

► FLYKK Consumer IBAN Account

Flykk wallet is an electronic money account which enables you to send and receive electronic payments via purchase and redemption of electronic money.

When you purchase electronic money from ISXPay:

- You can redeem them at any of our participating ISXPay merchants
- You can transfer your emoney to other Flykk users
- You can redeem, convert to Euros (€) and transmit funds to IBAN or card accounts

FLYKK Fees & Charges (EU)

PURCHASE FLYKK eMONEY

Payment Method	Funding Fee
Bank transfer : SEPA & SWIFT to your IBAN	Free
Local Funding Method Klarna (Sofort), Neteller, Poli, Trustly	1.5%
Global Funding Method Visa, MC, JCB, AMEX, Diners, Discover, CUP	2.5% or Free** with instant purchase

REDEEM eMoney and SEND FUNDS EXTERNAL TO FLYKK

Payment Method	Funding Fee
SEPA Transfer (in Euros (€) only) to IBAN	€2.00*
Visa Direct Credit	5.50%*
SEPA Instant (in Euros (€) only)	€10.00*

SEND & RECEIVE eMoney to Flykk Users

Transfer Method	Transfer Fee
Send and Receive from/ to other Flykk Users	FREE*

*Currency Conversion: A fee of 3.99% is added to the wholesale exchange rates, for transactions involving currency conversion. The exchange rates vary based upon prevailing foreign exchange rates and will be applied immediately without notice to you.

**Electronic money redeemed instantly at a qualifying Flykk Merchant is free of purchase fees. Your Flykk account is free for personal use as long as you purchase eMoney or initiate an outgoing transaction at least every 12 months. If you don't use Flykk, a service fee of €5.00 (or foreign currency equivalent) will be deducted monthly from the funds in your account.

Flykk merchants are subject to the terms and fees of their Flykk electronic money agreement.