

# EEA SUBSCRIPTION

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## Client categorization

Up2 Money doesn't categorize its clients into the groups. The fees that Up2 Money assigns are equal to all types of clients.

Up2 Money provides services to EEA-based companies only.

The EEA countries are:

Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.

## Restricted businesses

Up2 Money is not allowed to provide services to the following industries:

1. Sale of arms and weapons
2. Pornography and other adult services.
3. Sale of narcotics
4. Gambling and casinos
5. Online pharmaceuticals
6. Cash transfers
7. Cryptocurrencies
8. Remittance
9. Tobacco culture
10. Manufacture of tobacco products
11. Marijuana culture and illicit marijuana products
12. Shell banks Trust & off-shore company service providers
13. Company Domiciliation Business
14. Crypto-assets trading / exchange platforms
15. Crypto-assets custody platforms
16. Non-licensed money service businesses
17. Non-licensed Payment Service Providers
18. Crypto-currency mixing activity
19. Extractive industries
20. Precious stones, Gems & Jewels
21. Nuclear material
22. Nuclear power
23. Coal mining
24. Electricity generation from coal-fired power stations
25. Palm oil production
26. Weapons and defense materials providers
27. Oil & gas

28. Commodity inspection companies related to inspection services in relation to commodity business such as Oil & Gas, Metals & Mining and Agri-commodities
29. Industry chemicals
30. Prostitution / escort
31. Money remittance
32. Currency dealer & exchangers, FOREX
33. Online Barter
34. Religious activities
35. Gambling industry (including videogames classified as online gambling)
36. Game publisher of online games that permit value transfer between gamers
37. Adult entertainment (pornography or similar activities)

### **Reachable countries on the SEPA network**

Up2 Money payment services are based on SEPA area, which means that the payments may be done in these countries. Reachable SEPA countries in the Eurozone within the EU: Austria, Belgium, Cyprus, Estonia, Finland (including the Aland Islands), France (including French Guiana, Guadeloupe, Martinique, Mayotte, Saint Barthelemy, Saint Martin (French part), Reunion and Saint Pierre and Miquelon), Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, The Netherlands, Portugal (including Madeira and the Azores archipelago), Slovakia, Slovenia, Spain (including the Canary Islands, and the cities of Ceuta and Melilla).

Reachable SEPA countries in the EU outside the Eurozone: Bulgaria, Croatia, Czech Republic, Denmark, Hungary, Poland, Romania, Sweden.

Reachable SEPA countries outside the EU: Andorra, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland, United Kingdom (including Gibraltar), Vatican.

### **Onboarding fee information**

The onboarding is free of any fees. The onboarding process is fully automated and may be done by the client himself.

An additional onboarding fee is payable when a client asks for special assistance in the onboarding process in the form of advice. In this case, the prepaid invoice or link for the payment by card will be sent to the client by email.

**Fees\* - SELF-EMPLOYED**

Basic Pack 15 EUR/month	Smart Pack 22 EUR/month	Premium Pack 40 EUR/month
Business Account & Cards		
A modern business account	A modern business account	A modern business account
<b>15 transfers</b> or direct debits/month **	<b>40 transfers</b> or direct debits/month **	<b>70 transfers</b> or direct debits/month **
<b>1 x Virtual Mastercard</b> with €10,000/month payment limit ***	<b>1 x One Card Mastercard + 1 Virtual card</b> with €10,000/month payment limit each card ***	<b>2 x One Card Mastercard + 2 Virtual cards</b> with €10,000/month payment limit each card ***
1 Dedicated IBAN account ****	1 Dedicated IBAN account + 4 Virtual IBANs ****	1 Dedicated IBAN account + 4 Virtual IBANs ****
Monthly Transaction Outgoing Limits <b>10 000 EUR</b> *****	Monthly Transaction Outgoing Limits <b>20 000 EUR</b> *****	Monthly Transaction Outgoing Limits <b>40 000 EUR</b> *****
Benefits		
Access for 1 user	Access for 1 user	Access for 1 user + 1 Accountant
Access for 1 card user	Access for 1 card user	Access for 5 card users
Online support	Online support	Online support
5-day-a-week support (by phone, email or chat)	5-day-a-week support (by phone, email or chat)	5-day-a-week support (by phone, email or chat)
<b>SOON</b> Access to financing	<b>SOON</b> Access to financing	<b>SOON</b> Access to financing
-	-	Account Manager *****
Invoicing & Bookkeeping		
<b>SOON</b> Integrated invoicing tool	<b>SOON</b> Integrated invoicing tool	<b>SOON</b> Integrated invoicing tool
<b>SOON</b> Bank Connecting	<b>SOON</b> Bank Connecting	<b>SOON</b> Bank Connecting
<b>SOON</b> Advanced dashboard	<b>SOON</b> Advanced dashboard	<b>SOON</b> Advanced dashboard
-	<b>SOON</b> Accounting tools	<b>SOON</b> Accounting tools

\* Fees may be changed 10 Business days prior written notice

\*\* Free instant SEPA transfers included

\*\*\* Cash withdrawals at ATMs in France and the SEPA area: €1 incl. VAT. Cash withdrawals at ATMs outside the SEPA area: 2% of the amount withdrawn

\*\*\*\* With French, German, Spanish or Netherlands IBAN

\*\*\*\*\* In case of exceeding the limit, your tariff plan will be automatically increased to correspond to your limits. Monthly subscription will be taken in accordance with the new tariff plan

