— PRICING · BUSINESS ACCOUNT

Pricing for *businesses.*

Three plans, built around your business. As transparent as a business account should be.

A Service fees

A line-by-line breakdown. All amounts are expressed in Euro and, unless otherwise stated, are net of VAT where applicable, in accordance with the rules set out in Article 6.4 of the Workont Service Terms and Conditions.

	WK Basic	WK Start	WK Pro
Profile	Freelancers and sole proprietors · up to € 150,000 in annual revenue	Corporations and partnerships · over € 150,000 in annual revenue	All company types · regulated sectors / extended ATECO codes
01 · FEES & ACTIVATION			
Monthly fee	€ 19.99	€ 29.99	€ 59.99
Activation fee (one-off)	€ 49.99	€ 49.99	€ 49.99
02 · CARDS			
Physical card issuance (shipping included)	€ 19.99	€ 19.99	€ 19.99
Physical card fee / month	€ 2.99	€ 1.99	€ 1.99
Virtual card issuance / year	€ 2.99	€ 2.99	€ 2.99
Maximum issuable physical cards	5	5	5
Maximum issuable virtual cards	5	10	20
03 · PAYMENTS & OPERATIONS			
Card payments — Euro area	**Free**	**Free**	**Free**
Card payments — EEA (non-€ Europe)	1%	1%	1%
Card payments — International	€ 1 + 2%	€ 1 + 2%	€ 1 + 2%
SEPA Credit Transfer (SCT) — outgoing	€ 1.49	€ 1.49	€ 1.49
SEPA Credit Transfer (SCT) — incoming	**Free**	**Free**	**Free**
SEPA Instant Credit Transfer (SCT Inst) — outgoing	€ 1.49	€ 1.49	€ 1.49
SEPA Instant Credit Transfer (SCT Inst) — incoming	**Free**	**Free**	**Free**
SEPA Direct Debit (SDD)	€ 0.90	€ 0.90	€ 0.90

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	WK Basic	WK Start	WK Pro
Profile	WK Basic	WK Start	WK Pro
04 · WITHDRAWALS			
Withdrawal with cards — Euro area	2%	2%	2%
Withdrawal with cards — EEA (non-€ Europe)	2.75%	2.75%	2.75%
Withdrawal with cards — International	3.5%	3.5%	3.5%
05 · SUPPORT			
Basic Support	Included	Included	Included
Premium Support	Included	Included	Included
Ultra Premium Support	—	—	**Included**

B General notes

FROM YEAR 2 · ANNUAL RECURRING COST

Annual compliance contribution (Compliance fund)

From the second year of service, an annual compliance contribution is due, covering the annual reconciliation and the update of customer due diligence and anti-money-laundering checks (KYC/KYB and AML). The annual amounts, depending on the plan, are: **WK Basic € 9.99 · WK Start € 19.99 · WK Pro € 29.99**, charged once a year starting from the twelfth month following subscription.

The first year is not subject to this contribution: it does not affect the activation fee or the first-year fee.

The activation fee is charged once upon subscription; the monthly fee is charged in arrears against the Account balance. Per-transaction costs (transfers, withdrawals, SEPA direct debits) are applied at the time of execution.

Card payments in the Euro area are free on all plans. Payments in currencies other than the Euro are subject to the issuing network's exchange fee. For withdrawals on EEA (non-€) and International networks, a percentage fee on the withdrawn amount applies in addition to the fixed cost.

§ SEPA Credit Transfers — price parity

SEPA Instant Credit Transfers (SCT Inst) and standard SEPA Credit Transfers (SCT) are offered at the same price, in accordance with Regulation (EU) 2024/886 (Instant Payments Regulation), under which the cost of an instant transfer in euro may not exceed that of a standard transfer.

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C Extraordinary events

One-off costs applied only upon the occurrence of the specific event, expressed in Euro and independent of the subscribed plan.

Event	Cost
SEPA messages (reject, recall, return, refund)	**€ 10**
Judicial / compliance matters	**€ 200**
Judicial / tax requests	**€ 0**
Seizure / attachment	**€ 0**
Customer account closure	**€ 0**
Third-party notifications	**€ 0**

D Plan assignment

The WK Basic and WK Start plans are reserved for businesses whose ATECO codes fall within Workont's internal compliance policy. The WK Pro plan is dedicated to businesses operating in regulated sectors or requiring extended compliance and enhanced due diligence.

