

## PAYMENT POLICY

Publication Date: 20<sup>th</sup> August, 2024

Effective Date: 20<sup>th</sup> August, 2024\*

This Payment Policy and the schedule attached sets out Skyscanner's key expectations regarding pricing information partners provide to Skyscanner. It applies to all partners in all markets (including Direct Booking partners).

In this policy, "**We**", "**Us**", "**Our**" or "**Skyscanner**" means Skyscanner Limited and any group company of Skyscanner and "**You**" or "**Your**" means you, Our partner (whether online travel agent, carrier, hotel, car hire partner or other). "**User**" means a user of the Skyscanner platform who has access to Your goods or services via Our platform (whether or not the User ultimately transacts with You).

**\*The majority payment option and charges for non-majority payment options in Brazil have been updated.**

### General

1. Pricing information provided to Us should be accurate and not misleading to Us or to Our Users.
2. Pricing methods and displays applied by You should at all times comply with all applicable laws and regulations, including without limitation the provisions introduced by the EU Second Payment Services Directive ("**PSD2**"), and in the UNITED KINGDOM The Consumer Rights (Payment Surcharges) Regulations 2012 (as amended by the Payment Services Regulations) ("**UK Payment Surcharges Regulations**"). It is Your responsibility to ensure that You are complying with all applicable laws, and this Payment Policy is intended to supplement (and not replace) Your obligation to ensure compliance.
3. The pricing information You provide to Us and then to Users prior to the point of check out must be clear and transparent and show a breakdown of the total price which includes all information You are required to show in compliance with applicable laws. Additionally, You shall comply with all other requirements We reasonably request from time to time as regards the price breakdown You present to Us or Our Users, including without limitation a breakdown of taxes which comprise the final price payable.

### Majority Payment Option (MPO)

4. We display the price for inventory in the Majority Payment Option ("**MPO**") for that market (as specified in the schedule below) (the "**MPO Price**"). We do not (outside of our Direct Booking system) allow Users to specify the form of payment method they will use and rely on the MPO.
5. The MPO Price provided to Us must represent the genuine price payable by a User paying by that MPO, without the User having to satisfy other conditions or agree to any additional charges. It must include all ancillary costs necessary for the User to complete the booking (including resort fees, service fees, administrative fees or any other fee which is mandatory to complete the booking). Where these cannot be reasonably estimated or paid in advance, the fact that such costs will be payable must be (i) flagged prominently in Your terms and conditions; and (ii) notified to Skyscanner specifically in advance. Instances for which this might be the case could include airport departure taxes that are only payable in cash at an airport or city fees which can only be paid at the end of a hotel stay.
6. Resort fees payable for hotel bookings should be clearly shown in the price provided to Us and to the User prior to the point of completing a booking.
7. In all cases, optional services which are not essential to complete a booking must be "opt in" only and not pre-selected.








### Surcharges and Discounts








8. PSD2 bans the application of surcharges for the use of credit and debit card consumer payments within the EEA. This means that for all transactions between You (if You are based in the EEA) and an EEA User, there should not be a surcharge applied. In the UNITED KINGDOM, the UK Payment Surcharges Regulations bans the application of surcharges on ALL consumer payment methods (including all debit and credit cards, online payments and direct debits) if You are based in the UK and transacting with a UK User.
9. In all other cases (including corporate transactions), You should not apply a surcharge which is Excessive. “**Excessive**” here means a surcharge which is (i) more than 2% of the total basket value; or (ii) greater than the actual cost to take the payment, whichever is the lower of the two (unless stated otherwise in the schedule below). This means that if the cost of taking the payment is more than 2% of the basket value, You are still not permitted to apply a surcharge of more than 2%. For markets outside of the UK, EEA, Australia, Canada and the United States of America, in exceptional circumstances, based on prevailing market norms and only after thorough testing and explicit agreement in writing, Skyscanner may make exceptions to this clause 9 on a per market basis as stipulated in the schedule below.
10. We understand that You may wish to apply discounts to certain forms of payment. The use of discounts is not prohibited, but the application of such a discount within the EEA is regulated by PSD2 (and in the UNITED KINGDOM under the UK Payment Surcharges Regulations) and should not have the practical effect of operating as a surcharge on relevant payment methods. You are required to ensure any such discounts comply with all applicable laws and regulations.
11. Where a discount is available for the use of a particular payment method, that discounted price must only be shown to the User when the User has positively selected that form of payment and not before. The price shown to Us must be the maximum price that the consumer will pay by any payment method You accept for consumer cards. You may reduce the price by applying a discount when the consumer specifies the payment method they want to use at the point of check out, provided that the application of any discount is compliant with the terms of PSD2, the UK Payment Surcharges Regulations and any other applicable legislation.
12. Where a discount is available for using a particular method of payment (whether to an MPO Price or any other price), the way that the discount is shown in Your booking flow must be transparent and easy to understand by Users, such as (for illustration only) using a drop-down menu for different pricing options showing (- €x (VISA DEBIT) etc). It must be clear to Users how the total price has been calculated.




