

# Price and Service description

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## — Essentials

The Pricing Model of Penta consists of two basic elements, the first one is the Basic plan, including the substantially defined services, as well as extra services.

The Basic plans differ in price and services included. The customer chooses one of the available plans and pays a specific monthly fee. In every Basic plan, there are several services included. Anything exceeding the plan will be charged on the usage basis. The final price is thereafter a combination of a fixed basic rate and of a variable amount charged for the ancillary services.

Services, or extra services, are rendered partly by Penta directly, but in most cases by partners (specifically, solarisBank AG). The costs of the services are consequently shown to the customer. These severe fees issued by the partners will be, as far as possible, collected, invoiced or refunded by Penta, as to mind any additional time-consuming expenses for the customer.

## — Monthly Basic plans for businesses

For the existing businesses, while in the enrolment process of the business account, there are 3 different monthly plans available, for the customer to choose from:

### Basic Plan

The Basic plan is available free of charge. It includes one online-banking user, one Mastercard as well as 50 outgoing SEPA transactions. It is not possible to arrange transactions in foreign currencies or any transactions out of the SEPA payment environment. There are no accounting integrations, nor Penta's Open API-interface available.

If you find yourself in need of more functions, or you would like to expand your business, there is, at any time, the possibility to upgrade to a superior plan.

**0** EUR  
per month (excl. VAT)

**50** free outgoing SEPA transfers  
Per month, each additional 0.20 EUR

**1** Online banking user

**1** Debit MasterCard

**Unlimited** card transactions  
No payment fees in euros

## Monthly business plans

### Advanced Plan

The monthly costs for the Advanced plan are 9 EUR and include 2 online-banking users, 2 Mastercards, as well as 100 outgoing SEPA transactions. It offers you the access to the accounting integrations, as well as the connection to one of the international payment services (Currencycloud), allowing you to arrange the transactions in foreign currencies and outside of SEPA-zone. There is a charge of 1 % of the total amount of currency exchanged by Currencycloud. Additionally, there is a transaction fee (local/SWIFT), which may be withdrawn from our ancillary services. The use of Penta's Open API-interface is not available.

**9** EUR  
per month (excl. VAT)

**100 free outgoing SEPA transfers**  
Per month, each additional 0.20 EUR

**2** Online banking user

**2** Debit Mastercards

**Unlimited** card transactions  
No payment fees in euros

**1%** on International payments  
Conversion fee for non-EUR payments

**lexoffice** Integration

Coming soon:

- Loans
- Direct Debit

### Premium Plan

The cost of the Premium plan for the customer who is incorporating the company is 9 EUR for the first 6 months, instead of the usual 19 EUR. After the six months have passed, the fee of 19 EUR / month will be charged. The Premium plan includes 5 online-banking users, 5 Mastercards, as well as 300 outgoing SEPA transactions. It offers you the access to the accounting integrations, as well as the connection to one of the international payment services (Currencycloud), allowing you to arrange the transactions in foreign currencies and outside of SEPA-zone. There is a charge of 0,5 % of the total amount of currency exchanged by Currencycloud. Additionally, there is a transaction fee (local/SWIFT), which may be withdrawn from our ancillary services. The use of Penta's Open API-interface is possible on the Premium plan.

**19** EUR  
per month (excl. VAT)

**300 free outgoing SEPA transfers**  
Per month, each additional 0.20 EUR

**5** Online banking user

**5** Debit Mastercards

**Unlimited** card transactions  
No payment fees in euros

**0.5%** on International payments  
Conversion fee for non-EUR payments

**lexoffice** Integration

Demnächst:

- Loans
- Direct Debit
- API access

All prices are exclusive of the statutory value added tax

## Additional services' fees index

Additional services are any services, exceeding the services included in a specific plan.

### Accounts and transactions

Direct debits	Free
Incoming SEPA transactions	Free
Each additional outgoing SEPA transaction above your plan's limit	0.20 EUR
<i>Card payments and direct debits are free of charge.</i>	
Outgoing international transfers Local	0.50 EUR
Outgoing international transfers SWIFT	6,00 EUR
Dunning fee per reminder	5.00 EUR
<i>For example: in case of insufficient funds for monthly plan fees.</i>	

Account blocking	10.00 EUR
<i>Closure of accounts for creditor protection.</i>	

Additional users without a Mastercard	2.00 EUR
<i>The users will have their own login with the access rights you define. Adding users above your plan's limit is only possible on the Premium plan.</i>	

Unjustified reclamation of a transaction (Chargeback)	100.00 EUR
<i>Order to recall a direct debit which has no legal basis.</i>	

### Card Services

Issuance price of the 1st business Debit Mastercard	Free
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Additional Mastercards	3.00 EUR
<i>The users will have their own login with the access rights you define. Adding users above your plan's limit is only possible on the Premium plan.</i>	

— Additional services' fees index

**Card Services**

Card payments in domestic currencies (EUR) and direct debits	Free
Card payments in foreign currencies <i>Within and outside of the EU.</i>	Basic - 2.0% of transaction value Advanced - 1.5% of transaction value Premium - 1.0% of transaction value
Cash withdrawals <i>For example in case of insufficient funds for monthly plans fee.</i>	Basic - 0 incl. (each additional - 1.50 EUR) Advanced - 2 incl. (each additional - 1.50 EUR) Premium - 5 incl. (each additional - 1.50 EUR)
Ordering of a replacement card <i>In cases of self-inflicted loss or defect.</i>	10.00 EUR

All prices are exclusive of the statutory value added tax

## — Penta credits

The customers may receive Penta credits, which resemble a reward. They will be taken into account at the end of each month. The customers may earn these Penta credits through different actions, e.g. by referring a new customer. It is not possible to cash out these Penta credits or them to be transferred to another customer.

## — Terms of change and cancellation

The Penta services are concluded for an indefinite period and will be invoiced monthly. The invoice is issued on the 1st of each month. The monthly fee will be invoiced per day, i.e. if a new contract is closed within a month, only the actual costs will be invoiced on the 1st of the following month.

**Upgrades** and their accompanying activations of the additional functions and services take immediate effect. The billing is set on per day basis. Only the days when the plan was used will be invoiced.

**Downgrades** and their accompanying disconnection of additional functions and services take effect on the 1st of the following month. Therefore the new plan is valid starting the following month. It is required that all extra functions and services not included in the new plan are disconnected /canceled timely, otherwise, the downgrade will not be successfully performed.

Upgrades and Downgrades require the customer's acceptance of Penta's Terms & Conditions as well as the acceptance of the price and services of the new plan. A change of a plan is possible to one of the plans available at that time. The customer is not entitled to claim that Penta will continue keeping the current/archived plans in place.