

SWEDEN

In-store

Mastercard	IC	Scheme fee (fixed)	Scheme fee (variable)
Consumer Debit (Domestic)	0,20%	0,08	0,04%
Consumer Debit (EU)	0,20%	0,08	0,12%
Consumer Debit (Inter)	0,20%	1,16	0,71%
Consumer Credit (Domestic)	0,30%	0,08	0,04%
Consumer Credit (EU)	0,30%	0,08	0,12%
Consumer Credit (Inter)	0,30%	1,14	0,61%
Commercial (Domestic)	1,30%	0,08	0,04%
Commercial (EU)	1,38%	0,08	0,12%
Commercial (Inter)	1,91%	1,20	0,72%

Maestro

Maestro (Domestic)	0,20%	0,08	0,05%
Maestro (EU)	0,20%	0,08	0,13%
Maestro (Inter)	0,20%	0,24	0,22%

Visa

Consumer Debit (Domestic)	0,20%	0,10	0,02%
Consumer Debit (EU)	0,20%	0,20	0,02%
Consumer Debit (Inter)	0,20%	1,18	0,45%
Consumer Credit (Domestic)	0,30%	0,10	0,03%
Consumer Credit (EU)	0,30%	0,20	0,03%
Consumer Credit (Inter)	0,30%	1,18	0,42%
Commercial (Domestic)	1,61%	0,10	0,02%
Commercial (EU)	1,21%	0,20	0,02%
Commercial (Inter)	1,93%	1,18	0,41%

Online

Mastercard	IC	Scheme fee (fixed)	Scheme fee (variable)
Consumer Debit (Domestic)	0,20%	0,22	0,05%
Consumer Debit (EU)	0,20%	0,12	0,16%
Consumer Debit (Inter)	1,15%	1,24	0,20%
Consumer Credit (Domestic)	0,30%	0,22	0,05%
Consumer Credit (EU)	0,30%	0,10	0,16%
Consumer Credit (Inter)	1,50%	1,29	0,78%
Commercial (Domestic)	1,67%	0,09	0,09%
Commercial (EU)	1,73%	0,14	0,15%
Commercial (Inter)	2,00%	1,53	0,84%

Maestro

Maestro (Domestic)	0,20%	0,21	0,07%
Maestro (EU)	N/A	N/A	N/A
Maestro (Inter)	1,15%	0,32	0,15%

Visa

Consumer Debit (Domestic)	0,20%	0,22	0,03%
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Consumer Debit (EU)	0,20%	0,20	0,03%
Consumer Debit (Inter)	1,15%	1,33	0,88%
Consumer Credit (Domestic)	0,30%	0,20	0,03%
Consumer Credit (EU)	0,30%	0,22	0,03%
Consumer Credit (Inter)	1,50%	1,31	0,88%
Commercial (Domestic)	1,19%	0,11	0,03%
Commercial (EU)	0,86%	0,20	0,03%
Commercial (Inter)	2,00%	1,33	0,88%

NORWAY

In-store

Mastercard	IC	Scheme fee (fixed)	Scheme fee (variable)
Consumer Debit (Domestic)	0,20%	0,09	0,06%
Consumer Debit (EU)	0,20%	0,09	0,13%
Consumer Debit (Inter)	0,20%	1,14	0,68%
Consumer Credit (Domestic)	0,30%	0,09	0,06%
Consumer Credit (EU)	0,30%	0,09	0,13%
Consumer Credit (Inter)	0,30%	1,04	0,64%
Commercial (Domestic)	1,43%	0,09	0,06%
Commercial (EU)	1,34%	0,09	0,13%
Commercial (Inter)	1,93%	1,18	0,75%

Maestro

Maestro (Domestic)	N/A	N/A	N/A
Maestro (EU)	0,20%	0,09	0,14%
Maestro (Inter)	0,20%	0,12	0,14%

Visa

Consumer Debit (Domestic)	0,20%	0,10	0,01%
Consumer Debit (EU)	0,20%	0,19	0,01%
Consumer Debit (Inter)	0,20%	1,17	0,42%
Consumer Credit (Domestic)	0,30%	0,10	0,03%
Consumer Credit (EU)	0,30%	0,19	0,03%
Consumer Credit (Inter)	0,30%	1,17	0,43%
Commercial (Domestic)	1,38%	0,10	0,01%
Commercial (EU)	1,18%	0,19	0,03%
Commercial (Inter)	2,00%	1,18	0,47%

Online

Mastercard	IC	Scheme fee (fixed)	Scheme fee (variable)
Consumer Debit (Domestic)	0,20%	0,32	0,06%
Consumer Debit (EU)	0,20%	0,32	0,16%
Consumer Debit (Inter)	1,15%	1,51	0,85%
Consumer Credit (Domestic)	0,30%	0,32	0,06%
Consumer Credit (EU)	0,30%	0,32	0,16%
Consumer Credit (Inter)	1,50%	1,45	0,83%
Commercial (Domestic)	1,65%	0,32	0,05%
Commercial (EU)	1,70%	0,32	0,16%
Commercial (Inter)	2,00%	1,49	0,86%

