

# FEES FOR BUSINESS



|   | Local Clients <sup>1</sup> | UK/ EEA/ CH Clients <sup>2</sup> | UK/ EEA/ CH Clients (complex structures) <sup>3</sup> | International Clients <sup>4</sup> |
|---|----------------------------|----------------------------------|---|------------------------------------|
| Onboarding fee*   | 200 EUR                    | 500 EUR                          | 800 EUR   | 1000 EUR                           |
| Monthly account maintenance fee   | 25 EUR                     | 50 EUR                           | 80 EUR  | 100 EUR                            |
| <b>Incoming Payments</b>  |                            |                                  |   |                                    |
| Incoming payments   | free of charge             | free of charge                   | free of charge  | free of charge                     |
| Internal payments (within EMERALD)  | free of charge             | free of charge                   | free of charge  | free of charge                     |
| <b>Outgoing Payments SEPA (EUR)</b>   |                            |                                  |   |                                    |
| Up to 1'000   | 1 EUR                      | 5 EUR                            | 15 EUR  | 20 EUR                             |
| From 1'001 to 15'000  | 2.50 EUR                   | 10 EUR                           | 20 EUR  | 30 EUR                             |
| From 15'001 to 50'000   | 5 EUR                      | 15 EUR                           | 30 EUR  | 40 EUR                             |
| From 50'001 to 100'000  | 10 EUR                     | 20 EUR                           | 40 EUR  | 60 EUR                             |
| More than 100'000   | 20 EUR                     | 35 EUR                           | 60 EUR  | 80 EUR                             |
| <b>International Payments</b>   |                            |                                  |   |                                    |
| The possibility of making payments in other currencies (GBP, USD, CNY, CHF, JPY, PLN, RUB, etc.) – subject to EMERALD's consent on a case to case basis |                            |                                  |   |                                    |
| Up to 1'000   | 30 EUR                     | 30 EUR                           | 40 EUR  | 40 EUR                             |
| From 1'001 to 15'000  | 40 EUR                     | 40 EUR                           | 50 EUR  | 50 EUR                             |
| From 15'001 to 50'000   | 50 EUR                     | 50 EUR                           | 60 EUR  | 60 EUR                             |
| From 50'001 to 100'000  | 60 EUR                     | 60 EUR                           | 80 EUR  | 80 EUR                             |
| More than 100'000   | 80 EUR                     | 80 EUR                           | 120 EUR   | 120 EUR                            |

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|---|-------------------------------|----------------------------------|---|------------------------------------|
| <b>Other Fees</b>   |                               |                                  |   |                                    |
| Account closing fee   | 100 EUR                       | 200 EUR                          | 200 EUR   | 200 EUR                            |
| Expedited onboarding fee (in addition to the standard onboarding fee)                     | 500 EUR                       | 500 EUR                          | 500 EUR   | 500 EUR                            |
| Dormant account maintenance fee (monthly)**   | 50 EUR                        | 100 EUR                          | 150 EUR   | 200 EUR                            |
| Negative interest rate on average EUR account balances (monthly rate)***                  | -0.06%                        | -0.06%                           | -0.06%  | -0.06%                             |
| Registration of company's new UBO   | 100 EUR                       | 200 EUR                          | 200 EUR   | 250 EUR                            |
| Registration of a new account representative  | 50 EUR                        | 100 EUR                          | 100 EUR   | 100 EUR                            |
| Standard reference letter   | 50 EUR                        | 50 EUR                           | 50 EUR  | 50 EUR                             |
| Customized reference letter   | 100 EUR                       | 100 EUR                          | 100 EUR   | 100 EUR                            |
| Account statement (signed and stamped paper copy, per page)                               | 5 EUR                         | 5 EUR                            | 5 EUR   | 5 EUR                              |
| Providing comprehensive information about the client to the audit company                 | 50 EUR                        | 150 EUR                          | 150 EUR   | 150 EUR                            |
| Cancellation, amendments to a payment order   | 70 EUR<br>+ incurred expenses | 70 EUR<br>+ incurred expenses    | 70 EUR<br>+ incurred expenses                         | 70 EUR<br>+ incurred expenses      |
| Investigation of an executed payment  | 70 EUR<br>+ incurred expenses | 70 EUR<br>+ incurred expenses    | 70 EUR<br>+ incurred expenses                         | 70 EUR<br>+ incurred expenses      |
| Investigation of an expected incoming payment   | 20 EUR                        | 20 EUR                           | 20 EUR  | 20 EUR                             |
| Confirmation document for an outgoing payment   | request fee                   | request fee                      | request fee   | request fee                        |
| Dispatching documents with courier  | 10 EUR<br>+ courier fee       | 10 EUR<br>+ courier fee          | 10 EUR<br>+ courier fee                               | 10 EUR<br>+ courier fee            |
| Additional fee for assessment****   | Individual                    | Individual                       | Individual  | Individual                         |
| Currency exchange fees  | Individual                    | Individual                       | Individual  | Individual                         |
| Penalty for failure to provide requested documents/information in due time                | 500 EUR                       | 500 EUR                          | 500 EUR   | 500 EUR                            |
| Fee for keeping funds of a client with whom Emerald has terminated co-operation (monthly) | 500 EUR                       | 1000 EUR                         | 1000 EUR  | 1000 EUR                           |

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\* 200-500 EUR non-refundable client assessment fee

\*\* If there were no credit and debit operations in the last 6 months

\*\*\*The fee will be deducted in the current month for average balances held with EMERALD during the previous month

\*\*\*\* In cases of requests from correspondent banks, beneficiary banks, intermediary banks, other institutions involved in the execution of the payment

1 UK, EEA, Swiss company / UBO and account representative from the same country (country of passport/residence of the UBO and the account representative is the same as that of the company), UK, EEA, Swiss partners (SEPA only).

2 UK, EEA, Swiss company with international counterparties, UBO, account representative(s).

3 Indirect shareholding through other individuals or entities.

4 Canada, Hong Kong, Singapore, UAE, SA etc.

If the client chooses to execute the payment with commission type OUR, additional commission may be charged depending on the fees applied by correspondent banks.

The ultimate and final decision on the assigned category lies with Emerald. The criteria indicated above to determine the category apply in the majority of the cases, but not always.

Special fees may be applied towards clients falling under certain criteria.