

Schedule 2 – Our Fees for Retail Users
to the General Terms & Conditions of Vivid Money S.A.

Effective date: 22 January 2024

	Standard	Prime
Management of the account		
Account opening	€0	€0
Account monthly management fee	€3.9* for up to 3 Vivid Accounts	€9.9 for up to 15 Vivid Accounts
Account monthly management fee for additional accounts	€1.99 for up to 3 additional Vivid Accounts	€1.99 for up to 3 additional Vivid Accounts
Customer service	€0	€0
Notifications	€0	€0
Online access		
Online access through Vivid App	€0	€0
Providing a debit card		
Virtual card issuance	€1	€0 for the first card, €1 for each additional card
Physical card issuance	€19.90	€19.90
Physical card delivery	€9.90 for Standard delivery €24.90 for Express delivery	€9.90 for Standard delivery €24.90 for Express delivery
Virtual card reissue	€0 for the first reissue monthly, €1 for additional reissues	€0 for five reissues per month, €1 for additional reissues
Physical card reissue	€19.90	€19.90
Monthly maintenance fee for cards	€0 for one card, €0.90 for each additional card	€0

Adding money		
Incoming bank transfer	€0	€0
Adding money using a debit or credit card (card Top Up)	€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.
Top Up Chargeback Fee	€30	€30
Sending money		
Outgoing bank transfer	€0	€0
Cash withdrawal		
Cash withdrawal with Vivid Card	€200 per month can be withdrawn for free at an ATM but only if the amount of withdrawal is no less than €50. In case the withdrawal amount is less than €50 a fee of 3% of the withdrawal amount (but not less than €1) is applied. Once €200 per month have been withdrawn, the same fee will be charged for any amount above that	€1,000 per month can be withdrawn for free at an ATM but only if the amount of withdrawal is no less than €50. In case the withdrawal amount is less than €50 a fee of 3% of the withdrawal amount (but not less than €1) is applied. Once €1,000 per month have been withdrawn, the same fee will be charged for any amount above that
Other		
FX mark-up over the exchange rate for execution of non-EUR card transactions	1%	1%
Gambling and Cash Equivalent Fee**	3% of the transaction amount	3% of the transaction amount
Supported Currencies	EUR	EUR

* The monthly account management fee of €3.90 for the Standard version of Vivid Money will not be charged if

(a) there is at least one active physical and/or virtual Vivid Card linked to a Vivid Account and the customer makes at least one card transaction with such Vivid Card in the respective calendar month; cash withdrawals via ATM do not count as card transaction

(b) the customer has a cumulative positive balance exceeding €1,000 on all Vivid Accounts provided by Vivid Money S.A. on the last day of the respective calendar month.

** The Gambling and Cash Equivalent Fee applies for all transactions, including sending or receiving of card or other transactions from/on any of your Vivid Accounts, that are related to the following services and providers and considered as high-risk transactions, in particular Gambling transactions (e.g. (online) casinos, lotteries, betting offices, and other gambling activities) and transactions for cash equivalents (e.g. foreign currency, non-fiat currency including cryptocurrencies, traveller cheques etc.). The Gambling and Cash Equivalent Fee is charged after the underlying transaction is processed. The Gambling and Cash Equivalent Fee will not be refunded, even if the underlying transaction was refunded.

Right of withdrawal

Right of withdrawal: You can revoke your contractual declaration within 14 days without giving reasons with a clear statement. The period begins with the receipt of this instruction on a durable medium, but not before the conclusion of the contract and not before we have fulfilled our precontractual duty of information including your withdrawal rights. To comply with the revocation period, it is sufficient to send the revocation in time if the declaration is made on a durable medium (e.g. letter, fax, e-mail). The revocation is to be sent to:

Vivid Money S.A.
21 Rue Glesener,
L-1631, Luxembourg,
Grand Duchy of Luxembourg

E-mail: imprint@vivid.money

Consequences of revocation: In the event of an effective revocation, the services received by both parties shall be returned. You are obligated to pay compensation for the value of the service provided up to the time of revocation if you were made aware of this legal consequence prior to submitting your contractual declaration and expressly consented to our commencing with the performance of the service in return before the end of the revocation period. If there is an obligation to pay compensation for lost value, this may mean that you still have to fulfill the contractual payment obligations for the period until the revocation. Your right of withdrawal expires prematurely if the contract has been completely fulfilled by both parties at your express request before you have exercised your right of withdrawal. Obligations to refund payments must be fulfilled within 30 days. The period begins for you with the dispatch of your revocation, for us with its receipt.

Special notes

Upon revocation of your contractual declaration, you shall also no longer be bound by any agreement related to this contractual declaration if the related agreement concerns a service provided by us or a third party on the basis of an agreement between us and the third party.

End of the cancellation policy