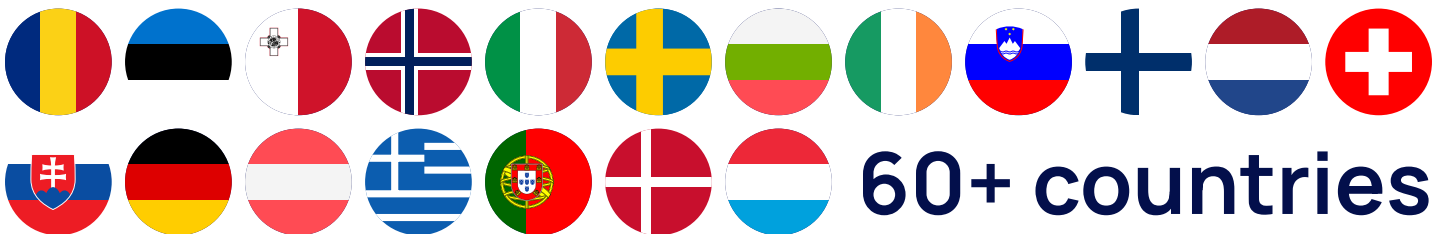
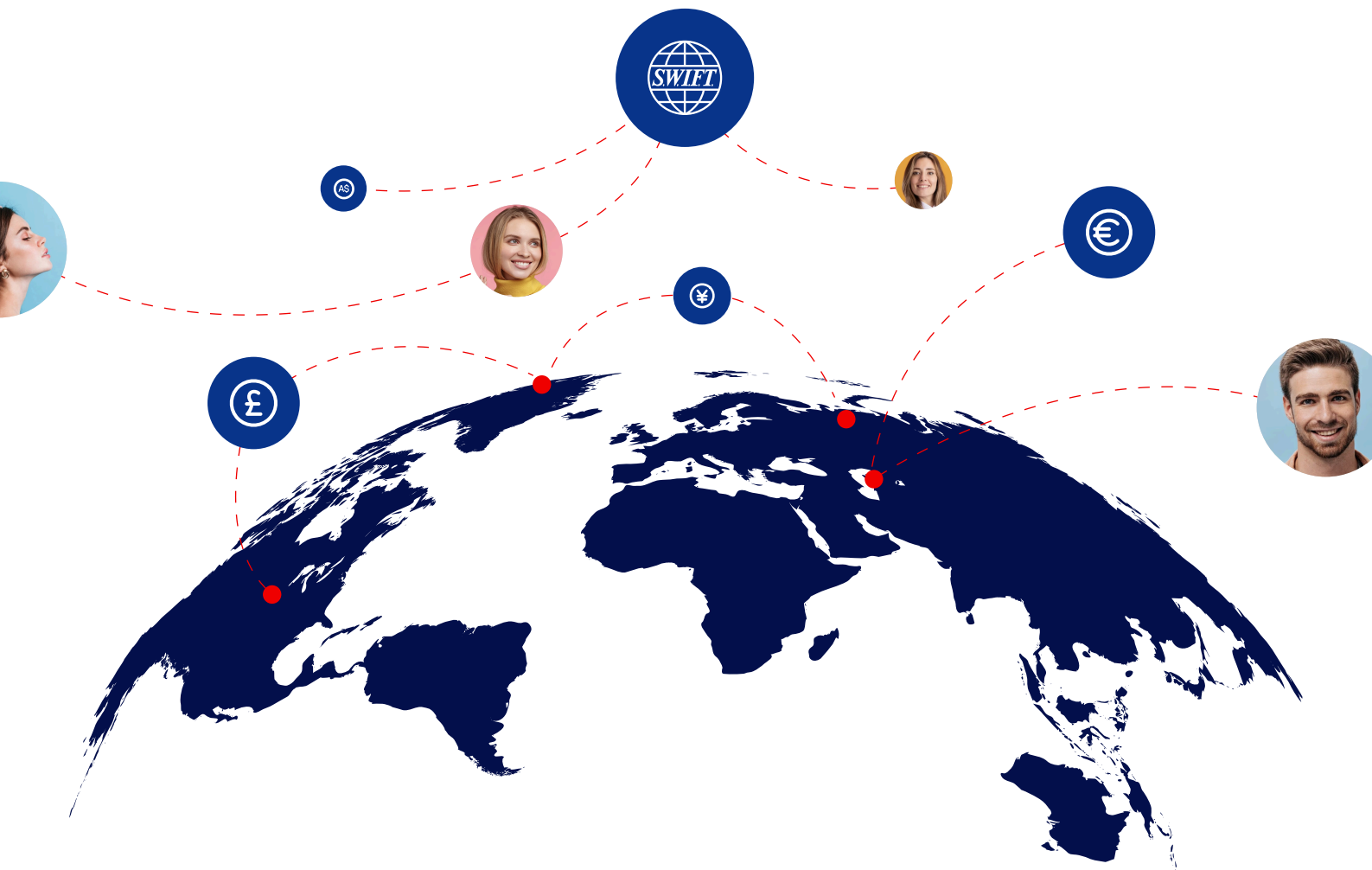




