

Spain | Domestic Multi-lateral Interchange Fees | 1/3

Consumer		
	Credit & Deferred Debit	Immediate Debit & Prepaid
Visa Consumer		
Transactions value up to and including €20.00	0.20%	0.10%
Transactions value over €20.00	0.30%	0.20% (capped at €0.07)
V PAY		
There are no domestic V PAY cards currently in issue		n/a

Commercial		
Tranche 1 - Merchant sales value up to €100 million		
	Credit & Deferred Debit	Immediate Debit & Prepaid
<u>Non-Sector Specific</u>		
Standard	€0.03 + 0.76%	€0.35
<u>Sector Specific</u>		
Retailer - Food	€0.03 + 0.65%	€0.26
Retailer - Other	€0.03 + 0.76%	€0.36
Petrol Station	€0.03 + 0.65%	€0.27
Supermarket	€0.03 + 0.76%	€0.35
Travel Agency	€0.03 + 0.76%	€0.36
Toll Road	€0.03 + 0.57%	€0.06
Chemist	€0.03 + 0.76%	€0.35
Hotel	€0.03 + 0.76%	€0.35
Drugstore	€0.03 + 0.76%	€0.36
Restaurant	€0.03 + 0.76%	€0.35
Transport (incl. Airlines)	€0.03 + 0.76%	€0.35
Jeweller	€0.03 + 0.76%	€0.35
Car Rental	€0.03 + 0.76%	€0.35
Casino	€0.03 + 0.76%	€0.36
Leisure and Show	€0.03 + 0.76%	€0.35
Night Club (incl. Massage, Sauna or Disco)	€0.03 + 0.76%	€0.35
Small Merchant	€0.03 + 0.76%	€0.36
Low Value Transaction Sector	€0.03 + 0.72%	€0.19
Charity	0.00%	€0.00
Mail/Telephone Order	€0.03 + 0.76%	€0.33

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Tranche 2 - Merchant sales value between €100 and €500 million

	Credit & Deferred Debit	Immediate Debit & Prepaid
<u>Non-Sector Specific</u>		
Standard	€0.03 + 0.50%	€0.22
<u>Sector Specific</u>		
Retailer - Food	€0.03 + 0.49%	€0.21
Retailer - Other	€0.03 + 0.49%	€0.21
Petrol Station	€0.03 + 0.49%	€0.21
Supermarket	€0.03 + 0.76%	€0.35
Travel Agency	€0.03 + 0.51%	€0.23
Toll Road	€0.03 + 0.46%	€0.04
Chemist	€0.03 + 0.76%	€0.35
Hotel	€0.03 + 0.51%	€0.23
Drugstore	€0.03 + 0.76%	€0.36
Restaurant	€0.03 + 0.50%	€0.21
Transport (incl. Airlines)	€0.03 + 0.51%	€0.23
Jeweller	€0.03 + 0.76%	€0.35
Car Rental	€0.03 + 0.51%	€0.23
Casino	€0.03 + 0.76%	€0.36
Leisure and Show	€0.03 + 0.51%	€0.23
Night Club (incl. Massage, Sauna or Disco)	€0.03 + 0.76%	€0.35
Small Merchant	€0.03 + 0.51%	€0.22
Low Value Transaction Sector	€0.03 + 0.50%	€0.21
Charity	0.00%	€0.00
Mail/Telephone Order	€0.03 + 0.76%	€0.33

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Tranche 3 - Merchant sales value over €500 million

	Credit & Deferred Debit	Immediate Debit & Prepaid
<u>Non-Sector Specific</u>		
Standard	€0.03 + 0.43%	€0.20
<u>Sector Specific</u>		
Retailer - Food	€0.03 + 0.43%	€0.20
Retailer - Other	€0.03 + 0.43%	€0.20
Petrol Station	€0.03 + 0.43%	€0.18
Supermarket	€0.03 + 0.44%	€0.20
Travel Agency	€0.03 + 0.43%	€0.20
Toll Road	€0.03 + 0.23%	€0.04
Chemist	€0.03 + 0.76%	€0.35
Hotel	€0.03 + 0.43%	€0.20
Drugstore	€0.03 + 0.76%	€0.36
Restaurant	€0.03 + 0.43%	€0.20
Transport (incl. Airlines)	€0.03 + 0.43%	€0.20
Jeweller	€0.03 + 0.76%	€0.35
Car Rental	€0.03 + 0.43%	€0.20
Casino	€0.03 + 0.76%	€0.36
Leisure and Show	€0.03 + 0.51%	€0.23
Night Club (incl. Massage, Sauna or Disco)	€0.03 + 0.76%	€0.35
Small Merchant	€0.03 + 0.44%	€0.20
Low Value Transaction Sector	€0.03 + 0.43%	€0.08
Charity	0.00%	€0.00
Mail/Telephone Order	€0.03 + 0.76%	€0.33