

# Schedule 3

to the General Terms & Conditions

## Our Fees for Business Customers

last updated: 31 January 2025 - v.9

### a) General Business Tariff

	Free Start	Basic	Pro	Enterprise	Enterprise+
	<b>€0</b> per/month, paid annually	<b>€7</b> per/month, paid annually	<b>€19</b> per/month, paid annually	<b>€79</b> per/month paid annually	<b>€249</b> per/month paid annually
	€ 0 per/month, paid monthly	€ 9 per/month, paid monthly	€ 25 per/month, paid monthly	€ 96 per/month, paid monthly	€ 319 per/month, paid monthly
Included team members	1	15	30	50	100
Fee for outgoing SEPA transfers	5 free transfers per month, thereafter €0.20 per transfer	Free	Free	Free	Free

Included accounts Per currency	12	15	20	30	50
Virtual cards	Free	Free	Free	Free	Free
Plastic cards	Free	Free	Free	Free	Free
Metal cards	€ 19.90	€ 19.90	€ 19.90	€ 19.90	€ 19.90
Card spending limit Per month	€ 100 000	€ 100 000	€ 100 000	€ 100 000	€ 200 000
Free physical card delivery One per added Team member	Yes	Yes	Yes	Yes	Yes
Transfer to Vivid Business customers	Free	Free	Free	Free	Free
Transfer between own accounts	Free	Free	Free	Free	Free
Monthly fee per extra team member above your free limit	€ 3	€ 2	€ 1	€ 1	€ 1
Monthly fee per extra account above your free limit	€ 3	€ 2	€ 1	€ 1	€ 1

<p><b>Monthly fee per inactive virtual card</b></p> <p>Monthly fee for each issued card with no successful transactions during the previous billing period</p>	€ 1	Free	Free	Free	Free
<p><b>Monthly fee per inactive physical card</b></p> <p>Monthly fee for each issued card with no successful transactions during the previous billing period</p>	€ 2	€ 1	Free	Free	Free
<p><b>Fee for any physical card delivery above your free limit</b></p>	€ 9.90	€ 9.90	€ 9.90	€ 9.90	€ 9.90
<p><b>Fee for fast physical card delivery</b></p>	€ 24.90	€ 24.90	€ 24.90	€ 24.90	€ 24.90
<p><b>Fee for adding money (card Top Up)</b> using a credit or debit card</p>	2% fee for Top Ups from EEA consumer debit cards. 3% fee for Top Ups from other cards. Minimum fee amount is €0.49.	1% fee for Top Ups from EEA consumer debit cards. 3% fee for Top Ups from other cards. Minimum fee amount is €0.49.	1% fee for Top Ups from EEA consumer debit cards. 3% fee for Top Ups from other cards. Minimum fee amount is €0.49.	1% fee for Top Ups from EEA consumer debit cards. 3% fee for Top Ups from other cards. Minimum fee amount is €0.49.	1% fee for Top Ups from EEA consumer debit cards. 3% fee for Top Ups from other cards. Minimum fee amount is

						€0.49.
<b>Fee for incoming international transfers</b> other than SEPA transfers per transfer	€ 5	€ 5	€ 5	€ 5	€ 5	€ 5
<b>Fee for outgoing international transfers</b> other than SEPA transfers per transfer SHA instructions	€ 5	€ 5	€ 5	€ 5	€ 5	€ 5
<b>Fee for outgoing international transfers</b> other than SEPA transfers per transfer OUR instructions	€ 30	€ 30	€ 30	€ 30	€ 30	€ 30
<b>Fee for currency conversions between your accounts</b>	Free	Free	Free	Free	Free	Free
<b>Fee for bulk transfers</b> per each bulk transfer	€ 3	Free	Free	Free	Free	Free
<b>Fee for ATM withdrawals</b>	2%	1%	1%	1%	1%	1%

<b>Card currency exchange fee</b> Mark-up over the exchange rate for execution of non-EUR card transactions	2%	1%	1%	1%	1%
<b>Fee for Legal Entity Identifier (LEI) issuance</b> The € 25 fee also applies if you downgrade to Free Start within 12 months since your LEI request	€ 25	Free	Free	Free	Free
<b>Fee for speedy credit application review</b> This fee will be deducted from your credited amount once your credit is approved and successfully paid out to your account	1.4% of your total credit amount	1.4% of your total credit amount	1.4% of your total credit amount	1.4% of your total credit amount	1.4% of your total credit amount

