



Fee Schedule

The current Interchange Fees and Assessment Fees are set out below.

Any subsequent changes to the Interchange Fee Amounts are available to you on the applicable Card Scheme websites. The Interchange Fee Amount set out below provides the range within which the Interchange Fee may be charged by us to you. Additional Charges may also apply to you under Clause 16 of the Merchant Conditions. Further details of the Charges are available in your Monthly Statement.

Credit card used	Interchange fee		Assessment fee		
	Transaction location	%	£	%	
VISA	Visa Credit	UK	0.3%	£0.0097	0.023%
		EEA and Non-EEA card present (CP)	0.3%	£0.0097	0.023%
		EEA and Non-EEA card not present (CNP)	1.5%	£0.0097	0.023%
		International CP	0.3%	£0.1067	0.026%
		International CNP	1.5%	£0.1067	0.026%
	Visa Debit (including Prepaid)	UK	0.2%	£0.0097	0.018%
		EEA and Non-EEA CP	0.2%	£0.0097	0.018%
		EEA and Non-EEA CNP	1.15%	£0.0097	0.018%
		International CP	0.2%	£0.1067	0.026%
		International CNP	1.15%	£0.1067	0.026%
	Visa Business Prepaid	UK	1.4%	£0.0097	0.018%
		EEA and Non-EEA	1.6%	£0.0097	0.018%
International		2%	£0.1067	0.026%	
Visa Business Debit	UK	0.5% - 1.15% *	£0.0097	0.018%	
	EEA and Non-EEA	1.6% - 2% *	£0.0097	0.018%	
	International	2% *	£0.1067	0.026%	
Visa Business, Corporate and Purchasing	UK	1.35% - 2%	£0.0097	0.023%	
	EEA and Non-EEA	1.6% - 2%	£0.0097	0.023%	
	International	2%	£0.1067	0.026%	
V PAY	EEA and Non-EEA CP	0.2%	£0.0097	0.018%	
	EEA and Non-EEA CNP	1.15%	£0.0097	0.018%	
Visa International Electron Card	EEA and Non-EEA CP	0.3%	£0.0097	0.023%	
	EEA and Non-EEA CNP	1.5%	£0.0097	0.023%	
	International CP	0.3%	£0.1067	0.026%	
	International CNP	1.5%	£0.1067	0.026%	

* Visa Merchant Performance Program participating merchants per transaction Interchange cost capped at £2.50

Credit card used	Interchange fee		Assessment fee	
	Transaction location	%	£	%
 Mastercard® Credit	UK	0.3%	£0.0092	0.0546%
	EEA and Non-EEA (CP)	0.3%	£0.0092	0.0546%
	EEA and Non-EEA (CNP)	1.5%	£0.0092	0.0546%
	International CP	0.3%	£0.0956	0.0546%
	International CNP	1.5%	£0.0956	0.0546%
Mastercard Debt (including Prepaid)	UK	0.2%	£0.0092	0.0546%
	EEA and Non-EEA CP	0.2%	£0.0092	0.0546%
	EEA and Non-EEA CNP	1.15%	£0.0092	0.0546%
	International CP	0.2%	£0.0956	0.0546%
	International CNP	1.15%	£0.0956	0.0546%
Maestro® (including Prepaid)	UK	0.2%	£0.0092	0.0546%
	EEA and Non-EEA CP	0.2%	£0.0092	0.0546%
	EEA and Non-EEA CNP	1.15%	£0.0092	0.0546%
	International CP	0.2%	£0.0956	0.0546%
	International CNP	1.15%	£0.0956	0.0546%
Maestro Commercial	EEA and Non-EEA	0.4% – 2.19% + €0 – €0.05	£0.0092	0.0546%
	International	0.6% – 0.9% + \$0 – \$0.025	£0.0956	0.0546%
Mastercard Business, Corporate Purchasing and Fleet	UK	1% – 2%	£0.0092	0.0546%
	EEA and Non-EEA	0.6% – 2.25%	£0.0092	0.0546%
	International	1% – 2%	£0.0956	0.0546%
Mastercard Business Debit	UK	0.7% – 1.35%	£0.0092	0.0546%
	EEA and Non-EEA	0.55% – 2.1%	£0.0092	0.0546%
	International	1.45% – 2.25%	£0.0956	0.0546%
 Diners® Credit	UK	0.3%	£0	0.12%
	EEA and Non-EEA CP	0.3%	£0	0.12%
	EEA and Non-EEA CNP	1.5%	£0	0.12%
	International CP	0.3%	£0	0.45%
	International CNP	1.5%	£0	0.45%
Diners Debit	UK	0.2%	£0	0.12%
	EEA and Non-EEA CP	0.2%	£0	0.12%
	EEA and Non-EEA CNP	1.15%	£0	0.12%
	International CP	0.2%	£0	0.45%
	International CNP	1.5%	£0	0.45%
Diners Business, Corporate, Purchasing and Fleet	UK	1.75%	£0	0.12%
	EEA and Non-EEA	1.75%	£0	0.12%
	International	1.75%	£0	0.45%

* Visa Merchant Performance Program participating merchants per transaction Interchange cost capped at £2.50

Specific Assessment Fees (% of Card Transaction Value)

Visa EU eCommerce/MOTO fee	0.01%
Visa EEA Crossborder fee	0.10%
Visa EEA Crossborder CNP fee	0.25%
Visa International eCommerce/MOTO fee	0.55%
Visa International Acceptance fee	0.45%
Mastercard/Maestro EU eCommerce fee	0.05%
Mastercard/Maestro International eCommerce fee	0.1%
Mastercard/Maestro EU Acceptance fee	0.045%
Mastercard/Maestro International Acceptance fee	0.45%

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