If You have any questions, comments or complaints regarding this Payment Policy or its enforcement at any time, please contact Us via [Zendesk](#).





We may amend this Payment Policy from time to time and will notify You when We do and what any changes mean for You. This Payment Policy is supplemental to any written agreement (including Partner Order Form) already in place between You and Us.

Payment Policy Schedule





	Market	Country ID	Majority Option	Majority Option Rule	Majority Option Charge	Majority Option Charge Rule	Other Payment Options	Charges for other forms of payment	Additional Information	Currency
	Albania	AL	ONE of Visa Credit or MasterCard Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of card payment + Bank Transfer +PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR/ALL
	Argentina	AR	Visa AND Master Credit Card		0	No fees allowed for any payment method	Any type of card payment + Bank Transfer	0	Pre-selected services must be opt in only. This means set to 'No' or not at all	ARS/USD
	Australia	AU	ONE of MasterCard Credit or Visa Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 1.5%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of Card payment + Bank Transfer +PayPal +POLI	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum: Visa / Mastercard Debit - free-0.6%; AMEX - free-3%; Others - free-2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	AUD
	Austria	AT	First - Bank Transfer THEN Visa Credit	if Bank Transfer is not available, Visa Credit should be the majority card	0	No charge permissible from 13 January 2018	Any type of card payment +PayPal	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR
	Belgium	BE	Visa Credit		0	No charge permissible from 13 January 2018	Any type of card payment + Bank Transfer +PayPal	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR
	Bosnia and Herzegovina	BA	ONE of Visa Credit or MasterCard Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of card payment + Bank Transfer +PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR/BAM
	Brazil	BR	ONE of MasterCard Credit/Debit, Visa Debit/Credit, Bank Transfer (Pix)		Where a charge is allowed by law, the charge must be no more than the cost	Any Majority card charges MUST be included in the Skyscanner price	Any type of Card payment + Bank Transfer + Cash (Offline Payment)	Where a charge is allowed by law, it must be no more than the cost	Pre-selected services must be opt in only. This means	BRL/USD




	Market	Country ID	Majority Option	Majority Option Rule	Majority Option Charge	Majority Option Charge Rule	Other Payment Options	Charges for other forms of payment	Additional Information	Currency
					incurred to accept the payment. Maximum 5%			incurred to accept the payment. Maximum 5%	set to 'No' or not at all	
	Bulgaria	BG	ONE of Visa Credit or MasterCard Credit		0	No charge permissible from 13 January 2018	Any type of card payment + Bank Transfer +PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR/BGN
	Canada	CA	ONE of AmEx/MasterCard Credit/MasterCard Debit/Visa Debit/Visa Credit/Maestro		Where a charge is permissible, must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price (and only where it is permissible to apply charges)	Any type of card payment + Bank Transfer +PayPal	Where a charge is permissible, must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	CAD
	Chile	CL	Visa AND Master Credit Card		0	No fees allowed for any payment method	Any type of card payment + Bank Transfer	0	Pre-selected services must be opt in only. This means set to 'No' or not at all	CLP/USD
	China	CN	ONE of Alipay/PayPal/Union Pay/equivalent third-party system Visa Credit/MasterCard Credit/Union Pay debit card		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of card payment, Bank Transfer+Alipay+Kau iqian+union pay	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum: Visa / Mastercard Debit - free-2%; AMEX - free-2%; Others - free-2%		RMB
	Colombia	CO	Visa AND Master Credit Card		0	No fees allowed for any payment method	Any type of Card Payment, Bank Transfer + Cash (Offline Payment)	0	Pre-selected services must be opt in only. This means set to 'No' or not at all	COP/USD
	Croatia	HR	ONE of Visa Credit or MasterCard Credit		0	No charge permissible from 13 January 2018.	Any type of card payment + Bank Transfer +PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR
	Denmark	DK	First Dankort Visa then one of MasterCard Credit/Debit and Dankort	If Dankort is not available, then another of the Majority cards	0	No charge permissible from 13 January 2018.	Any type of card payment +PayPal	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the	Pre-selected services must be opt in only. This means set to 'No' or not at all	DKK

