



# MuchBetter fees

**VERSION 01.06.2019**

## MuchBetter customer fees – June 2018

All customer fees applicable as of June 2019:

Please check the app for the latest fees for your location, guideline fees are located below.

Promotional pricing in certain countries and for certain payments methods can apply.

Funding your MuchBetter account:

Funding method		Minimum amount (USD/EUR/GBP)	Fee
Astropay Card		10	7.00%
BANCO		10	7.00%
SEPA Transfer		20	Free
Bank Transfer		20	Free
Cash		10	7.00%
EPS		10	0.99%
Giropay		10	0.99% (free for DE)
Ideal		10	0.99%
Bancontact		10	1.80%
Multibanco		20	1.50%
UnionPay 借记卡		10	3.00%
Przelewy24		10	1.50%
Cards		10	1.5% -5% (free for UK)
Safetypay		10	2.00%
Verkkopankki		10	1.80%
Yandex		10	5.00%
INTERAC e-Transfer		10	0.00%

Boleto		10	Free
QIWI		10	5.00%
Sofort		10	1.65% (free for DE)
BITCOIN		10	2.00%
Interac Online		10	3.50%
AURA		10	7.00%
BRDESCO		10	7.00%
ITAU		10	7.00%
ARGENCARD		10	8.00%
BANAMEX		10	8.00%
PAGO FACIL		10	7.00%
Banco Occidente		10	8.00%
CABAL		10	8.00%
CARULLA		10	8.00%
OXXO		10	7.00%
QuickBank		1	0.50%
Pay by bank		10	0.99%

\* Our currency exchange rates are updated throughout each day and it is the User's responsibility to check the applicable rates in our app before proceeding with transactions involving an exchange of currency. In most currencies, we will add a margin to the mid-market exchange rate provided by XE.

We are not a bureau de change (currency exchange). We are not responsible for any loss due to changes in exchange rate.

If the transfer method is not an instant method, the exchange rate as described above will be applied when we are provided a confirmation of the transfer by our payment processor \*

### Using your MuchBetter account:

Usage method	Fee
Transfer to friends (P2P)	free
Receive transfers (P2P)	free
Pay a merchant	free
Transfer from a merchant	free
Request a gift	free
Send a gift	free
Request money from a friend	free
Currency conversion*	0.99 % for conversions between USD/EUR/GBP - FX rates will vary for all other currency conversion including where USD/EUR/GBP is converted to a different currency

### Using your MuchBetter card:

MuchBetter card	Fee
Use online	free
Use in person	free
Use contactless	free
Use at ATM	0.99%
Currency conversion*	0.99 % for USD/EUR/GBP - FX rates will vary for all other currency conversion including where USD/EUR/GBP is converted to a different currency

### Withdrawing your money:

Withdrawing method		Minimum amount	Fee
SEPA bank transfers		20	2 %
Yandex		10	2.50%
Interac e-transfer		20	4\$ USD
Bitcoin		30	2.00%
Wire Transfers		250	50 EUR plus 2% where fees are applicable

You can find the fees for other methods available to you by tapping 'Withdraw' in the 'Account' section of your app.

Please note that your bank might apply additional charges or currency exchange fees

\*\*\* We may be unable to accept money from or send it to certain territories outside of the EEA. \*\*\*

We reserve the right to change our fees stated in this document at any time.

Prices in this document are part of our TCs and generally valid until a change is communicated to customers. However promotional changes (reductions or waiving fees) is possible and at MIR's discretion and does not require separate communication.

Loading and withdrawing fees are charged for performing a financial service and are set on basis of passing our incurred costs for performing this service into these fees



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