**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 |