The plan is assigned by Workont during onboarding on the basis of legal form, declared revenue, ATECO code and the results of customer due diligence checks under German anti-money-laundering law (Geldwäschegesetz – GwG), Directive (EU) 2015/849 and Regulation (EU) 2024/1624 (AMLR). The plan is not freely selectable by the Customer. Any change requests are subject to internal assessment and may be accepted or rejected at Workont's sole discretion, within the limits of the law.

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E Terms and conditions

E.1 Nature of the document and hierarchy of sources

This “Pricing” document forms an integral part of the Workont Service Terms and Conditions (hereinafter, the “T&C”) pursuant to Article 15.1 and supplements their economic conditions. In the event of conflict between the Pricing and the T&C, the T&C prevail, as established by Article 15.1. For all financial, banking, electronic-money and payment-service aspects, the Conditions Générales d’Utilisation des Services de Paiement / Monnaie Électronique of Treezor SAS (hereinafter, the “DETCs”) and their Annexes 1-4 prevail in any case, as provided in Articles 3 and 4 of the T&C.

E.2 Role of the parties

Workont is a service of Promega Service GmbH (Karlstraße 16, 40210 Düsseldorf — Amtsgericht Düsseldorf, HRB 108351 — VAT DE453738678), acting as a payment-service-provider agent pursuant to § 1(9) ZAG, registered in the ZAG-Instituts-Register maintained by BaFin and subject to BaFin’s conduct supervision pursuant to § 60 ZAG. The Payment Services, the opening and operation of the Account with a German (DE) IBAN and the issuance of the Cards are provided exclusively by Treezor SAS, an electronic-money institution authorised and supervised by the ACPR and, for activities carried out in Germany through its branch (Treezor SAS Zweigniederlassung Deutschland), also subject to BaFin supervision. Promega does not receive, hold or safeguard customer funds.

E.3 Eligible recipients of the Service

The Service is reserved exclusively for business Customers (Unternehmer within the meaning of § 14 BGB) with their registered office or place of business in a Member State of the European Union, acting in the exercise of their professional, entrepreneurial, commercial or craft activity. The Service is not offered to consumers within the meaning of § 13 BGB.

E.4 Charging and invoicing arrangements

Charging arrangements. The activation fee is charged once upon subscription; the monthly fee is charged in arrears against the Account balance. Per-transaction costs (transfers, withdrawals, SEPA direct debits) are applied at the time of execution. Fees are charged directly to the Customer’s Payment Account on the accrual date, at the frequencies indicated in this Pricing. The Customer must maintain a sufficient balance on the Account to cover accrued fees, pursuant to Article 15.3 of the T&C.

Insufficient balance and set-off. In the event of an insufficient balance, Promega and the Issuer are authorised to (i) charge the amount upon the next available credit, (ii) set off amounts due within the limits of § 387 BGB et seq., (iii) temporarily suspend the operation of the Account until the balance is restored, pursuant to Article 15.5 of the T&C.

Invoicing and VAT. Unless otherwise stated, all amounts in this Pricing are net of VAT, in accordance with the rules in Article 6.4 of the T&C. For Customers established in Germany, German VAT at 19% (Umsatzsteuer) applies. For VAT-taxable Customers established in other EU Member States (including Italian Customers with a valid VAT number), the reverse-charge regime applies pursuant to Article 196 of Directive 2006/112/EC and § 13b UStG. The invoice is made available in digital format in the reserved area.

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E.5 Price parity of instant transfers

SEPA Instant Credit Transfers (SCT Inst) and standard SEPA Credit Transfers (SCT) are offered at the same price. This is in accordance with Regulation (EU) 2024/886 (Instant Payments Regulation), amending Regulation (EU) No 260/2012, under which the charges applied for an instant transfer in euro may not exceed those applied for a standard transfer in euro. The features and operational limits of transfers are governed exclusively by the DETCs and their Annex 3.