\*\*\*\*\* Your own customer service rep for whenever you have questions

**Fees\* - MICRO-BUSINESSES**

Basic Pack 34 EUR/month	Smart Pack 89 EUR/month	Premium Pack 119 EUR/month
Business Account & Cards		
A modern business account	A modern business account	A modern business account
<b>15 transfers</b> or direct debits/month **	<b>40 transfers</b> or direct debits/month **	<b>70 transfers</b> or direct debits/month **
<b>1 x Virtual</b> Mastercard with €10,000/month payment limit ***	<b>1 x One Card</b> Mastercard + 5 Virtual cards with €10,000/month payment limit each card ***	<b>2 x One Card</b> Mastercard + 10 Virtual cards with €10,000/month payment limit each card ***
1 Dedicated IBAN account ****	1 Dedicated IBAN account + 4 Virtual IBANs ****	1 Dedicated IBAN account + 8 Virtual IBANs ****
Monthly Transaction Outgoing Limits <b>20 000 EUR</b> *****	Monthly Transaction Outgoing Limits <b>40 000 EUR</b> *****	Monthly Transaction Outgoing Limits <b>60 000 EUR</b> *****
Benefits		
Access for 1 user	Access for 1 user + 1 Accountant	Access for 5 users + 1 Accountant
Access for 1 card user	Access for 3 card users	Access for 5 card users
Online support	Online support	Online support
5-day-a-week support (by phone, email or chat)	5-day-a-week support (by phone, email or chat)	5-day-a-week support (by phone, email or chat)
<b>SOON</b> Access to financing	<b>SOON</b> Access to financing	<b>SOON</b> Access to financing
-	Account Manager *****	Account Manager *****
Invoicing & Bookkeeping		
-	<b>SOON</b> Integrated invoicing tool	<b>SOON</b> Integrated invoicing tool
-	-	<b>SOON</b> Bank Connecting

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## Fees\* - SMEs

Business 289 EUR/month	Enterprise 399 EUR/month	Build your own Custom plan
Business Account & Cards		
A modern business account	A modern business account	Payment methods that adapt to your activity
<b>200 transfers</b> or direct debits/month **	<b>400 transfers</b> or direct debits/month **	<b>As many transfers as you need</b>
<b>4 x One Card</b> Mastercard + 15 Virtual cards with €10,000/month payment limit each card ***	<b>6 x One Card</b> Mastercard + 20 Virtual cards with €10,000/month payment limit each card ***	Mastercard + <b>unlimited</b> virtual cards
1 Dedicated IBAN account + 16 Virtual IBANs ****	1 Dedicated IBAN account + 32 Virtual IBANs ****	The volume of users & sub-accounts that fits your company size
-	-	Merchant account
Monthly Transaction Outgoing Limits <b>100 000 EUR</b> *****	Monthly Transaction Outgoing Limits <b>200 000 EUR</b> *****	Monthly Transaction Outgoing Limits <b>unlimited</b> *****
Benefits		
Access for 10 users + 1 Accountant	Access for 20 users + 1 Accountant	Access <b>unlimited</b>
Access for 10 card users	Access for 20 card users	Card users <b>unlimited</b>
Online support	Online support	Online support
Priority 5-day-a-week support (by phone, email or chat)	Priority 5-day-a-week support (by phone, email or chat)	<b>7-day-a-week</b> support (by phone, email or chat)
<b>SOON</b> Access to financing	<b>SOON</b> Access to financing	<b>SOON</b> Access to financing
Account Manager *****	Dedicated Account Manager *****	Dedicated Account Manager *****
Onboarding support	Onboarding support	Onboarding support
API integration	API integration	API integration
-	-	Accounting services
-	-	CRM set up integration and management
-	-	Integration with Other Systems
Invoicing & Bookkeeping		
<b>SOON</b> Integrated invoicing tool	<b>SOON</b> Integrated invoicing tool	<b>SOON</b> Integrated invoicing tool
<b>SOON</b> Bank Connecting	<b>SOON</b> Bank Connecting	<b>SOON</b> Bank Connecting
<b>SOON</b> Advanced dashboard	<b>SOON</b> Advanced dashboard	<b>SOON</b> Advanced dashboard
-	<b>SOON</b> Accounting tools	<b>SOON</b> Accounting tools

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\*\* Free instant SEPA transfers included

\*\*\* Cash withdrawals at ATMs in France and the SEPA area: €1 incl. VAT. Cash withdrawals at ATMs outside the SEPA area: 2% of the amount withdrawn

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**SEPA CREDIT TRANSFERS**

Internal transfer	free
Incoming credit transfer	free
Outgoing credit transfer	free
Incoming direct debit transfer	free
Outgoing direct debit transfer	free
Instant payment	free
Movement fee	free
Funding an account by credit card	0.7% + 0.12 eur

**CARD USAGE FEES**

Cash withdrawals at ATMs in the SEPA area	1 eur
Cash withdrawals at ATMs outside the SEPA area	2%
Payment for goods and services in shops outside the SEPA	2%
Single-Use Virtual Cards	free
Printing physical card	free
Standard shipping in Europe	free
Shipping or replacement of a card after loss or card blocked	free

**OTHER**

Fee for direct debit rejections due to an insufficient balance	10 eur
Intervention fee for managing unauthorized overdrafts	8 eur, 80 eur max
Improper use of the platform	up to 5% of turnover
Processing of judicial or administrative seizures	10% of the amount, 20 eur max
Drafting a circulation letter for a legal entity holder	100 eur

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