

## WU+ Price List – Germany

### 1. Subscription package overview

	Standard Account	Premium Account
<b>Subscription Fee</b>	<b>Free of Charge</b>	<b>€ 3,99 per month</b>
<b>Primary account in EUR</b>	<b>Included</b>	<b>Included</b>
<b>Additional Accounts in different currencies</b> (Multicurrency Accounts “MCA”) <sup>1</sup>	<b>Not included</b>	<b>5 additional currency accounts</b> (selected from a list of available currencies)
<b>Goal Accounts</b>	<b>1 Goal account included</b> (for interest bearing only)	<b>4 Goal accounts included</b>
<b>Interest bearing goal account</b> (Interest applied only on the money in this account)	<b>Included</b> <b>0,50 % up to 3.000 €</b>	<b>Included</b> <b>1,50 % up to 3.000 €</b>
<b>Virtual Visa Debit Platinum Card</b>	<b>Included</b>	<b>Included</b>
<b>Standard Delivery of Physical Visa Debit Platinum Card<sup>2</sup></b>	<b>€ 4,99</b> (each time a card is printed and sent)	<b>First Card Delivery:</b> <b>Free of charge</b> <b>1 free card replacement per year</b> (Afterwards delivery fee: <b>€ 4,99</b> each time a card is printed and sent)
<b>Exchange Rate Spread on card transactions</b>	<b>Standard: 2%</b>	<b>Premium: 1%</b>
<b>Add money with Debit/Credit Card or Klarna (Sofort)</b>	<b>Standard Fee:</b> <b>€ 1,99 per transaction</b>	<b>Preferential Fee:</b> <b>€ 0,99 per transaction</b>
<b>WU+ account to another WU+ account transfers</b>	<b>Free: 10 transfers in total per month</b> <b>Afterwards € 0,50 per transfer</b> FX may apply: refer to <a href="#">Appendix 2</a> for more details	<b>Free: 20 transfers in total per month</b> <b>Afterwards € 0,50 per transfer</b> FX may apply: refer to <a href="#">Appendix 2</a> for more details
<b>Outgoing domestic bank transfer (from primary account) - SEPA</b>	<b>Free: 10 transfers in total per month</b> <b>Afterwards € 0,50 per transfer</b>	<b>Free: 20 transfers in total per month</b> <b>Afterwards € 0,50 per transfer</b>

<sup>1</sup> Transfers on MCAs count towards the total free transfers included in the Subscription package. Fees on a MCA will be charged in the currency of the respective MCA.

<sup>2</sup> Cards will be shipped 2 business days after a new card request. Card delivery for Germany is usually 3 to 5 business days following the card shipment day.

Other Money Fees	
Incoming bank transfer (SEPA)	<b>Fee free</b> (FX may apply: refer to <a href="#">Appendix 2</a> for more details)
Incoming bank transfer (SWIFT)	Refer to <a href="#">Appendix 1</a> for more details (FX may apply: refer to <a href="#">Appendix 2</a> for more details)
<b>Redirect Incoming Money Transfer</b> (Redirect money transfer initially sent to be picked up in cash, to the WU+ account)	<b>Fee free</b> (FX may apply: refer to <a href="#">Appendix 2</a> for more details)
<b>Transfer from another WU+ account</b>	<b>Fee free</b> (FX may apply: refer to <a href="#">Appendix 2</a> for more details)
<b>Add cash at dedicated Western Union Agent Location</b>	<b>€ 2,90</b>
<b>Direct Debit</b>	<b>Fee free</b>
<b>ATM Withdrawals</b>	<b>€ 0,00</b> per withdrawal in EUR in the Euro zone <b>€ 1,99</b> per withdrawal outside the Euro zone <sup>3</sup>
Exchange Money among multicurrency accounts	
<b>Exchange rate spread</b>	Refer to <a href="#">Appendix 2</a> for more details
Other Fees	
<b>Registration / Activation Fee</b>	<b>€ 0,00</b>
<b>Dunning and Collection Fee</b>	<b>€ 15,00</b>
<b>Card Transaction Dispute Fee<sup>4</sup></b>	<b>€ 50,00</b> per dispute
<b>Inactivity Fee<sup>5</sup></b>	<b>€ 1,00</b> per month
<b>Failed Transaction Fee for Direct Debit</b>	<b>€ 3,50</b> per transaction
<b>Express debit card replacement (2 business days)<sup>6</sup></b>	<b>€ 15,00</b> each time a card is printed and sent via this delivery type
<b>Next day debit card replacement<sup>7</sup></b>	<b>€ 30,00</b> each time a card is printed and sent via this delivery type
<b>Request of paper-based documentation sent my mail (excluding terms &amp; conditions)</b>	<b>€ 2,50</b> per requested documentation

