

## **Information on the Mastercard Europe Fee Policy**

Mastercard Europe SA normally operates along the following pricing principles:

1. Pricing should reflect the value generated and delivered to the payment system participants
2. Pricing should deliver a sustainable profit margin to the payment system operator
3. Pricing should reflect the different market segments while aspiring for simplicity
4. Pricing should reflect goal to compete on value for the payment system participants
5. Pricing should have a consistent structure and approach with flexible levels across markets