers is considered dormant in case there were no activities on all customer's accounts during 12 months. The commission is charged for each account, in amount is not more the account balance.

⁵ The commission is charged in case of a request from the client to verify the planned payment. Verification of the planned payment is carried out after the payment of the commission by the client. Payment of the commission does not guarantee the success of the payment

⁶ The service of drafting a payment order is offered as an assistance to a customer to properly fill the form of instruction based on a contract, invoice etc. The order will be provided to a customer on a paper or in a pdf format. The process of payment's initiation remains the same, including signing by authorized persons and submission to WWPI in accordance with the General Rules.

⁷ Commission for the Standing order or Direct Debit activation is charged once only. Commission for each payment transaction execution in scope of a Standing order or Direct Debit is charged in accordance with par. 2.2, 2.3. For any amendment new Standing Order or Direct Debit instruction is required.

⁸ In case the original Customer's outward transfer cannot be executed by third parties/banks, unless otherwise instructed by the Customer, the Wise Wolves Payment Institution Limited reserves the right after 10 calendar days from the date of given written notice to the Customer, to claim on behalf of the Customer return of the funds.

⁹ Cancellation is not guaranteed as it is subject to technical possibility on certain stage of processing.

¹⁰ The stamp duty fee is paid additionally in accordance with the rates set in the Stamp Duty Law of Cyprus.



Fee Information Document



Name of the account provider: Wise Wolves Payment Institution Limited

Account name: Payment Account

Date:01/11/2022

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Tariff Guide.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	Monthly 10 Total annual fee 120
Payments (excluding cards)	
Credit transfer SEPA	0.10% minimum 5 maximum 150
Credit transfer NON SEPA	0.30% minimum 50 maximum 350
Standing order	Activation 100
Direct debit	Service not available
Cards and cash	
Providing a debit card	Service not available
Providing a credit card	Service not available
Cash withdrawal	Service not available
Overdrafts and related services	

Overdraft	Service not available
Overrunning	Service not available
Other services	
Provision of a cheque book	Service not available
Return cheque due to inadequate balance	Service not available
Currency exchange services	0.05% minimum 30 maximum 150
Copy of statement	50

GLOSSARY

TERM	DEFINITION
Maintaining the account	The account provider operates the account for use by the customer.
Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
Cash withdrawal	The customer takes cash out of the customer's account.
Provision of a cheque book	Issuance of a cheque book by charging the customer's account.
Credit transfer SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through SEPA.
Credit transfer NON SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, through a channel other than SEPA.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Direct debit	The customer permits someone else (the recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Return cheque due to inadequate balance	Decline the payment of a cheque due to an insufficient balance of the account to be charged.
Currency exchange services	Conversion of the currency of the transfer / withdrawal.
Overdraft	The account provider and the agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Overrunning	A tacitly accepted overdraft whereby a payment service provider makes available to a customer funds which exceed the current balance in the customer's payment account or agreed overdraft facility.
Copy of statement	Reissuance of an account statement.