<sup>3</sup> FX might apply

<sup>4</sup> WUIB will charge the Card Transaction Dispute Fee if customer (i) does not provide all required information to handle the dispute, (ii) willfully provides false information in relation to a dispute or (iii) does not provide the required documentation within the timeframe set out by WUIB.

<sup>5</sup> WUIB will charge an Inactivity Fee if customer does not have any activity on the account for 12 months, provided that account balance is bigger than 0. If customer initiates 1 transaction, the 12 months calculation period will restart.

<sup>6</sup> Cards will be shipped on the next day following new card request and will be delivered within 2 business days via courier service.

<sup>7</sup> Cards will be shipped on the next day following new card request and will be delivered on the same day via courier service.

**Western Union Money Transfer Service**

**The Western Union Money Transfer Service is not included in the Banking T&Cs, pricing and conditions are displayed at the time of performing the transactions for the customers to accept them.**

## Appendix 1: Incoming bank transfer fees (SWIFT) for customers registered in Germany

Please note that in case the currency of the transaction is different from the currency of the receiving account, the transaction amount will be converted in the currency of the receiving account. The below fees will be applied in the currency of the account to which the transaction is received.

Account Currency	Currency code	Fee Amount
Euro	EUR	4,90
United States Dollars	USD	5,90
British Pound Sterling	GBP	4,40
Romania Leu	RON	24,99
Polish Zloty	PLN	22,99
Bulgarian Lev	BGN	9,90
Czech Koruna	CZK	124,99
Hungary Forint	HUF	1 759,00
Croatia Kuna	HRK	35,90
Turkish Lira	TRY	49,99
Saudi Riyal	SAR	21,99
Thailand Baht	THB	199,00
Philippines Peso	PHP	299,00
Singapore Dollar	SGD	7,90
South African Rand	ZAR	85,90
UAE Dirhams	AED	21,90

## Appendix 2: Exchange rate spread on top of reference rate

<sup>1)</sup> The currency of the WU+ account, where funds are going to be received in

<sup>2)</sup> The currency received in the payment instruction

<sup>3)</sup> Range that is required for the specific exchange rate spread to be applied. Ranges are in the currency of the receiving WU+ account

WU+ account currency <sup>1)</sup>	Currency funds are sent in <sup>2)</sup>	Range <sup>3)</sup>	Spread
AED	EUR	<= 5000	5%
		> 5000	3,75%
AED	RON	< 5000	5%
		> 5000	3,75%
AED	PLN	< 5000	5%
		> 5000	3,75%
AED	CZK	< 5000	5%
		> 5000	3,75%
AED	HUF	< 5000	5%
		> 5000	3,75%
AED	GBP	< 5000	0,84%
		> 5000	0,63%
AED	HRK	< 5000	5%
		> 5000	3,75%
AED	TRY		4,9%
AED	SAR	< 5000	3,52%
		> 5000	2,64%
AED	THB		5,06%
AED	PHP		0,15%
AED	SGD	< 5000	5%
		> 5000	3,75%
AED	ZAR		5%
AED	USD		0,3%
AED	BGN	< 5000	5%
		> 5000	3,75%
BGN	EUR		2%
BGN	RON		3,35%
BGN	PLN		5,35%
BGN	CZK		6,08%
BGN	HUF		6,25%
BGN	GBP		8,1%
BGN	HRK		6,6%
BGN	TRY		4,61%
BGN	SAR		8,85%
BGN	THB		6%
BGN	PHP		2,5%
BGN	SGD		5,25%
BGN	ZAR		5%
BGN	AED		7,6%
BGN	USD		10,85%