	Market	Country ID	Majority Option	Majority Option Rule	Majority Option Charge	Majority Option Charge Rule	Other Payment Options	Charges for other forms of payment	Additional Information	Currency
								cost incurred to accept the payment. Maximum 2%		
	Egypt	EG	ONE of MasterCard Credit/Debit, Visa Debit/Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 5%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of card payment + Bank Transfer + PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 5%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EGP, USD, EUR
	Finland	FI	First bank transfer (see options) then Visa and MasterCard Credit	Bank transfer is the majority payment and should be free. When Bank Transfer is available, the top 3 banks should all be offered: OP-Pohjola Group, Nordea Bank Finland and Danske Bank. If Bank Transfer is not provided, then BOTH Visa and MasterCard credit cards should be the majority cards	0	No charge permissible from 13 January 2018.	Any type of card payment + Bank Transfer + PayPal	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR
	France	FR	Visa & Mastercard Debit (see options for details)	OPTION 1 (preferred): partners should remove any mention of the words "debit" or "credit" and keep the wording to "Visa" and "MasterCard" (rather than Visa Debit, Visa Credit etc.). We know that French consumers are not used to this differentiation, and unless mentioned otherwise, will assume they refer to debit cards  OPTION 2: applicable to partners who can't easily adapt their systems to option 1; or to partners who are unable to charge similar fees for Debit and Credit transactions. In this	0	No charge permissible from 13 January 2018.	Any type of card payment	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR







	Market	Country ID	Majority Option	Majority Option Rule	Majority Option Charge	Majority Option Charge Rule	Other Payment Options	Charges for other forms of payment	Additional Information	Currency
				case, the policy should be that both Visa Debit and MasterCard Debit are to be considered majority cards – no fees to apply						
	Germany	DE	The price provided to Skyscanner should be inclusive of any charges for paying via e-banking, or, if e-banking/Bank Transfer is not available, MasterCard Credit	if e-banking/Bank Transfer is not available, MasterCard Credit should be the majority card	0	No charge permissible from 13 January 2018	Any type of card payment + Bank Transfer +PayPal	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR
	Greece	GR	Visa Credit		0	No charge permissible from 13 January 2018	Any type of card payment + Bank Transfer +PayPal	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR
	Hong Kong	HK	Visa Credit Card		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any other type of card payment, Bank Transfer, Amex	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum: Visa / Mastercard Debit – free-2%; AMEX – free-2%; Others – free-2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	HKD OR USD
	Hungary	HU	Bank Transfer OR Visa Credit OR MasterCard Credit		0	No charge permissible from 13 January 2018	Any type of card payment +PayPal	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR/HUF