Small Business & Freelance Tariff (only selected countries) <sup>1</sup>

	Standard	Prime
	<p><b>€0</b></p> <p>per month, paid annually</p>	<p><b>€7.9</b></p> <p>per month, paid annually</p>
	<p>€0 per month, paid monthly</p>	<p>€9.9 per month, paid monthly</p>
<p><b>Included team members</b> team members can be assigned the Assistant role</p>	12	15
Outgoing SEPA transfers	Free	Free
<p><b>Included accounts</b> Per currency</p>	12	15
Virtual cards	Free	Free
Plastic cards	Free	Free

<sup>1</sup> The Small Business & Freelance Tariff is only available for Business Customers in countries listed in our FAQ: <https://help-business.vivid.money/en/articles/8794624-are-freelancers-or-sole-proprietors-eligible-to-apply>, where the customer onboarded after the tariff has been added for that country (Germany from 8 May 2024, other countries at the earliest from 16 July 2024). Existing customers stay on their tariff unless otherwise agreed.

Metal Cards	€ 19.90	€ 19.90
Card spending limit Per month	€ 50 000	€ 50 000
Free physical card delivery For the first card	Yes	Yes
Transfer to Vivid Business customers	Free	Free
Transfer between own accounts	Free	Free
Monthly fee per extra team member above your free limit	€ 3	€ 2
Monthly fee per extra account above free limit	€ 3	€ 2
Fee for any physical card delivery above your free limit	€ 9.90	€ 9.90
Fee for fast physical card delivery	€ 24.90	€ 24.90

<b>Fee for adding money (card Top Up)</b> using a credit or debit card <sup>2</sup>	€200 per month is free for EEA debit consumer cards, 1% fee after that. 3% fee for all Top Ups from other cards. Minimum fee amount is €0.49.	€1,000 per month is free for EEA debit consumer cards, 1% fee after that. 3% fee for all Top Ups from other cards. Minimum fee amount is €0.49.
<b>Fee for incoming international transfers</b> other than SEPA transfers per transfer	€ 5	€ 5
<b>Fee for outgoing international transfers</b> other than SEPA transfers per transfer SHA instructions	€ 5	€ 5
<b>Fee for outgoing international transfers</b> other than SEPA transfers per transfer OUR instructions	€ 30	€ 30
<b>Fee for currency conversions for transfers between your accounts</b>	Free	Free
<b>Fee for bulk transfers</b> per each bulk transfer	€ 3	Free

<sup>2</sup> In case you also have a Retail account, there is a joint free limit for card Top Ups for both accounts, i.e. in the respective month you cannot cumulate the free limits for card Top Ups with consumer debit cards.



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**Fee for ATM withdrawals**

per month. If the withdrawal amount is less than € 50 or the monthly free limit has been reached, a fee of 3% of the withdrawal amount (but not less than € 1) is applied.

Free up to € 200

Free up to € 1 000

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**Card currency exchange fee**

Mark-up over the exchange rate for execution of non-EUR card transactions

1%

1%

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**Fee for speedy credit application review**

This fee will be deducted from your credited amount once your credit is approved and successfully paid out to your account

1.4%  
of your total credit amount

1.4%  
of your total credit amount

The following additional terms and conditions apply to all of the the above fees and tariffs (Small Business & Freelance and General Business Tariff):

1. The Fees for Business Customers are separated into the following:

- a) Small Business & Freelance Tariff. This Tariff applies to individuals that are Business Customers with their main establishment (i.e. seat in the following country):
  - i) in Germany and Spain, that are not registered in the commercial register, e.g. because they are active in a free profession that cannot be entered, or because they are a small business (below the threshold for an e.K. in Germany), or for any other reason, and that can proof their business activity by registration by other means accepted by us (usually tax registration).
  - ii) in other countries as indicated in our [FAQ](#) including France, Italy, Netherlands and Poland, that are registered as individuals in the trade or commercial register. The entry into any other registers, VAT authorities etc. is not relevant.
- b) General Business Tariff. This Tariff applies to any other Business Customers that do not fall into the Small Business & Freelance category.