WU+ account currency <sup>1)</sup>	Currency funds are sent in <sup>2)</sup>	Range <sup>3)</sup>	Spread
<b>CZK</b>	EUR		2%
<b>CZK</b>	RON		0%
<b>CZK</b>	PLN		2,5%
<b>CZK</b>	HUF		2,5%
<b>CZK</b>	GBP		3%
<b>CZK</b>	HRK		2,5%
<b>CZK</b>	TRY		2,5%
<b>CZK</b>	SAR		8,95%
<b>CZK</b>	THB		2,5%
<b>CZK</b>	PHP		2,5%
<b>CZK</b>	SGD		2,5%
<b>CZK</b>	ZAR		5%
<b>CZK</b>	AED		2,5%
<b>CZK</b>	USD		2,5%
<b>CZK</b>	BGN		2,5%
<b>EUR</b>	RON	<= 100	3,39%
		> 100, <=300	3,71%
		> 300	3,07%
<b>EUR</b>	PLN		1,9%
<b>EUR</b>	CZK		1,5%
<b>EUR</b>	HUF		9,9%
<b>EUR</b>	GBP	< 100	9,9%
		>= 100, < 300	9,77%
		> 300	9,13%
<b>EUR</b>	HRK		9,9%
<b>EUR</b>	TRY	< 100	3,7%
		>= 100, < 300	3,45%
		> 300	3,2%
<b>EUR</b>	SAR		9,9%
<b>EUR</b>	THB	< 100	5%
		>= 100, < 300	4,75%
		> 300	4,25%
<b>EUR</b>	PHP	< 100	4,26%
		>= 100, < 300	4,56%
		> 300	3,92%
<b>EUR</b>	SGD		9,9%
<b>EUR</b>	ZAR		5%
<b>EUR</b>	AED		9,9%
<b>EUR</b>	USD	< 100	5,6%
		>= 100, < 300	5,3%
		> 300	5%
<b>EUR</b>	BGN	< 100	3,59%
		>= 100, < 300	3,98%
		> 300	3,34%
<b>GBP</b>	EUR		4,5%

WU+ account currency <sup>1)</sup>	Currency funds are sent in <sup>2)</sup>	Range <sup>3)</sup>	Spread
<b>GBP</b>	RON	< 100	2,6%
		> 100	2,4%
<b>GBP</b>	PLN	< 100	4,5%
		>= 100, < 500	4%
		>= 500, < 1000	3,5%
		> 1000	3%
<b>GBP</b>	CZK	< 500	5,81%
		> 500	4,08%
<b>GBP</b>	HUF		5,4%
<b>GBP</b>	HRK	< 100	7,45%
		>= 100, < 500	6,75%
		>= 500, < 1000	6,05%
		> 1000	5,25%
<b>GBP</b>	TRY	< 100	7,35%
		>= 100, < 500	6,65%
		>= 500, < 1000	5,95%
		> 1000	5,25%
<b>GBP</b>	SAR	< 100	6,43%
		>= 100, < 500	5,93%
		>= 500, < 1000	5,43%
		> 1000	4,79%
<b>GBP</b>	THB		3,5%
<b>GBP</b>	PHP		2,4%
<b>GBP</b>	SGD	< 100	6,55%
		>= 100, < 500	5,95%
		>= 500, < 1000	5,35%
		> 1000	4,65%
<b>GBP</b>	ZAR		5%
<b>GBP</b>	AED	< 100	6%
		>= 100, < 500	5,4%
		>= 500, < 1000	4,7%
		> 1000	4%
<b>GBP</b>	USD	< 100	3%
		>= 100, < 500	2,6%
		>= 500, < 1000	2,2%
		> 1000	2%
<b>GBP</b>	BGN		5,4%
<b>HRK</b>	EUR	< 1500	10,3%
		> 1500	10,1%
<b>HRK</b>	RON	< 1500	8,78%
		> 1500	8,58%
<b>HRK</b>	PLN	< 670	7,21%
		>= 670, < 1500	6,21%
		>= 1500, < 6700	6,01%
		> 6700	7,01%

