

1. IRF for Domestic Transactions¹

1.1 IRF for POS/ QRC/E-Commerce/ MO/TO and Recurring Transactions

| Card Types | MCCs | Acquirer Pays Issuer |
|--------------|---|--|
| Credit Card | Charities (8398, 8661) | 0 |
| | Government Services and Charity (9211, 9222, 9223, 9311, 9399, 9402, 9405) | 0.48% |
| | Others | 0.60% |
| Debit Card | Charities (8398, 8661) | 0 |
| | Government Services and Charity (9211, 9222, 9223, 9311, 9399, 9402, 9405) | 0 |
| | Others | 0.27% or 0.001%+MYR 0.63 (whichever is lower) |
| Prepaid Card | Charities (8398, 8661) | 0 |
| | Government Services and Charity (9211, 9222, 9223, 9311, 9399, 9402, 9405) | 0 |
| | Others | 0.39% or 0.001%+MYR 1.28 (whichever is lower) |

1.2 IRF for ATM Transactions

| Transaction | Issuer Pays Acquirer |
|----------------|----------------------|
| ATM Withdrawal | USD 1.375 |
| ATM Inquiry | USD 0.25 |

Note:

1. IRFs for transactions with Unionpay cards issued and accepted in Malaysia will follow the domestic pricing shown as above.

2. IRF for International Transactions¹

2.1 IRF for POS Transactions

➤ 2.1.1 International POS Transactions across Mainland China and 15 Pilot Markets²

| Issuing Market | Acquiring Market | Card Product/Type and Other | | IRF | |
|----------------|------------------|--|--|--------------------------------|----------------|
| Mainland China | 15 pilots | Consumer | PIN-based Prepaid/Debit | 1.05% | |
| | | | Credit & Signature-based Prepaid/Debit | Classic & Gold | 1.10% |
| | | | | Platinum ³ | 1.85% |
| | | | | Diamond and above ³ | 2.00% |
| | | Commercial | >USD 2,000 & Non-T&E MCCs ⁴ | | 0.75% + USD 25 |
| | | | Others | | 2.00% |
| 15 pilots | 15 pilots | Please refer to the rates listed above | | | |

➤ 2.1.2 Other International POS Transactions

| Transaction | IRF |
|--|------|
| All Other International POS Transactions | 1.1% |

2.2 IRF for ATM Transactions

| Transaction | Issuer Pays Acquirer |
|----------------|----------------------|
| ATM Withdrawal | USD 1.375 |
| ATM Inquiry | USD 0.25 |

2.3 IRF for MO/TO and Recurring Transactions

| Transaction | Acquirer Pays Issuer |
|-------------|----------------------|
| MO/TO | 1.5% |
| Recurring | 1.1% |

Notes:

1. IRFs for transactions with Unionpay cards accepted in Malaysia and issued outside of Malaysia will follow the international pricing shown as above.
2. 15 pilot markets include Hong Kong, Macau, Taiwan, South Korea, Japan, Singapore, Thailand, Vietnam, Laos, Cambodia, Myanmar, Malaysia, Indonesia, Brunei, and the Philippines.
3. Applicable to UnionPay Standard Card only, which refers to UnionPay card starting with Bank Identification Number (BIN) of "62" and "81". The IRF of other UnionPay Platinum and Diamond Cards for international transactions remain at 1.1%.
4. T&E MCCs refer to the following MCCs:
 - 4000-4799 Transportation;
 - 5812 Eating place and restaurants;
 - 5813 Drinking places (alcoholic beverages) - bars, taverns, nightclubs, cocktail lounges, and discotheques;
 - 5814 Fast food restaurants;
 - 7011 Lodging - hotels, motels, and resorts;
 - 7512 Automobile rentals

2.4 IRF for E-Commerce Transactions

| MCC | Card Type | IRF | |
|--|--|--|------------------------|
| Education (8211, 8220,8241,8244, 8249,8299) | PIN-based Prepaid/Debit | Standard Pricing | 1.15% |
| | | Overseas Education Payment Program ¹ | 0.30% (Max RMB 500) |
| | Credit& Signature-based Prepaid/Debit | | 1.15% |
| Airlines(4511) | All | | 1.15% |
| Other MCCs | All | | 1.20% |

2.5 IRF for QRC Transactions

| Card Product | MCC | Single Transaction Amount | IRF |
|--------------|--|------------------------------|---|
| Consumer | Daily-consumption MCCs ² | ≤ USD140 | 0.55% |
| | Others | | the same as International POS Pricing (refer to 2.1) |

Notes:

1. Overseas Education PaymentProgram is available to transactions initiated by specific Acquirers only. For more information, please contact your UPI representative.
2. For Daily-consumption MCCs, please refer to Appendix .

Appendix : UPI Daily-Consumed MCC List

Daily-consumed MCCs refer to MCCs **excluding the following MCCs:**

| MCC | Description |
|------|---|
| 1520 | General contractors — residential and commercial |
| 1771 | Concrete work contractors |
| 5271 | Mobile home dealers |
| 7013 | Real Estate Agent — brokers |
| 5511 | Car and truck dealers (new and used) sales, services, repairs, parts, and leasing |
| 5521 | Car and truck dealers (used only) sales, service, repairs, parts, and leasing |
| 5551 | Boat dealers |
| 5561 | Camper, recreational and utility trailer dealers |
| 5571 | Motorcycle shops and dealers |
| 5592 | Motor home dealers |
| 5598 | Snowmobile dealers |
| 5599 | Miscellaneous automotive, aircraft, and farm equipment dealers— not elsewhere classified |
| 5933 | Pawn shops |
| 6012 | Financial institutions---merchandise and services |
| 4011 | Railroads |
| 4214 | Motor freight carriers and trucking — local and long distance, moving and storage companies, and local delivery |
| 4458 | Tobacco logistics |
| 5013 | Motor vehicle supplies and new parts |
| 5021 | Office and commercial furniture |
| 5039 | Construction materials — not elsewhere classified |
| 5044 | Office, photographic, photocopy, and microfilm equipment |
| 5045 | Computers, computer peripheral equipment — not elsewhere classified |
| 5046 | Commercial equipment — not elsewhere classified |
| 5047 | Dental/laboratory/medical/ophthalmic hospital equipment and supplies |
| 5051 | Metal service centers and offices |
| 5065 | Electrical parts and equipment |
| 5072 | Hardware equipment and supplies |
| 5074 | Plumbing and heating equipment and supplies |
| 5111 | Stationery, office supplies, and printing and writing paper |
| 5122 | Drugs, drug proprietors |
| 5131 | Piece goods, notions, and other dry goods |
| 5137 | Men's, women's, and children's uniforms and commercial clothing |
| 5139 | Commercial footwear |
| 5172 | Petroleum and petroleum products |
| 5192 | Books, periodicals, and newspapers |
| 5193 | Florists' supplies, nursery stock and flowers |
| 5198 | Paints, varnishes, and supplies |
| 5398 | Corporate wholesale |
| 5998 | Tent and awning shops |
| 6010 | Financial institutions---manual cash disbursements |
| 6011 | Financial institutions---automated cash disbursements |
| 6051 | Non-financial institutions---foreign currency, money orders (not wire transfer) , scrip, and travelers' checks |
| 5094 | Precious stones and metals, watches, and jewelry |
| 9498 | Credit card bill payment |