Your package: C-PAY VAULT



60+ countries

What you get - Financial Freedom



A Cepheus multi-currency account (EUR/GBP/USD) accessible across all Cepheus Pay branches.



UK IBAN multi-currency account (EUR/GBP).



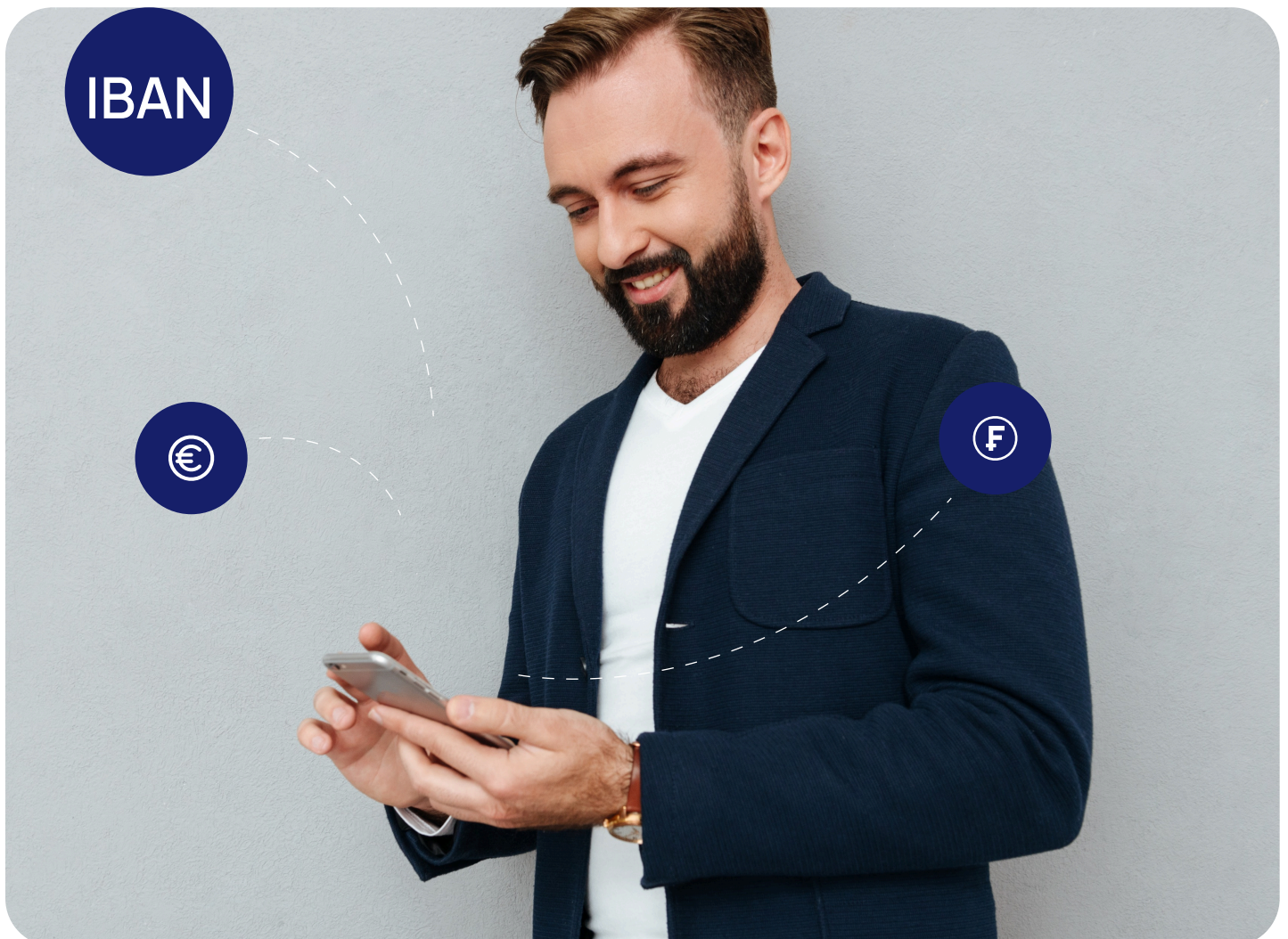
24/7 dedicated customer support.



