**ANNEX 1**

|  |  |
| --- | --- |
|  | Reference fraud rate (%) for: |
| Exemption threshold value (ЕТV) | Card-based remote electronic transactions  | Remote electronic credit transfers |
|  60,000 dinars | 0.01 | 0.005 |
|  30,000 dinars | 0.06 | 0.01 |
|  12,000 dinars | 0.13 | 0.015 |