	Market	Country ID	Majority Option	Majority Option Rule	Majority Option Charge	Majority Option Charge Rule	Other Payment Options	Charges for other forms of payment	Additional Information	Currency
	India	IN	Mastercard Credit AND Visa Credit		Charges prohibited on consumer credit/debit cards but if subsequently permitted by law, the charge must be no more than: <b>Rs. 350 per passenger per sector for Domestic and Rs. 550 per passenger per sector for international</b> inclusive of any mandatory tax payable by the end user in respect of the additional charge.	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price		Charges prohibited on consumer credit/debit cards but if subsequently permitted by law, the charge must be no more than: <b>Rs. 350 per passenger per sector for Domestic and Rs. 550 per passenger per sector for international</b> inclusive of any mandatory tax payable by the end user in respect of the additional charge.  <b>All coupon codes must represent a genuine discount versus the partner's price displayed on Skyscanner and therefore must not result in a higher price at the partner's payment page.</b>	Where permitted by law, convenience fees are permitted provided a) it is no more than: <b>Rs. 350 per passenger per sector for Domestic and Rs. 550 per passenger per sector for international</b> inclusive of any mandatory taxes payable by the end user; and b) such charge (including taxes) is included in the MPO price in compliance with clause 5 of this payment policy. Pre-selected services must be opt in only. This means set to 'No' or not at all	INR
	Indonesia	ID	ONE of Visa Credit or MasterCard Credit or ATM Payment		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available or ATM payment, the free or cheapest charged card MUST be included in the Skyscanner price	Bank Transfer + Any type of Card payment + Mobile Phone Payment	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum: Visa / Mastercard Debit - free-2%; AMEX - free-2%; Others - free-2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	USD or IDR
	Ireland	IE	Visa Debit		0	No charge permissible from 13 January 2018.	Any type of card payment + Bank Transfer +PayPal	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR
	Israel	IL	Mastercard and Visa Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept	No charge for Majority Option	Any type of card payment + Bank Transfer +PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept	Pre-selected services must be opt in only. This means set to 'No' or not at all	Prices shown and charged in USD (Israeli residents must be charged in ILS)







	Market	Country ID	Majority Option	Majority Option Rule	Majority Option Charge	Majority Option Charge Rule	Other Payment Options	Charges for other forms of payment	Additional Information	Currency
					the payment. Maximum 2%			the payment. Maximum 2%		
	Italy	IT	Visa Credit or Mastercard Credit		0	No charge permissible from 13 January 2018	Any type of card payment + Bank Transfer +PayPal	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all. Where a discount is available for the use of a particular payment method, that discounted price must only be shown to the consumer when the consumer has positively selected that form of payment and not before. The price shown to Skyscanner must be the maximum price that the consumer will pay by any payment method you accept. You may reduce the price by applying a discount when the consumer specifies the payment method they want to use	EUR
	Japan	JP	Visa AND Master Credit Card		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of Card payment + Bank Transfer +PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum: Visa / Mastercard Debit - free-2%; AMEX - free-2%; Others - free-2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	JPY
	Kuwait	KW	Knet or ONE of Mastercard Credit/Debit, Visa Debit/Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 5%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of Card payment + Bank Transfer +PayPal	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 5%	Pre-selected services must be opt in only. This means set to 'No' or not at all	KWD, USD, EUR









	Market	Country ID	Majority Option	Majority Option Rule	Majority Option Charge	Majority Option Charge Rule	Other Payment Options	Charges for other forms of payment	Additional Information	Currency
	Malaysia	MY	ONE of MasterCard Debit/Credit or Visa Debit/Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of Card payment + Bank Transfer + PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum: Visa / Mastercard Debit - free-2%; AMEX - free-2%; Others - free-2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	MYR
	Mexico	MX	Visa AND Master Credit Card		0	No fees allowed for any payment method	Any type of Card payment + Bank Transfer + Cash (Offline Payment)	0	Pre-selected services must be opt in only. This means set to 'No' or not at all	MXN/USD
	Netherlands	NL	iDeal Bank Transfer THEN Mastercard Credit	If iDeal Bank Transfer is not available, Mastercard Credit should be the majority form of payment	0	No charge permissible from 13 January 2018	Any other type of payment option	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR
	New Zealand	NZ	ONE of Visa or MasterCard credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of Card payment + Bank Transfer + PayPal + POLI	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum: Visa / Mastercard Debit - free-2%; AMEX - free-2%; Others - free-2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	NZD
	Norway	NO	ONE of MasterCard Credit/Debit, Visa Debit/Credit		0	No charge permissible from 13 January 2018	Any type of card payment + PayPal	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	NOK
	Oman	OM	ONE of MasterCard Credit/Debit, Visa Debit/Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 5%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of card payment + Bank Transfer + PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 5%	Pre-selected services must be opt in only. This means set to 'No' or not at all	OMR, USD, EUR

