

Calida Financial Limited – Fee Table

This fee table is part of the Calida Terms and Conditions. For our general TCs please click [here](#)

Opening and maintaining a Calida Account is generally free of charge. However, on certain transaction types, certain fees apply. Please see table below for a detailed fee overview.

Activity	Method (1)	Fees
Depositing funds into your Calida Prepaid Account		
	SEPA Bank Transfer	Free
	Credit Card or Debit Card (VISA/MC)	2%
	Apple Pay / Google Pay	1.4%
	Eps	1.2%
	Open Banking	1%
	CashtoCode (Cash)	5%
	Ideal	0.50 EUR
	MyBank	1.2%
	Blik	1.2%
	Multibanco	2.5%
	MB Way	2%
Withdrawing funds	Via SEPA	4.50 EUR
Foreign Exchange (FX)	EEA currencies	Spot rate + 1%
	Non-EEA currencies (2)	Spot rate + 3.5%
Inactivity Fee	Applied to Calida Prepaid Accounts that hold a balance and have not been active in 12 consecutive months. Charged as of month 13. (3)	7.50 EUR

(1) – deposit methods differ by country, currency support and availability. NO at methods shown are always available and restrictions might be applied on availability at the discretion of Calida Financial.

(2) – this fx fee applies if at least one non-EEA currency is involved in the exchange (ie. EUR to USD)

(3) – if the remaining balance is lower than the inactivity fee, the available balance is debited

Important Notes on Fees

1. Bank Charges and Currency Exchange Fees

- Your bank may apply **additional** charges or currency exchange fees when processing transactions. Calida is not a beneficiary of such fees.

2. Territorial Restrictions

- We may be unable to accept money from or send money to certain jurisdictions.

3. Fee Changes and Promotional Adjustments

- In alignment with our Terms and Conditions, we reserve the right to change our fees at any time.
- For promotional purposes, we may temporarily reduce or waive certain fees at our discretion. These changes do not require separate customer communication.
- Any promotional fee reductions or waivers are discretionary and do not affect the standard fee structure unless explicitly stated.

4. Fee Validity and Terms

- The prices listed in this document form part of our Terms and Conditions and remain valid until a formal update is communicated.