User-friendly desktop and mobile applications.



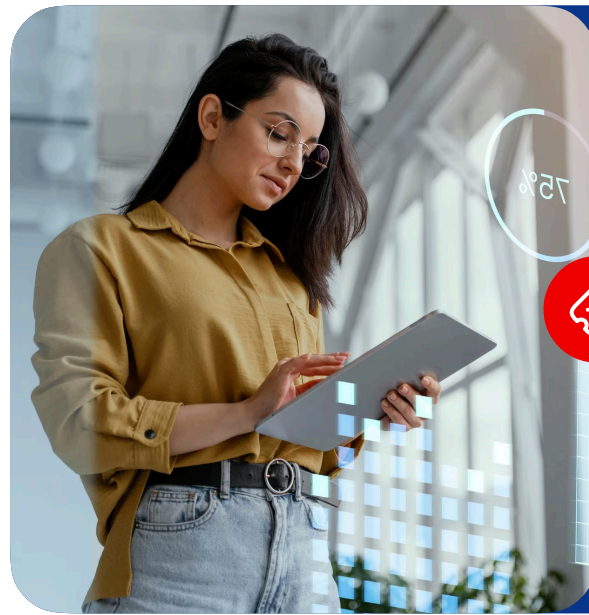
Access to global payment systems: SWIFT, SEPA, FasterPayments, CHAPS, Fedwire, ACH, and the proprietary C-PAY platform.*



What you pay - Absolutely Nothing



No onboarding fee



No monthly
maintenance fee



No minimum
balance
requirement

Transaction rates - A Dream Deal

- Free transfers between Cepheus Pay customers.
- SEPA and SEPA Instant Transfers: Flat 0.2%** for transactions in EUR to and from:

| | | |
|--|--|--|
|  Austria |  Portugal |  Liechtenstein |
|  Belgium |  Slovenia |  Lithuania |
|  Croatia |  Spain |  Luxembourg |
|  Denmark |  Sweden |  Malta |
|  Finland |  Switzerland |  Monaco |
|  France |  United Kingdom |  Poland |
|  Germany |  Bulgaria |  Romania |
|  Greece |  Cyprus |  Slovakia |
|  Iceland |  Czech Republic |  Andorra |
|  Ireland |  Estonia |  Vatican City State |
|  Italy |  Gibraltar |  San Marino |
|  Netherlands |  Hungary |  Åland Islands |
|  Norway |  Latvia |  Guernsey |
| | |  Jersey |

Transaction rates - A Dream Deal

- UK Domestic Transfers (FasterPayments / CHAPS): Flat 0.2%** in GBP.
- International GBP Transfers (CHAPS/SWIFT): 0.5%**.
- Transfers to the USA (Fedwire/ACH): 0.5%** in USD.
- Global USD Transfers (SWIFT): 0.5%**.















