

| | Creative | Smart | Enterprise | Supreme |
|--|-------------------|--------------------|--------------------|---------------------|
| Business Plans | 9.99 € / month | 24.99 € / month | 99.99 € / month | 499.99 € / month |
| ZEN Wallet & Payment Account | | | | |
| Account opening | ✓ | ✓ | ✓ | ✓ |
| ZEN Wallet Account | ✓ | ✓ | ✓ | ✓ |
| Free Euro IBAN account (LT) | ✓ | ✓ | ✓ | ✓ |
| Multiple Currencies managment in ZEN Wallet | ✓ | ✓ | ✓ | ✓ |
| Visa / MasterCard top-up | ✓ | ✓ | ✓ | ✓ |
| Limit of free allowance of Visa/Mastercard top-up | up to €10k | up to €10k | up to €15k | up to €15k |
| 0.5% markup above free card top-up allowance | ✓ | ✓ | ✓ | ✓ |
| Free SEPA top-up | ✓ | ✓ | ✓ | ✓ |
| SEPA transfer out fee | €0.2 | €0.2 | €0.2 | — |
| Free transfer between own ZEN accounts | ✓ | ✓ | ✓ | ✓ |
| Free transfer to other user's ZEN account | ✓ | ✓ | ✓ | ✓ |
| Cards Issuing | | | | |
| Free Mastercard physical card | ✓ | ✓ | ✓ | ✓ |
| Free Mastercard virtual card | ✓ | ✓ | ✓ | ✓ |
| Free Mastercard physical card shipping | ✓ | ✓ | ✓ | ✓ |
| Free allowance of Physical Cards | 2 | 3 | 5 | 5 |
| Free allowance of Virtual Cards | 1 | 2 | 3 | 3 |
| Physical card fee above free allowance limit | €5 | €5 | €5 | €5 |
| Virtual card fee above free allowance limit | €3 | €3 | €3 | €3 |
| Free ATM withdrawal (worldwide) | up to €600 | up to €1k | up to €2k | up to €5k |
| ATM withdrawal (EU) above the free allowance | 1.5% | 1.5% | 1.5% | 1.5% |
| ATM withdrawal (ROW) above the free allowance | 1.5% | 1.5% | 1.5% | 1.5% |
| FX | | | | |
| Exchange in available FIAT currencies on the account | up to €10k | up to €25k | up to €100k | unlimited |
| 0.30% markup above free FX allowance | ✓ | ✓ | ✓ | — |
| 0.40% markup outside foreign exchange market hours | ✓ | ✓ | ✓ | ✓ |
| Shop with card in over 150 currencies | ✓ | ✓ | ✓ | ✓ |
| Online Acquiring | | | | |
| MasterCard online acceptance (acq) fee | IF++2% + €0.10 | IF++1.5% + €0.10 | IF++0.8% + €0.10 | IF++0.05% + €0.05 |