

Spain | Domestic Multi-lateral Interchange Fees

Consumer						
Product	Fee Type	General				
Visa Consumer Debit	Transaction value up to and including €20.00	0.10%				
Visa Consumer Prepaid	Transactions value over €20.00	0.20% (Cap of €0.07)				
Visa Consumer Credit	Transaction value up to and including €20.00	0.20%				
Visa Consumer Deferred Debit	Transactions value over €20.00	0.30%				

Commercial						
Product	Sector	Tier-1 ¹	Tier-2 ²	Tier-3 ³		
Visa Business Debit	Standard	€ 0.32	€ 0.19	€ 0.17		
Visa Business Prepaid	Retailer - Food	€ 0.23	€ 0.18	€ 0.17		
Visa Platinum Business Debit	Retailer - Other	€ 0.33	€ 0.18	€ 0.17		
Visa Infinite Business Debit	Petrol Station	€ 0.24	€ 0.18	€ 0.15		
	Supermarket	€ 0.32	€ 0.32	€ 0.17		
	Travel Agency	€ 0.33	€ 0.20	€ 0.17		
	Toll Road	€ 0.03	€ 0.01	€ 0.01		
	Chemist	€ 0.32	€ 0.32	€ 0.32		
	Hotel	€ 0.32	€ 0.20	€ 0.17		
	Drugstore	€ 0.33	€ 0.33	€ 0.33		
	Restaurant	€ 0.32	€ 0.18	€ 0.17		
	Transport (Inc. Airline)	€ 0.32	€ 0.20	€ 0.17		
	Jeweller	€ 0.32	€ 0.32	€ 0.32		
	Car Rental	€ 0.32	€ 0.20	€ 0.17		
	Casino	€ 0.33	€ 0.33	€ 0.33		
	Leisure and Show	€ 0.32	€ 0.20	€ 0.20		
	Night Club (incl. Massage, Sauna or Disco)	€ 0.32	€ 0.32	€ 0.32		
	Small Merchants	€ 0.33	€ 0.19	€ 0.17		
	Low Value Transaction Sector	€ 0.16	€ 0.18	€ 0.05		
	Charity	€ 0.00	€ 0.00	€ 0.00		
	Mail/Telephone Order	€ 0.30	€ 0.30	€ 0.30		

