

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	0.76%	€0.32
<u>Sector Specific</u>		
Retailer - Food	0.65%	€0.23
Retailer - Other	0.76%	€0.33
Petrol Station	0.65%	€0.24
Supermarket	0.76%	€0.32
Travel Agency	0.76%	€0.33
Toll Road	0.57%	€0.03
Chemist	0.76%	€0.32
Hotel	0.76%	€0.32
Drugstore	0.76%	€0.33
Restaurant	0.76%	€0.32
Transport (incl. Airlines)	0.76%	€0.32
Jeweller	0.76%	€0.32
Car Rental	0.76%	€0.32
Casino	0.76%	€0.33
Leisure and Show	0.76%	€0.32
Night Club (incl. Massage, Sauna or Disco)	0.76%	€0.32
Small Merchant	0.76%	€0.33
Low Value Transaction Sector	0.72%	€0.16
Charity	0.00%	€0.00
Mail/Telephone Order	0.76%	€0.32

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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	0.50%	€0.19
<u>Sector Specific</u>		
Retailer - Food	0.49%	€0.18
Retailer - Other	0.49%	€0.18
Petrol Station	0.49%	€0.18
Supermarket	0.76%	€0.32
Travel Agency	0.51%	€0.20
Toll Road	0.46%	€0.01
Chemist	0.76%	€0.32
Hotel	0.51%	€0.2
Drugstore	0.76%	€0.33
Restaurant	0.50%	€0.18
Transport (incl. Airlines)	0.51%	€0.20
Jeweller	0.76%	€0.32
Car Rental	0.51%	€0.20
Casino	0.76%	€0.33
Leisure and Show	0.51%	€0.20
Night Club (incl. Massage, Sauna or Disco)	0.76%	€0.32
Small Merchant	0.51%	€0.19
Low Value Transaction Sector	0.50%	€0.18
Charity	0.00%	€0.00
Mail/Telephone Order	0.76%	€0.30

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Tranche 3 - Merchant sales value over €500 million

	Credit & Deferred Debit	Immediate Debit & Prepaid
<u>Non-Sector Specific</u>		
Standard	0.43%	€0.17
<u>Sector Specific</u>		
Retailer - Food	0.43%	€0.17
Retailer - Other	0.43%	€0.17
Petrol Station	0.43%	€0.15
Supermarket	0.44%	€0.17
Travel Agency	0.43%	€0.17
Toll Road	0.23%	€0.01
Chemist	0.76%	€0.32
Hotel	0.43%	€0.17
Drugstore	0.76%	€0.33
Restaurant	0.43%	€0.17
Transport (incl. Airlines)	0.43%	€0.17
Jeweller	0.76%	€0.32
Car Rental	0.43%	€0.17
Casino	0.76%	€0.33
Leisure and Show	0.51%	€0.20
Night Club (incl. Massage, Sauna or Disco)	0.76%	€0.32
Small Merchant	0.44%	€0.17
Low Value Transaction Sector	0.43%	€0.05
Charity	0.00%	€0.00
Mail/Telephone Order	0.76%	€0.30