Your fee status (a) or (b) can be viewed in your Vivid Account and is valid for the whole Vivid Account (your “**Tariff Status**”). If you change your Tariff Status for any reason, your new status needs to be recorded by Vivid to be valid and is only effective for the future.

Subject to availability of this feature, Vivid may apply to you, upon your application, in its own free discretion, the Small Business & Freelance Tariff or the General Business Tariff, even if you as a Business Customer do not fall into the respective Tariff Status per the above definition. If you apply to change your Tariff Status towards Small Business & Freelance as a company, we may not be able to grant to the free personal account in accordance with no. 12 below or only subject to further conditions.<sup>3</sup>

- 2. We offer pricing plans with a monthly or a fixed term (e.g. 3 months, 6 months, annual commitment). The pricing plan shall be chosen by the Authorised User when applying for a Vivid Account and will be activated on the date of opening of your first Vivid Account (the “**Activation Date**”). The starting pricing plan may be changed by the Authorised User at any time prior to the Activation Date.
- 3. We will debit your Vivid Account for the amount of the chosen pricing plan (monthly or fixed term) and for the Vivid Payment Services provided in the previous month on the same date as the Activation Date of the following month (the “**Billing Date**”), provided that if the Activation Date falls onto 31st day of a month or 29th of February the Billing Date shall be the last calendar day of the relevant month. The one month period between Billing Dates will be your billing period (the “**Billing Period**”).
- 4. Any amount due to us for the Vivid Payment Services in excess of the chosen pricing plan shall be paid to us upon their request, but in any case not later than 1 calendar month after such request if we allow you so.
- 5. If any amount due to us remains outstanding more than 1 calendar month from the due date, we reserve the right to limit or disable your access to some or all Vivid Payment Services and downgrade your customer support level, following which you will not be able to perform all or some Transactions, add new Team

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<sup>3</sup> The Small Business & Freelance Tariff is only available for Business Customers in countries listed in our FAQ: <https://help-business.vivid.money/en/articles/8794624-are-freelancers-or-sole-proprietors-eligible-to-apply>, where the customer onboarded after the tariff has been added for that country (Germany from 8 May 2024, other countries at the earliest from 16 July 2024). Existing customers stay on their tariff unless otherwise agreed.

members or use other pricing plan features that you have not paid for. Your access may be reactivated upon full payment of the amounts due to us.

6. If you would like to change your pricing plan or close our Vivid Accounts than the following conditions will apply:
  - a. if you choose a pricing plan of a higher tier or that requires you to pay a larger amount upfront, we will apply unutilized amount of your current pricing plan (proportionately to the number of days used in that plan and rounded to a whole number of Euros) to reduce the price of your new pricing plan;
  - b. if you choose a pricing plan of a lower tier, we will apply that pricing plan once the term of your current plan expires and we will not refund or otherwise apply the amounts you have previously paid to us for the pricing plan; and
  - c. if you terminate the General T&Cs and close your Vivid Accounts or choose a free pricing plan, we will not refund or return the amount of subscription fees you have previously committed to.
7. Other than specifically provided for in this Schedule 3 (Our Fees for Business Customers), we do not pay you any partial reimbursement of any of your fees paid on a regular (e.g. monthly, annual) basis in accordance with Art. 74 (4) of the Luxembourg Law of 10 November 2009 on payment services, as amended, or any other implementation of Art. 55 (4) of the PSD2, in case your services are terminated before the end of the period for which you are charged.
8. The exchange rate for executing non-EUR card transactions consists of the base exchange rate provided by Visa and a mark-up applied on top of that based on your selected pricing plan.
9. The exchange rate for executing transactions involving multiple currencies corresponds to the reference exchange rates offered by the banks or service providers we use from time to time.
10. Currency conversions are available from Monday to Friday, except banking holidays.
11. You can decide who pays the transfer charges for international wire transfers via SWIFT. If you select an OUR instruction, you will support the entirety of the transfer charges and the beneficiary will receive the full sum of your transfer. If you select a SHA instruction, the transfer charges are shared between yourself and the beneficiary.
12. For Business Customers with the Tariff Status Small Business & Freelancer that are sole traders (no legal persons, partnerships or communities), Vivid waives your regular subscription fee (e.g. Standard, Plus or Prime) for your single Vivid Account that you have as a Retail Customer, if your monthly plan cost is less than the chosen business plan.