Transaction rates












- Remittances via C-PAY Network: Flat country-specific rates, check them out:

| Country | Fee | Instrument | Currency |
|--|---------|---------------|----------|
|  Argentina | € 9,80 | Bank account | ARS |
|  Bahrain | € 19,80 | Bank account | BHD |
|  Bangladesh | € 9,80 | All | BDT |
|  Benin | € 9,80 | All | XOF |
|  Bolivia | € 9,80 | Bank account | BOB |
|  Botswana | € 9,80 | Mobile Wallet | BWP |
|  Brazil | € 9,80 | Bank account | BRL |
|  Burkina Faso | € 19,80 | All | XOF |
|  Burundi | € 9,80 | Mobile Wallet | BIF |
|  Cambodia | € 19,80 | Mobile Wallet | USD |
|  Cameroon | € 19,80 | All | XAF |
|  Canada | € 9,80 | Bank account | CAD |

Transaction rates

| Country | Fee | Instrument | Currency |
|--|---------|--------------------------------|----------|
|  Central African Republic | € 19,80 | Mobile Wallet | XAF |
|  Chad | € 9,80 | Mobile Wallet | XAF |
|  Chile | € 9,80 | Bank account | CLP |
|  China | € 19,80 | Bank account, Mobile wallet | CNY |
|  Colombia | € 9,80 | All | COP |
|  Congo | € 9,80 | Mobile Wallet | XAF |
|  Congo DRC | € 19,80 | Mobile Wallet | USD |
|  Costa Rica | € 9,80 | Bank account | CRC |
|  Cote d'Ivoire | € 9,80 | All | XOF |
|  Ecuador | € 9,80 | Bank account | USD |
|  Egypt | € 9,80 | All | EGP |
|  Ethiopia | € 9,80 | Bank account | ETB |








Transaction rates

| Country | Fee | Instrument | Currency |
|---|---------|---------------|----------|
|  Gabon | € 9,80 | Mobile Wallet | XAF |
|  Ghana | € 9,80 | All | GHS |
|  Guinea | € 9,80 | Mobile Wallet | GNF |
|  Guinea Bissau | € 9,80 | Mobile Wallet | XOF |
|  Haiti | € 19,80 | Mobile Wallet | HTG |
|  Hong Kong | € 9,80 | Bank account | HKD |
|  India | € 9,80 | Bank account | INR |
|  Indonesia | € 9,80 | All | IDR |
|  Iraq | € 19,80 | Bank account | IQD |
|  Kenya | € 9,80 | All | KES |
|  Republic of Korea | € 9,80 | Bank account | KRW |









Transaction rates

| Country | Fee | Instrument | Currency |
|--|---------|---------------|----------|
|  Liberia | € 9,80 | All | USD |
|  Madagascar | € 9,80 | Mobile Wallet | MGA |
|  Malawi | € 9,80 | All | MWK |
|  Malaysia | € 9,80 | Bank account | MYR |
|  Mali | € 19,80 | Mobile Wallet | XOF |
|  Mexico | € 9,80 | Bank account | MXN |
|  Mongolia | € 9,80 | Bank account | MNT |
|  Mozambique | € 19,80 | Wallet | MZN |
|  Nepal | € 9,80 | All | NPR |
|  Nigeria | € 19,80 | Bank account | USD |
|  Pakistan | € 9,80 | All | PKR |
|  Panama | € 19,80 | Bank account | USD |

Transaction rates

| Country | Fee | Instrument | Currency |
|--|---------|---------------|----------|
|  Paraguay | € 9,80 | Bank account | PYG |
|  Peru | € 9,80 | Bank account | PEN |
|  Philippines | € 19,80 | All | PHP |
|  Rwanda | € 9,80 | All | RWF |
|  Senegal | € 19,80 | Mobile Wallet | XOF |
|  Sierra Leone | € 9,80 | Mobile Wallet | SLE |
|  South Africa | € 19,80 | Bank account | ZAR |
|  South Sudan | € 19,80 | Mobile Wallet | SSP |
|  Sri Lanka | € 9,80 | Bank account | USD, LKR |
|  Tanzania | € 19,80 | All | TZS |

Transaction rates

| Country | Fee | Instrument | Currency |
|--|---------|---------------|----------|
|  Thailand | € 9,80 | Bank account | THB |
|  Togo | € 9,80 | Mobile Wallet | XOF |
|  Türkiye | € 9,80 | Bank account | TRY |
|  Uganda | € 19,80 | All | UGX |
|  United Arab Emirates | € 19,80 | Mobile Wallet | AED |
|  Uruguay | € 9,80 | Bank account | UYU |
|  Vietnam | € 19,80 | All | VND |
|  Zambia | € 9,80 | Mobile Wallet | ZMW |