E.6 Third-party-dependent costs

Some costs depend directly on charges applied by third parties (Issuer, payment networks, correspondent banks, SEPA infrastructure providers, ATM operators, identification-service providers). Should such charges be varied by the third party, Promega may adjust its charges to the Customer accordingly, notifying the Customer within fifteen (15) days of application. The Customer's right to withdraw from the contract, free of charge, within thirty (30) days of the notification remains unaffected, pursuant to Article 15.4 of the T&C.

E.7 Changes to the economic conditions

The economic conditions of this Pricing may be amended pursuant to § 675g BGB and Article 21 of the T&C, with at least two (2) months' notice before the effective date, by notification to the registered email address and/or publication in the customer area. Promega expressly informs the Customer both of the legal consequence of any silence and of the right of withdrawal. In the event of disagreement, the Customer has the right to withdraw from the contract, free of charge and with immediate effect, at any time before the effective date of the changes. Changes that do not adversely affect the Customer's rights or obligations may be applied without prior notice, with subsequent communication.

E.8 Withdrawal, account closure and refunds

Pursuant to § 675h BGB and Articles 19 and 20 of the T&C, the Customer's withdrawal is free of charge and closing the Account entails no cost for the Customer. Periodic fees (in particular the monthly fee) are due only in proportion to the period of actual use of the Services up to the effective date of withdrawal; any amount already paid relating to the subsequent period is refunded pro rata temporis within thirty (30) days. Fees for transactions already executed, one-off fees and shipping costs of Cards already issued, documented out-of-pocket processing costs and third-party fees already settled and non-recoverable are not refundable. The refund of any residual Account balance at face value is governed exclusively by the Issuer's DETCs.

E.9 Plan assignment

The plan is assigned by Workont during onboarding on the basis of the legal form, the declared revenue, the ATECO code and the results of customer due diligence checks under the Geldwäschegesetz (GwG), Directive (EU) 2015/849 and Regulation (EU) 2024/1624 (AMLR). The plan is not freely selectable by the Customer. Any change requests are subject to internal assessment and may be accepted or rejected at Workont's sole discretion, within the limits of the law.

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E.10 Complaints and dispute resolution

Complaints relating to the Platform and the Services are submitted primarily to Promega, preferably in writing, in accordance with the Workont Complaints Procedure (https://workont.com/reclami/) and Article 17 of the T&C. For disputes relating to Payment Services, the Customer may turn to the Schlichtungsstelle bei der Deutschen Bundesbank, a conciliation body whose competence also extends to business operators, in accordance with the procedures of Treezor's DETCs (Clause 13). Reports to BaFin pursuant to § 60 ZAG remain unaffected.

E.11 Applicable law and jurisdiction

The relationship is governed by the law of the Federal Republic of Germany, excluding the CISG and within the limits of Article 3 of Regulation (EC) No 593/2008 (Rome I). For any dispute, the parties agree on the jurisdiction of the courts of the city of Düsseldorf: exclusively pursuant to § 38(1) ZPO where the Customer has the status of a merchant (Kaufmann); as an agreed forum pursuant to Article 25 of Regulation (EU) No 1215/2012 (Brussels I-bis) in relationships with Customers established in other Member States of the European Union. Promega's and the Issuer's right to bring proceedings before the Customer's general forum remains unaffected, in accordance with Article 26 of the T&C.

E.12 Processing of personal data

Personal data are processed pursuant to Regulation (EU) 2016/679 (GDPR) and the BDSG, in accordance with the Workont Privacy Policy (https://workont.com/privacy-policy/) and, for the aspects within the competence of Treezor SAS as independent Controller, in accordance with Treezor's Privacy Policy (https://workont.com/privacy-policy-treezor/). The use of cookies on the website is governed by the Cookie Policy pursuant to § 25 TDDDG.

E.13 Informational nature of the document

This document is of a purely informational and commercial nature and does not constitute a binding offer or contractual proposal within the meaning of § 145 BGB. Pre-contractual information is provided pursuant to §§ 675a and 675d BGB and Article 248 EGBGB, with the simplifications applicable to relationships with Unternehmer Customers. The prices indicated are valid as of the publication date and may be updated in the manner set out in section E.7.

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