

Subject: Change notice

Dear Customer,

With the present we would like to notify you about the increase of the interchange fees between the United Kingdom (England, Scotland, Wales, Gibraltar, Northern Ireland, Channel Islands and Isle of Man) and the Members States of European Economic Area (EEA) imposed by the Card Schemes from 15.10.2021.

The new interchange fees are, as follows:

Card present transactions	no change		
Card-not-present transactions with UK Visa card, used in EEA merchant location	debit cards	1.15%	increase by 0.95% from 0.20%
	credit cards	1.50%	increase by 1.20% from 0.30%
	business cards	1.60%	increase depends on card type
	corporate cards	1.80%	increase depends on card type
Card-not-present transactions with UK Mastercard card, used in EEA merchant location	debit cards	1.15%	increase by 0.95% from 0.20%
	credit cards	1.50%	increase by 1.20% from 0.30%
Card-not-present transactions with EEA Visa card, used in UK merchant location	debit cards	1.15%	increase by 0.95% from 0.20%
	credit cards	1.50%	increase by 1.20% from 0.30%
	business cards	1.60%	increase depends on card type
	corporate cards	1.80%	increase depends on card type
Card-not-present transactions with EEA Mastercard card, used in UK merchant location	no change	Increase up to 1.15% and 1.50% for debit and credit cards respectively effective from 22.04.2022	

The above increase in the Card Schemes` interchange fees are reflected into our fees and the change comes into effect from 15.10.2021.

Please be advised that our fees are increased on a pass-through basis following the change in the Card Schemes` rules and interchange fees.

**Kind regards,
E-Comprocessing.**