

nanopay Fee Schedule

Last Updated: May 15, 2019

The fees for withdrawing and sending money, and exchange rate (where applicable) will be disclosed to you when you submit a transaction and prior to you confirming the transaction. All fees are charged in the currency of the sending account. We may offer special pricing or custom pricing for some businesses. We reserve the right to change our Fee Schedule at any time.

Payment of Fees

Fees due to us can be collected when incurred, or nanopay will attempt to debit the funds from your account or these Fees may be deducted from your next initiated transaction. nanopay reserves the right to collect Fees from any of the bank accounts that you have linked to your Account, in accordance with this Agreement. You are responsible for ensuring that there are sufficient funds available in the designated account in order to complete all transactions you authorize.

Transaction Fees

You agree to pay nanopay a transaction fee for each transaction submitted for processing by you, plus any additional charges that may apply to the transaction, plus the amount of money to be sent to the person receiving the funds ("Payee").

Domestic Transaction Fee: 0.75\$ per transaction

International Transaction Fee: \$5.00 per transaction

90 Day Domestic Transaction Waiver Promotion

You will not be charged transaction fees for any Domestic Transaction completed during the promotional 90 day period. After the 90 day period following the opening of your account, the standard Domestic Transaction Fee will apply to any transactions you initiate.

Non-sufficient Funds

In the event that you submit a transaction for which nanopay incurs Non-Sufficient Funds "NSF" charges, chargeback fees, or other similar expenses, you agree to reimburse nanopay for all and any such fees, charges, and expenses. Each occurrence of an NSF will result in a **\$30.00** "NSF Fee".

Administrative Fees

Failed Credit Fee

In the event that you submit a transaction for which nanopay is unable to successfully credit the beneficiary account (for example, incorrect account details were provided which prevented our ability to credit the account), you may be subjected to an administrative Failed Credit Fee of **\$2.00**. nanopay reserves the right on when to apply this administrative fee in the event of a failed credit scenario.

Recall Fee

In the event you initiate a payment recall from your bank from the bank account used to process a payment transaction for an amount already paid to the beneficiary, you may be subjected to an administrative Recall Fee of **\$5.00**. nanopay reserves the right on when to apply this administrative fee in the event of a recall scenario.

Other Charges May Apply

nanopay is not responsible for any fees or charges that may be imposed by third party financial institutions associated with the Bank Accounts. You agree to be responsible for insufficient funds charges, Non-Sufficient Funds (NSF) fees, late fees, chargeback fees, overdraft, cancellation, or other similar charges that might be imposed on you by your bank.