	Market	Country ID	Majority Option	Majority Option Rule	Majority Option Charge	Majority Option Charge Rule	Other Payment Options	Charges for other forms of payment	Additional Information	Currency
	Philippines	PH	ONE of Visa Credit or MasterCard Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of card payment + Bank Transfer + PayPal + PesoPay + Dragon Pay	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum: Visa / Mastercard Debit - free-2%; AMEX - free-2%; Others - free-2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	USD or PHP or GBP
	Poland	PL	First - Bank Transfer (including Dotpay/Przelewy24) THEN Visa Debit	If Bank Transfer is not available, Visa Debit should be the majority card	0	No charge permissible from 13 January 2018	Any type of card payment + Bank Transfer + PayPal	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	PLN
	Portugal	PT	Visa Credit OR Multibanco		0	No charge permissible from 13 January 2018.	Any type of card payment + Bank Transfer + PayPal	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR
	Republic of Cyprus	CY	Visa Credit		0	No charge permissible from 13 January 2018.	Any type of card payment + Bank Transfer + PayPal	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR
	Republic of Macedonia	MK	ONE of Visa Credit or MasterCard Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of card payment + Bank Transfer + PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR/MKD
	Romania	RO	ONE of Visa Credit OR MasterCard Credit		0	No charge permissible from 13 January 2018	Any type of card payment + Bank Transfer + PayPal	Charges prohibited on consumer credit/debit cards. Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR or LEI

	Market	Country ID	Majority Option	Majority Option Rule	Majority Option Charge	Majority Option Charge Rule	Other Payment Options	Charges for other forms of payment	Additional Information	Currency
								cost incurred to accept the payment. Maximum 2%		
	Russia	RU	ALL of MasterCard Credit/Debit, Visa Debit/Credit	Where legislation permits, Partners must have ALL of the four cards as their majority card and have this as free or up to 2%. All cards must match in their charge. Any charge should be included in the Skyscanner price	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 2% and must be shown in Skyscanner price	Where charges are allowed by law, ALL 4 cards must have the same charge and MUST be included in the Skyscanner price if with charge	Any form of payment, cards/Bank Transfer/PayPal/cash in office etc	Where a charge is allowed by law (e.g. On corporate cards), charge must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	RUB
	Saudi Arabia	SA	ONE of MasterCard Credit/Debit, Visa Debit/Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 5%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price.	Any type of card payment + Bank Transfer + PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 5%	Pre-selected services must be opt in only. This means set to 'No' or not at all	SAR
	Serbia	RS	ONE of Visa Credit or MasterCard Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of card payment + Bank Transfer + PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR/RSD
	Singapore	SG	Visa Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of Card payment + Bank Transfer + PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum: Visa / Mastercard Debit - free-2%; AMEX - free-2%; Others - free-2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	SGD
	Slovakia	SK	ONE of Bank Transfer OR Visa Credit OR MasterCard Credit		0	No charge permissible from 13 January 2018	Any type of card payment + Bank Transfer + PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	EUR
	South Africa	ZA	ONE of MasterCard Credit/Debit, Visa Debit/Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 5%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of card payment + Bank Transfer + PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 5%	Pre-selected services must be opt in only. This means set to 'No' or not at all	ZAR, USD, EUR

