

European cross-border fees update due to network cost changes

Between March and April 2022, Stripe communicated upcoming changes to cross-border card transactions as a result of Brexit and card network cost changes. These changes will take effect on 1 July 2022. Please refer to the following details to understand what changes may impact your business.

For merchants with UK <> European Economic Area (EEA) transactions

Following Brexit, the UK is no longer subject to the EU Interchange Fee Regulation, and major card networks now consider transactions between the UK and European Economic Area [0] as cross-border payments. As a result, they have made significant increases to their [interchange rates](#) (fees paid to issuing banks set by the card networks). Visa has implemented the new rates since October 2021 and Mastercard has announced that they are increasing rates in April 2022. Until now, Stripe has not been passing these costs to our users. In order to continue offering the same quality of experience you have come to expect from Stripe, we are raising our fees to reflect these underlying costs effective on 1 July 2022:

	Current Price	New Price
EEA business selling to UK card holder	1.4% + €0.25*	2.5% + €0.25*
UK business selling to EEA card holder	1.4% + £0.20	2.5% + £0.20
EEA business selling to EEA card holder	1.4% + €0.25*	1.4% + €0.25*
UK business selling to UK card holder	1.4% + £0.20	1.4% + £0.20

For UK and EEA merchants with non-EEA transactions

Card networks have been categorising transactions between the European Economic Area (EEA) [0] and non-EEA countries [1] in Europe as international payments. To align with how the industry views these transactions and to keep in line with our underlying costs, we are recategorising our cross-border fees.

Non-EEA countries in Europe that are affected by this change include: Switzerland, Israel, Turkey, Andorra, San Marino, Jersey, Monaco, Vatican City, Gibraltar and Guernsey.

If you are on standard pricing, the categorisation of transactions from non-EEA countries is as follows:

	Current Price	New Price
EEA business selling to non-EEA/non-UK country [1] card holder	1.4% + €0.25*	2.9% + €0.25*
UK business selling to non-EEA/non-UK country [1] card holder	1.4% + £0.20	2.9% + £0.20

If you are on custom pricing, your Stripe fees are categorised as follows:

- **Domestic:** Card transactions from the country of your account.
- **Intra-EEA:** Card transactions from countries within the EEA.
- **International:** Card transaction from rest of the world.

From 1 July, transactions with non-EEA countries in Europe will be categorised from “Intra-EEA” to “International.”

[0] The European Economic Area includes Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden

[1] Non-EEA countries in Europe that are affected by this change include: Switzerland, Israel, Turkey, Andorra, San Marino, Jersey, Monaco, Vatican City, Gibraltar and Guernsey

*UK<>EEA Prices in non-EURO currencies are as follows:

Merchant Country	Current Price (in local currency)	New Price (in local currency)
Bulgaria	1.4% + ЛВ0.50	2.5% + ЛВ0.50
Czech Republic	1.4% + 6.50Kč	2.5% + 6.50Kč
Denmark	1.4% + 1.80kr	2.5% + 1.80kr
Hungary	1.4% + 85Ft	2.5% + 85Ft

Liechtenstein	1.4% + CHF0.30	2.5% + CHF0.30
Poland	1.4% + 1zł	2.5% + 1zł
Romania	1.4% + 1LEU	2.5% + 1LEU
Sweden	1.4% + 1.80kr	2.5% + 1.80kr

Your continued use of Stripe's services after 1 July 2022 is subject to these changes. Any termination rights you have under your agreement with us are unaffected by this change.