Maestro

Maestro (Domestic)	N/A	N/A	N/A
Maestro (EU)	N/A	N/A	N/A
Maestro (Inter)	N/A	N/A	N/A

Visa

Consumer Debit (Domestic)	0,20%	0,31	0,03%
Consumer Debit (EU)	0,20%	0,40	0,03%
Consumer Debit (Inter)	1,15%	1,37	0,88%
Consumer Credit (Domestic)	0,30%	0,31	0,03%
Consumer Credit (EU)	0,30%	0,41	0,03%
Consumer Credit (Inter)	1,50%	1,31	0,87%
Commercial (Domestic)	1,18%	0,32	0,03%
Commercial (EU)	1,15%	0,43	0,03%
Commercial (Inter)	2,00%	1,33	0,88%

DENMARK

In-store

Mastercard	IC	Scheme fee (fixed)	Scheme fee (variable)
Consumer Debit (Domestic)	0,20%	0,08	0,06%
Consumer Debit (EU)	0,20%	0,08	0,12%
Consumer Debit (Inter)	0,20%	1,18	0,75%
Consumer Credit (Domestic)	0,30%	0,08	0,06%
Consumer Credit (EU)	0,30%	0,08	0,12%
Consumer Credit (Inter)	0,30%	1,19	0,71%
Commercial (Domestic)	0,74%	0,08	0,06%
Commercial (EU)	1,35%	0,08	0,12%
Commercial (Inter)	1,96%	1,26	0,78%

Maestro

Maestro (Domestic)	N/A	N/A	N/A
Maestro (EU)	0,20%	0,08	0,13%
Maestro (Inter)	0,20%	0,24	0,17%

Visa

Consumer Debit (Domestic)	0,20%	0,10	0,01%
Consumer Debit (EU)	0,20%	0,19	0,01%
Consumer Debit (Inter)	0,20%	1,18	0,43%
Consumer Credit (Domestic)	0,30%	0,10	0,03%
Consumer Credit (EU)	0,30%	0,19	0,03%
Consumer Credit (Inter)	0,30%	1,18	0,45%
Commercial (Domestic)	0,69%	0,10	0,03%
Commercial (EU)	1,24%	0,19	0,02%
Commercial (Inter)	1,99%	1,19	0,47%

Online

Mastercard	IC	Scheme fee (fixed)	Scheme fee (variable)
Consumer Debit (Domestic)	0,20%	0,08	0,11%
Consumer Debit (EU)	0,20%	0,11	0,20%
Consumer Debit (Inter)	N/A	N/A	N/A
Consumer Credit (Domestic)	0,30%	0,09	0,11%
Consumer Credit (EU)	0,30%	0,11	0,24%
Consumer Credit (Inter)	1,50%	1,28	0,95%
Commercial (Domestic)	0,98%	0,10	0,11%
Commercial (EU)	1,90%	0,11	0,20%
Commercial (Inter)	2,00%	1,28	0,95%

Maestro

Maestro (Domestic)	N/A	N/A	N/A
Maestro (EU)	N/A	N/A	N/A
Maestro (Inter)	N/A	N/A	N/A

Visa

Consumer Debit (Domestic)	0,20%	0,10	0,03%
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Consumer Debit (EU)	0,20%	0,21	0,03%
Consumer Debit (Inter)	N/A	N/A	N/A
Consumer Credit (Domestic)	0,30%	0,11	0,03%
Consumer Credit (EU)	0,30%	0,21	0,03%
Consumer Credit (Inter)	1,50%	0,85	0,23%
Commercial (Domestic)	N/A	N/A	N/A
Commercial (EU)	N/A	N/A	N/A
Commercial (Inter)	N/A	N/A	N/A

FINLAND

In-store

Mastercard	IC	Scheme fee (fixed)	Scheme fee (variable)
Consumer Debit (Domestic)	0,20%	0,08	0,05%
Consumer Debit (EU)	0,20%	0,08	0,06%
Consumer Debit (Inter)	0,20%	1,22	0,78%
Consumer Credit (Domestic)	0,30%	0,08	0,05%
Consumer Credit (EU)	0,30%	0,08	0,07%
Consumer Credit (Inter)	0,30%	1,11	0,71%
Commercial (Domestic)	0,74%	0,08	0,05%
Commercial (EU)	1,38%	0,08	0,06%
Commercial (Inter)	1,75%	1,24	0,79%

Maestro

Maestro (Domestic)	N/A	N/A	N/A
Maestro (EU)	0,20%	0,08	0,06%
Maestro (Inter)	0,20%	0,11	0,13%

