



Schedule of Charges



The pricing below is applicable from November, 2024.

Introduction

This Schedule of Charges is supplemental to the General Terms of Service and outlines the applicable tariffs for services facilitated through CapoPay. The fees listed herein are primarily determined by the respective PSPs (Payment Service Providers) and are subject to change at individual PSPs discretion.

CapoPay reserves the right to update this Schedule at any time, with or without prior notice, to reflect changes imposed by the payment service providers. Notwithstanding any provisions in this document, CapoPay may notify you — whether with or without prior notice — of specific fees or pricing applicable to your account or transactions. In such cases, the communicated fees or prices will supersede those outlined in this Schedule and take precedence.

By utilizing CapoPay's services, you acknowledge that the fees charged are governed by the respective PSPs and that any changes in fees are beyond CapoPay's direct control.

Exceptions

We may charge you an onboarding fee before opening your account, depending on the nature of your business. The team will get in touch during your application to discuss.

If you are a business with a high payment volume or have specific requirements, we will discuss a custom pricing package to suit your needs.

Transaction Fees

Foreign exchange (FX) charges:

At the time of your transaction, foreign exchange (FX) charges are calculated using real-time market rates. The FX fee applicable to your transaction will be displayed when you initiate a currency exchange.

All currency pairs:

Calculated at the time of exchange.

Payment charges:

Unless otherwise stated, payment charges will be calculated based on the pricing outlined below at the time of the transaction. The applicable payment charge will be displayed for your review before you initiate the transaction. Charges will be deducted in the currency of the transaction.

Please be aware that additional charges may apply if payments are made or received in a currency different from the local currency of the sender or recipient bank, or if the currency differs from the jurisdiction of your company.

Payment charges (the cost is fixed regardless of the size of payment):

Service Type	Function	Currency	Service Fee	Efficiency
Comprehensive services	Account Opening	30+ subject to jurisdiction of the company	NIL	Verification requests submitted before 12:00 PM UAE time / 4:00 PM Beijing Time on business days will be reviewed and completed on the same day, subject to management approvals.
	Additional accounts and local IBANs			NA
	Account Management			NA
Inward Remittances	Deposits	Multi-currency*	NIL	Receive funds on the same day
FX Services	Market Order (competitive exchange rates)	Multi-currency*	NIL	Receive funds instantly 24/7
	Limit Order	Multi-currency*	NIL	
Outward Remittances (PSP to PSP)	To a user registered with the same PSP	Multi-currency*	NIL	24/7 instant remittance
Outward Remittances (PSP to your corporate bank account)	To mainland and HK corporate bank account	USD	3 USD	1-3 business days
		CNY	20 CNY	
		EUR	3 EUR	
		HKD	25 HKD	
	To corporate bank account in other countries/regions	USD	12 USD	
		CNY	85 CNY	
		EUR	15 EUR	
		HKD	100 HKD	
Instant transfer to mainland corporate bank account	USD	10 USD	Remittance on the same day if requests are submitted before 11:00 AM UAE time / 3:00 PM Beijing time (business days)	
Outward Remittances (PSP to other beneficiary accounts)	To mainland and HK corporate bank account	USD	6 USD	1-3 business days
		CNY	45 CNY	
		EUR	6 EUR	
		HKD	50 HKD	
	To corporate bank account in other countries/regions	USD	12 USD	
		CNY	85 CNY	
		EUR	15 EUR	
		HKD	100 HKD	
Instant transfer to mainland corporate bank account	USD	10 USD	Remittance on the same day if requests are submitted before 11:00 AM UAE time / 3:00 PM Beijing time (business days)	
Report & pay service (report on your behalf and pay CNY compliantly to Mainland bank account)	To personal bank account of beneficiary's legal representative in Mainland China	CNY	*0.4% of the amount	Remittance on the same day if requests are submitted before 10:00 AM UAE time / 2:00 PM Beijing time (business days)

Multicurrency* - The payment service providers (PSPs) supported by CapoPay offer support in a range of currencies, including but not limited to GBP, USD, EUR, NZD, AUD, CAD, CNH, SGD, HKD, and JPY.

Get in touch for tailored solutions

Thank you for choosing CapoPay. Our aim is to provide transparent and reliable services tailored to your business needs. Should you have any questions regarding this tariff sheet or require further assistance, please do not hesitate to contact our [support team](#) who are looking forward to supporting your global payment and business requirements.

CapoPAY is operated by Capo Fin FZE. Capo Fin FZE is registered and operates in compliance with the regulations of the relevant authorities. Head Office: Business Center, Sharjah Publishing City, Sharjah, United Arab Emirates.