

➤ FLYKK Consumer IBAN Electronic Money Account

Flykk is an electronic money account which enables you to send and receive electronic payments via purchase, store and redemption of electronic money.

When you purchase electronic money from ISXPay You can:

- redeem eMoney at any of our participating ISXPay merchants
- transfer your emoney to other Flykk users
- redeem, convert to Euros (€) and transmit funds to IBAN or card accounts
- store and hold it in your own IBAN account

FLYKK Fees & Charges (EU)***

PURCHASE FLYKK eMONEY

Payment Method	Funding Fee***
Bank transfer to IBAN : SEPA to your IBAN	Free
Local Funding Method of IBAN :Klarna (Sofort), PRZ24, Poli	Free**
Card Funding Method of IBAN: Mastercard, JCB, Diners, Discover,	Free**
Instant Purchase at Merchant : Mastercard, JCB, Diners, Discover, SEPA	Free

Funding by credit card may not be available for certain jurisdictions, including the UK

REDEEM eMoney and SEND FUNDS EXTERNAL TO FLYKK

Payment Method	Withdrawal Fee**
SEPA Instant or SCT Transfer (in Euros (€) only) to non Flykk IBAN	€2.00*
Mastercard Send / Return Funds to Card	4%*

SEND & RECEIVE eMoney to Flykk Users

Transfer Method	Transfer Fee
Send and Receive from/ to other Flykk Users & Send to Merchants**	FREE*
Receive Funds from Merchants (Excluding Refunds back to IBAN)	2.50%

*Currency Conversion: A fee of 3.99% is added to the wholesale exchange rates, for transactions involving currency conversion. The exchange rates vary based upon prevailing foreign exchange rates and will be applied immediately without notice to you.

**Funding fees of 3% are deducted from all refunds/transfers to cards. Electronic money purchased via card or local funding method that is not used to fund merchant purchases during any calendar month or to fund a withdrawal or transfer method shall be subject to a 3% fee, calculated and applied that month or in addition to fees applied at withdrawal or transfer.

***Your Flykk account is free for personal use as long as you purchase eMoney or initiate an outgoing transaction at least every month. If you don't use Flykk, a service fee of the greater of i) €5.00 (or foreign currency equivalent) or ii) the ECB's ESTR minus 20bps will be calculated daily and deducted monthly from the funds in your account.

****Use of BankID is free for first login & setup, then fees of €1.50 apply per use where BankID is used in lieu of 2FA.