	Market	Country ID	Majority Option	Majority Option Rule	Majority Option Charge	Majority Option Charge Rule	Other Payment Options	Charges for other forms of payment	Additional Information	Currency
	South Korea	KR	Visa/Mastercard Credit AND Debit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the majority option cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of Card payment + Bank Transfer + PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum: Visa / Mastercard Debit - free-2%; AMEX - free-2%; Others - free-2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	KRW
	Spain	ES	Visa Debit		0	No fees allowed for any payment method	Any type of card payment + Bank Transfer + PayPal	0	Pre-selected services must be opt in only. This means set to 'No' or not at all. Discounts are not allowed for specific payment methods	EUR
	Sweden	SE	First - Bank Transfer THEN Visa Credit	if Bank Transfer is not available, Visa Credit should be the majority card	0	No fees allowed for any payment method	Any type of card payment + PayPal	0	Swedish Law states that cards cannot have a charge. Many OTAs have their majority option at a deduction – meaning that Bank Transfer is often discounted, and most cards show the correct price  Pre-selected services must be opt in only. This means set to 'No' or not at all	SEK
	Switzerland	CH	First - Bank Transfer THEN Visa Credit	if Bank Transfer is not available, Visa Credit should be the majority card	Where a charge is permissible, must be no more than the cost incurred to accept the payment. Maximum 2%	any Majority card charges MUST be included in the Skyscanner price	Any type of card payment + PayPal	Where a charge is permissible, must be no more than the cost incurred to accept the payment. Maximum 2%.	Pre-selected services must be opt in only. This means set to 'No' or not at all	CHF
	Taiwan	TW	Visa Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any other type of card payment, Bank Transfer, Amex	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum: Visa / Mastercard Debit - free-2%; AMEX - free-2%; Others - free-2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	TWD OR USD
	Thailand	TH	ONE of Visa Credit or MasterCard Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of card payment + Bank Transfer + PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum: Visa /	Pre-selected services must be opt in only. This means set to 'No' or not at all	USD or THB Partners MUST use xe.com exchange rates for the particular date, for any prices that have gone through

	Market	Country ID	Majority Option	Majority Option Rule	Majority Option Charge	Majority Option Charge Rule	Other Payment Options	Charges for other forms of payment	Additional Information	Currency
								Mastercard Debit - free-2%; AMEX - free-2%; Others - free-2%		currency conversion for any price sent to Skyscanner.
	Turkey	TR	Visa Credit		Where a charge is permissible, must be no more than the cost incurred to accept the payment. Maximum 2%	any Majority card charges MUST be included in the Skyscanner price	Any type of card payment + Bank Transfer + PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	TLY
	Ukraine	UA	Visa Credit		Where a charge is permissible, must be no more than the cost incurred to accept the payment. Maximum 2%	any Majority card charges MUST be included in the Skyscanner price	Any type of card payment + Bank Transfer + PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	UAH
	United Arab Emirates	AE	ONE of MasterCard Credit/Debit, Visa Debit/Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 5%	any Majority card charges MUST be included in the Skyscanner price	Any type of card payment + Bank Transfer + PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 5%	Pre-selected services must be opt in only. This means set to 'No' or not at all	AED
	United Kingdom	UK	Visa Debit		0	No fees allowed for any payment method	Any type of card payment + Bank Transfer + PayPal	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	GBP
	United States	US	ONE of AmEx/MasterCard Credit/MasterCard Debit/Visa Debit/Visa Credit/Maestro		0	No fees allowed for any payment method	Any type of card payment + Bank Transfer + PayPal	0	Pre-selected services must be opt in only. This means set to 'No' or not at all	USD
	Vietnam	VN	ONE of Visa Credit or MasterCard Credit or Bank Transfer Or PayPal		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	Out of the cards available, the free or cheapest charged card MUST be included in the Skyscanner price	Any type of card payment + Bank Transfer + PayPal + VNPAY + Momo + ZaloPay + AirPay + Cash (Payment in Office)	Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum: Visa / Mastercard Debit - free-3%; AMEX - free-3%; Others - free-3%	Pre-selected services must be opt in only. This means set to 'No' or not at all	USD or VND or GBP
ALL OTHER MARKETS		ONE of MasterCard Credit/Debit, Visa Debit/Credit		Where a charge is allowed by law, the charge must be no more than the cost incurred to accept the payment. Maximum 2%	any Majority card charges MUST be included in the Skyscanner price		Where a charge is allowed by law, it must be no more than the cost incurred to accept the payment. Maximum 2%	Pre-selected services must be opt in only. This means set to 'No' or not at all	Local currency (if backfill we cannot enforce currency)	