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Visa Business Credit Standard 0,76% 0,50% 0,43% Visa Business Deferred Debit Visa Business Credit Visa Platinum Business Credit Visa Corporate - Large Market Enterprise 0,30% 0,30% 0,30% Visa Infinite Business Credit Visa Corporate - Large Market Enterprise 0,30% 0,49% 0,43% Visa Purchasing Retailer - Other 0,76% 0,49% 0,43% Visa Corporate Petrol Station 0,65% 0,49% 0,43% Supermarket 0,76% 0,76% 0,49% 0,43% Travel Agency 0,76% 0,76% 0,49% 0,43% Toll Road 0,57% 0,46% 0,23% 0,43% Chemist 0,76% 0,76% 0,76% 0,76% Hotel 0,76% 0,76% 0,76% 0,76% Drugstore 0,76% 0,76% 0,76% 0,76% Restaurant 0,76% 0,51% 0,43% Jeweller 0,76% 0,76% 0,76% 0,76% Carno 0,76% </th <th></th> <th></th> <th></th> <th></th> <th></th>					
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Visa Infinite Business Credit Retailer - Food 0.65% 0.49% 0.43% Visa Purchasing Retailer - Other 0.76% 0.49% 0.43% Visa Corporate Petrol Station 0.65% 0.49% 0.43% Supermarket 0.76% 0.76% 0.76% 0.44% Travel Agency 0.76% 0.51% 0.43% Toll Road 0.57% 0.46% 0.23% Chemist 0.76% 0.76% 0.76% 0.76% Hotel 0.76% 0.76% 0.76% 0.76% Drugstore 0.76% 0.76% 0.76% 0.76% Restaurant 0.76% 0.51% 0.43% Transport (Inc. Airline) 0.76% 0.51% 0.43% Jeweller 0.76% 0.76% 0.75% 0.43% Casino 0.76% 0.76% 0.75% 0.51% 0.51% Leisure and Show 0.76% 0.76% 0.76% 0.76% 0.76% Night Club (incl. Massage, Sauna or Disco) <	sa Business Deferred Debit Visa Business Credit - Small Market Expense		0.30%	0.30%	0.30%
Visa Purchasing Retailer - Other 0.76% 0.49% 0.43% Visa Corporate Petrol Station 0.65% 0.49% 0.43% Supermarket 0.76% 0.76% 0.76% 0.44% Travel Agency 0.76% 0.51% 0.43% Toll Road 0.57% 0.46% 0.23% Chemist 0.76% 0.76% 0.76% 0.76% Hotel 0.76% 0.76% 0.76% 0.76% Drugstore 0.76% 0.76% 0.76% 0.76% Restaurant 0.76% 0.51% 0.43% Transport (Inc. Airline) 0.76% 0.51% 0.43% Jeweller 0.76% 0.76% 0.76% Car Rental 0.76% 0.51% 0.43% Casino 0.76% 0.76% 0.76% Leisure and Show 0.76% 0.76% 0.76% Night Club (incl. Massage, Sauna or Disco) 0.76% 0.76% 0.76% Small Merchants 0.76% 0.51% <	Visa Platinum Business Credit Visa Corporate - Large Market Enterprise		0.30%	0.30%	0.30%
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Drugstore 0.76% 0.76% 0.76% Restaurant 0.76% 0.50% 0.43% Transport (Inc. Airline) 0.76% 0.51% 0.43% Jeweller 0.76% 0.76% 0.76% Car Rental 0.76% 0.51% 0.43% Casino 0.76% 0.76% 0.76% Leisure and Show 0.76% 0.51% 0.51% Night Club (incl. Massage, Sauna or Disco) 0.76% 0.76% 0.76% Small Merchants 0.76% 0.51% 0.44%		Chemist	0.76%	0.76%	0.76%
Restaurant 0.76% 0.50% 0.43% Transport (Inc. Airline) 0.76% 0.51% 0.43% Jeweller 0.76% 0.76% 0.76% Car Rental 0.76% 0.51% 0.43% Casino 0.76% 0.76% 0.76% Leisure and Show 0.76% 0.51% 0.51% Night Club (incl. Massage, Sauna or Disco) 0.76% 0.76% Small Merchants 0.76% 0.51% 0.44%		Hotel	0.76%	0.51%	0.43%
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Jeweller 0.76% 0.76% 0.76% Car Rental 0.76% 0.51% 0.43% Casino 0.76% 0.76% 0.76% Leisure and Show 0.76% 0.51% 0.51% Night Club (incl. Massage, Sauna or Disco) 0.76% 0.76% 0.76% Small Merchants 0.76% 0.51% 0.44%		Restaurant	0.76%	0.50%	0.43%
Car Rental 0.76% 0.51% 0.43% Casino 0.76% 0.76% 0.76% Leisure and Show 0.76% 0.51% 0.51% Night Club (incl. Massage, Sauna or Disco) 0.76% 0.76% 0.76% Small Merchants 0.76% 0.51% 0.44%		Transport (Inc. Airline)	0.76%	0.51%	0.43%
Casino 0.76% 0.76% 0.76% Leisure and Show 0.76% 0.51% 0.51% Night Club (incl. Massage, Sauna or Disco) 0.76% 0.76% 0.76% Small Merchants 0.76% 0.51% 0.44%		Jeweller	0.76%	0.76%	0.76%
Leisure and Show 0.76% 0.51% 0.51% Night Club (incl. Massage, Sauna or Disco) 0.76% 0.76% 0.76% Small Merchants 0.76% 0.51% 0.44%		Car Rental	0.76%	0.51%	0.43%
Night Club (incl. Massage, Sauna or Disco) 0.76% 0.76% 0.76% Small Merchants 0.76% 0.51% 0.44%		Casino	0.76%	0.76%	0.76%
Small Merchants 0.76% 0.51% 0.44%		Leisure and Show	0.76%	0.51%	0.51%
		Night Club (incl. Massage, Sauna or Disco)	0.76%	0.76%	0.76%
1 1 1		Small Merchants	0.76%	0.51%	0.44%
Low Value Transaction Sector 0.72% 0.50% 0.43%		Low Value Transaction Sector	0.72%	0.50%	0.43%
Charity 0.00% 0.00% 0.00%		Charity	0.00%	0.00%	0.00%
Mail/Telephone Order 0.76% 0.76%		Mail/Telephone Order	0.76%	0.76%	0.76%

¹ Tier-1 (€ 0 -100 Million) - The rate is determined by the size of the merchant acquired, in terms of total POS (€). It is the responsibility of the acquirer to ensure that each transaction qualifies for the correct rate.

² Tier-2 (€ 100-500 Million) - The rate is determined by the size of the merchant acquired, in terms of total POS (€). It is the responsibility of the acquirer to ensure that each transaction qualifies for the

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² Tier-2 (€ 100-500 Million) - The rate is determined by the size of the merchant acquired, in terms of total POS (€). It is the responsibility of the acquirer to ensure that each transaction qualifies for the correct rate.

³ Tier-3 (€ 500+ Million) - The rate is determined by the size of the merchant acquired, in terms of total POS (€). It is the responsibility of the acquirer to ensure that each transaction qualifies for the

³ Tier-3 (€ 500+ Million) - The rate is determined by the size of the merchant acquired, in terms of total POS (€). It is the responsibility of the acquirer to ensure that each transaction qualifies for the correct rate.

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