

# SeaPay® Annual Fee Rebate Program

Effective Date: 01.01.2024  
Reviewed: 01.01.2025



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## 1. INTRODUCTION

The SeaPay® Annual Fee Rebate Program is designed to reward long-standing, engaged clients who actively utilize our platform beyond basic account holding. This initiative supports our mission to promote transparency, digital efficiency, and loyalty within the maritime and international business community.

## 2. OBJECTIVE

To offer a complete refund of all platform-related service fees to clients who maintain an active account status for twelve (12) consecutive months, thereby incentivizing continued use of SeaPay®'s value-added services.

## 3. DEFINITION OF "ACTIVE ACCOUNT"

An account is considered "active" when the client utilizes at least one of the following qualifying services on a consistent basis:

- Monthly payroll processing through SeaPay®
- Supplier payments initiated from the SeaPay® platform
- Active use of SeaPay® Cards (virtual or physical)
- QR code-based transactions via Carte Blanche
- Participation in compliance assistance or fiscal representation services
- Engagement with SeaPay® Bundled Services (e.g., crew management, port payments)

Basic account holding without any active services does not qualify as "active."

## 4. REBATE ELIGIBILITY CRITERIA

To qualify for the annual fee rebate:

- The client must maintain an active account as defined above for 12 continuous months.
- The account must remain in good standing, with no compliance breaches, overdue KYC/AML documents, or unresolved financial irregularities.
- Minimum monthly transaction volume or account usage threshold may apply (e.g., €5,000+), subject to SeaPay®'s review.

## 5. SCOPE OF THE REBATE

Eligible clients will receive a 100% rebate of all SeaPay® platform service fees paid during the qualifying 12-month period.

The rebate includes:

- Monthly account maintenance fees
- Payment processing charges
- SeaPay® card issuance and usage fees (excluding external scheme charges)



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- QR code payment processing fees

The rebate excludes:

- Foreign exchange margin fees
- ATM withdrawals and third-party cash access charges
- Penalties, fines, or chargeback-related costs
- Fees charged by card networks, correspondent banks, or third-party providers

## 6. REBATE PROCESS

- Rebates are calculated automatically at the end of the 12-month cycle.
- The client will receive a rebate credit to their SeaPay® account within 30 days of eligibility confirmation.
- SeaPay® reserves the right to audit account activity before issuing any rebate.

## 7. EXCEPTIONS AND DISCRETION

SeaPay® reserves the right to:

- Deny or delay a rebate if account irregularities or compliance concerns are identified.
- Offer discretionary rebates to strategic partners or clients with exceptional use cases.
- Amend this program with 30 days' written notice.

**SEAPAY® — EMPOWERING MARITIME FINANCE**

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