WU+ account currency <sup>1)</sup>	Currency funds are sent in <sup>2)</sup>	Range <sup>3)</sup>	Spread
HRK	CZK	< 670	8,9%
		>= 670, < 1500	7,9%
		>= 1500, < 6700	7,7%
		> 6700	8,7%
HRK	HUF		8,07%
HRK	GBP	< 1500	11,46%
		> 1500	11,23%
HRK	TRY		5,3%
HRK	SAR		7,2%
HRK	THB	< 1500	8,4%
		> 1500	8,2%
HRK	PHP		4,92%
HRK	SGD	< 1500	4,44%
		> 1500	4,24%
HRK	ZAR		5%
HRK	AED	< 670	10,86%
		>= 670, < 1500	9,86%
		>= 1500, < 6700	9,66%
		> 6700	10,66%
HRK	USD	< 670	9,42%
		>= 670, < 1500	8,42%
		>= 1500, < 6700	8,22%
		> 6700	10,22%
HRK	BGN	< 1500	5%
		> 1500	4,8%
HUF	EUR		2%
HUF	RON		5,5%
HUF	PLN	< 62000	9,17%
		> 62000	8,97%
HUF	CZK	< 27650	8,7%
		>= 27650, < 62000	9,2%
		> 62000	9%
HUF	GBP		11,7%
HUF	HRK	< 62000	9%
		> 62000	8,8%
HUF	TRY		5,4%
HUF	SAR	< 62000	7,95%
		> 62000	7,75%
HUF	THB		9,8%
HUF	PHP		7,6%

WU+ account currency <sup>1)</sup>	Currency funds are sent in <sup>2)</sup>	Range <sup>3)</sup>	Spread
<b>HUF</b>	SGD	< 27650	10,25%
		>= 27650, < 62000	9,25%
		>= 62000, < 276500	9,05%
		> 276500	10,05%
<b>HUF</b>	ZAR		5%
<b>HUF</b>	AED	< 62000	9,92%
		>= 62000, < 276500	9,72%
		> 276500	10,72%
<b>HUF</b>	USD		10,22%
<b>HUF</b>	BGN	< 62000	9,4%
		> 62000	9,2%
<b>PHP</b>	EUR		3%
<b>PHP</b>	RON		3%
<b>PHP</b>	PLN		3%
<b>PHP</b>	CZK		3%
<b>PHP</b>	HUF		3%
<b>PHP</b>	GBP		3%
<b>PHP</b>	HRK		3%
<b>PHP</b>	TRY		3%
<b>PHP</b>	SAR		2%
<b>PHP</b>	THB		2,2%
<b>PHP</b>	SGD		2%
<b>PHP</b>	ZAR		5%
<b>PHP</b>	AED		2,65%
<b>PHP</b>	USD		1,3%
<b>PHP</b>	BGN		3%
<b>PLN</b>	EUR		8,85%
<b>PLN</b>	RON		5,05%
<b>PLN</b>	CZK		5,02%
<b>PLN</b>	HUF		5,65%
<b>PLN</b>	GBP		7,2%
<b>PLN</b>	HRK		4,35%
<b>PLN</b>	TRY		2,5%
<b>PLN</b>	SAR		2%
<b>PLN</b>	THB		4,48%
<b>PLN</b>	PHP		2,95%
<b>PLN</b>	SGD		2%
<b>PLN</b>	ZAR		5%
<b>PLN</b>	AED		5,55%
<b>PLN</b>	USD		8,14%
<b>PLN</b>	BGN		5,65%
<b>RON</b>	EUR		2%
<b>RON</b>	PLN		2,5%



WU+ account currency <sup>1)</sup>	Currency funds are sent in <sup>2)</sup>	Range <sup>3)</sup>	Spread
RON	CZK		2,5%
RON	HUF		2,5%
RON	GBP		4,5%
RON	HRK		2,5%
RON	TRY		2,5%
RON	SAR		2%
RON	THB		2,5%
RON	PHP		3%
RON	SGD		2,5%
RON	ZAR		5%
RON	AED		2,5%
RON	USD		2,5%
RON	BGN		2,5%
SAR	EUR	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
SAR	RON	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
SAR	PLN	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
SAR	CZK	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
SAR	HUF	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
SAR	GBP	< 1875	3,57%
		>= 1875, < 3780	2,99%
		> 3780	2,42%
SAR	HRK	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
SAR	TRY		1,2%
SAR	THB		1,6%
SAR	PHP		1,2%
SAR	SGD	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
SAR	ZAR		5%
SAR	AED		3,2%
SAR	USD	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%