Visa

Consumer Debit (Domestic)	0,20%	0,10	0,02%
Consumer Debit (EU)	0,20%	0,19	0,02%
Consumer Debit (Inter)	0,20%	1,18	0,45%
Consumer Credit (Domestic)	0,30%	0,10	0,03%
Consumer Credit (EU)	0,30%	0,19	0,03%
Consumer Credit (Inter)	0,30%	1,17	0,44%
Commercial (Domestic)	0,75%	0,10	0,02%
Commercial (EU)	1,35%	0,19	0,03%
Commercial (Inter)	1,99%	1,17	0,46%

Online

Mastercard	IC	Scheme fee (fixed)	Scheme fee (variable)
Consumer Debit (Domestic)	0,20%	0,08	0,10%
Consumer Debit (EU)	0,20%	0,11	0,17%
Consumer Debit (Inter)	N/A	N/A	N/A
Consumer Credit (Domestic)	0,30%	0,08	0,10%
Consumer Credit (EU)	0,30%	0,11	0,09%
Consumer Credit (Inter)	1,50%	1,28	0,94%
Commercial (Domestic)	0,81%	0,08	0,10%
Commercial (EU)	N/A	N/A	N/A
Commercial (Inter)	N/A	N/A	N/A

Maestro

Maestro (Domestic)	N/A	N/A	N/A
Maestro (EU)	N/A	N/A	N/A
Maestro (Inter)	N/A	N/A	N/A

Visa

Consumer Debit (Domestic)	0,20%	0,10	0,03%
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Consumer Debit (EU)	0,20%	0,21	0,03%
Consumer Debit (Inter)	1,50%	1,17	0,89%
Consumer Credit (Domestic)	0,30%	0,10	0,03%
Consumer Credit (EU)	N/A	N/A	N/A
Consumer Credit (Inter)	1,50%	1,17	0,88%
Commercial (Domestic)	0,75%	0,11	0,03%
Commercial (EU)	N/A	N/A	N/A
Commercial (Inter)	N/A	N/A	N/A

REMAINING EUROPE

In-store

Mastercard	IC	Scheme fee (fixed)	Scheme fee (variable)
Consumer Debit (Domestic)	0,16%	0,07	0,03%
Consumer Debit (EU)	0,17%	0,10	0,09%
Consumer Debit (Inter)	0,17%	1,17	0,48%
Consumer Credit (Domestic)	0,30%	0,08	0,04%
Consumer Credit (EU)	0,30%	0,11	0,11%
Consumer Credit (Inter)	0,30%	1,19	0,51%
Commercial (Domestic)	1,41%	0,10	0,05%
Commercial (EU)	1,36%	0,17	0,10%
Commercial (Inter)	1,93%	1,26	0,55%

Maestro

Maestro (Domestic)	0,11%	0,13	0,06%
Maestro (EU)	0,18%	0,11	0,07%
Maestro (Inter)	0,19%	0,33	0,17%

Visa

Consumer Debit (Domestic)	0,20%	0,10	0,02%
Consumer Debit (EU)	0,20%	0,19	0,02%
Consumer Debit (Inter)	0,20%	1,18	0,45%
Consumer Credit (Domestic)	0,30%	0,09	0,02%
Consumer Credit (EU)	0,30%	0,19	0,03%
Consumer Credit (Inter)	0,30%	1,18	0,46%
Commercial (Domestic)	0,78%	0,10	0,02%
Commercial (EU)	1,29%	0,19	0,03%
Commercial (Inter)	1,96%	1,17	0,44%

Online

Mastercard	IC	Scheme fee (fixed)	Scheme fee (variable)
Consumer Debit (Domestic)	0,20%	0,31	0,04%
Consumer Debit (EU)	0,20%	0,32	0,07%
Consumer Debit (Inter)	1,15%	1,53	0,54%
Consumer Credit (Domestic)	0,30%	0,31	0,05%
Consumer Credit (EU)	0,30%	0,31	0,08%
Consumer Credit (Inter)	1,50%	1,55	0,53%
Commercial (Domestic)	1,64%	0,31	0,05%
Commercial (EU)	1,63%	0,34	0,08%
Commercial (Inter)	1,96%	1,30	0,49%

Maestro

Maestro (Domestic)	0,20%	0,31	0,02%
Maestro (EU)	0,20%	0,32	0,07%
Maestro (Inter)	N/A	N/A	N/A

Visa

Consumer Debit (Domestic)	0,20%	0,28	0,03%
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Consumer Debit (EU)	0,20%	0,41	0,03%
Consumer Debit (Inter)	1,15%	1,34	0,87%
Consumer Credit (Domestic)	0,30%	0,25	0,03%
Consumer Credit (EU)	0,30%	0,41	0,03%
Consumer Credit (Inter)	1,50%	1,30	0,84%
Commercial (Domestic)	0,99%	0,29	0,03%
Commercial (EU)	1,30%	0,40	0,03%
Commercial (Inter)	1,98%	1,29	0,86%