

# Methodology for calculating fees of card payment schemes

## 1. General provisions

This Methodology for Calculating Card Payment Scheme Fees (hereinafter: Methodology) is used to determine the manner of calculating fees which Card Payment Schemes\* charge to the Acquirer in relation to Card Acceptance Activities defined by the Framework Agreement (hereinafter: Card Acceptance Activities).

Terms written in capital letters in the Methodology have the meaning assigned to them by the General Terms and Conditions, unless another meaning is explicitly defined by the Methodology.

## 2. Acquirer costs paid to Card Payment Schemes

Costs that Erste Card Club Ltd (hereinafter: ECC) pays to Card Payment Schemes comprise:

(i) fees defined by the tariff of a particular Card Payment Scheme, which include, but are not limited to, fees paid on the basis of the volume of transactions, licensing, etc. (hereinafter: Card Payment Scheme Fee) and (ii) processing fees which include fees for the implementation of services for the processing of payment transactions in terms of procedures necessary for handling the payment order, which include, but are not limited to, fees paid for the authorisation of a particular payment transaction, transaction processing and clearing, file transfer, etc. (hereinafter: Processing Fee).

## 3. Calculation of Card Payment Scheme Fees and Processing Fee

**3.1** Calculation of Card Payment Scheme Fees and Processing Fees which is defined by the Methodology applies to all Card Payment Schemes with which the ECC collaborates.

**3.2** The observed period for calculating Card Payment Scheme Fees and Processing Fees is one calendar year, in order to include all periodic oscillations in business activities related to Card Acceptance Activities.

**3.3** ECC calculates Card Payment Scheme Fees and Processing Fees based on a ratio of the total costs paid to a particular Card Payment Scheme to the total volume of transactions made within a particular Card Payment Scheme over the course of one calendar year.

## 4. Final provisions

**4.1** This methodology is an integral part of the Framework Agreement, pursuant to Article 3.2 of the General Terms and Conditions.

**4.2** The provisions of the Framework Agreement shall apply to everything not defined by the Methodology or not explicitly defined otherwise.

\*Card Payment Schemes – imply a unique set of rules, norm practices and/or implementation guidelines for the execution of payment transactions on the basis of Cards, which is separate from the infrastructure or payment system supporting its functioning and which includes a specific decision-making authority, organisation or entities that are responsible for the scheme functioning and that imply business entities managing international card schemes, including but not limited to the following: Diners Club International, Mastercard International, Visa International, Discover Financial Services (hereinafter: Card Payment Scheme or International Card Companies).