WU+ account currency <sup>1)</sup>	Currency funds are sent in <sup>2)</sup>	Range <sup>3)</sup>	Spread
<b>SAR</b>	BGN	< 1875	3,1%
		>= 1875, < 3780	2,6%
		> 3780	2,1%
<b>SGD</b>	EUR		5%
<b>SGD</b>	RON		4,5%
<b>SGD</b>	PLN		5%
<b>SGD</b>	CZK		7,5%
<b>SGD</b>	HUF		5%
<b>SGD</b>	GBP		5%
<b>SGD</b>	HRK		3,7%
<b>SGD</b>	TRY		5%
<b>SGD</b>	SAR		5%
<b>SGD</b>	THB		3,64%
<b>SGD</b>	PHP		1,66%
<b>SGD</b>	ZAR		5%
<b>SGD</b>	AED		4,56%
<b>SGD</b>	USD		5%
<b>SGD</b>	BGN		5%
<b>THB</b>	EUR		1,75%
<b>THB</b>	RON		1,75%
<b>THB</b>	PLN		1,75%
<b>THB</b>	CZK		1,75%
<b>THB</b>	HUF		1,75%
<b>THB</b>	GBP		1,25%
<b>THB</b>	HRK		1,75%
<b>THB</b>	TRY		1,75%
<b>THB</b>	SAR		1,75%
<b>THB</b>	PHP		0,45%
<b>THB</b>	SGD		0%
<b>THB</b>	ZAR		5%
<b>THB</b>	AED		1,25%
<b>THB</b>	USD		1,75%
<b>THB</b>	BGN		1,75%
<b>TRY</b>	EUR	< 700	8,25%
		> 700	8,05%
<b>TRY</b>	RON	< 700	6,75%
		> 700	6,55%
<b>TRY</b>	PLN	< 700	7,35%
		> 700	7,15%
<b>TRY</b>	CZK	< 700	7,35%
		> 700	7,15%
<b>TRY</b>	HUF	< 700	8,25%
		> 700	8,05%
<b>TRY</b>	GBP		9,15%

WU+ account currency <sup>1)</sup>	Currency funds are sent in <sup>2)</sup>	Range <sup>3)</sup>	Spread
TRY	HRK	< 700	7,35%
		> 700	7,15%
TRY	SAR		8,8%
TRY	THB	< 700	7,25%
		> 700	7,05%
TRY	PHP	< 700	5,35%
		> 700	5,15%
TRY	SGD	< 700	8,25%
		> 700	8,05%
TRY	ZAR		5%
TRY	AED		9,06%
TRY	USD		5,55%
TRY	BGN	< 700	5,25%
		> 700	5,05%
USD	EUR		5,9%
USD	RON		10,2%
USD	PLN	< 100	8,52%
		> 100	7,37%
USD	CZK		10,2%
USD	HUF	< 100	8,93%
		> 100	7,65%
USD	GBP		10,2%
USD	HRK		10,2%
USD	TRY		1,3%
USD	SAR	< 300	2,03%
		>= 300, < 1000	1,9%
		> 1000	1,27%
USD	THB	< 300	5,12%
		>= 300, < 1000	4,99%
		> 1000	4,35%
USD	PHP		2,3%
USD	SGD		10,2%
USD	ZAR		5%
USD	AED		10,5%
USD	BGN	< 300	3,9%
		>= 300, < 1000	3,8%
		> 1000	3,3%
ZAR	EUR		5%
ZAR	RON		5%
ZAR	PLN		5%
ZAR	CZK		5%
ZAR	HUF		5%
ZAR	GBP		5%
ZAR	HRK		5%
ZAR	TRY		5%
ZAR	SAR		5%

WU+ account currency <sup>1)</sup>	Currency funds are sent in <sup>2)</sup>	Range <sup>3)</sup>	Spread
<b>ZAR</b>	THB		5%
<b>ZAR</b>	PHP		5%
<b>ZAR</b>	SGD		5%
<b>ZAR</b>	AED		5%
<b>ZAR</b>	USD		5%
<b>ZAR</b>	BGN		5%