

FEES FOR PRIVATE INDIVIDUALS



	Local Clients ¹	International Clients ²
Onboarding fee	10 EUR	100 EUR
Monthly account maintenance fee	5 EUR	25 EUR
Incoming Payments		
Incoming payments	free of charge	free of charge
Internal payments (within EMERALD)	free of charge	free of charge
Outgoing Payments SEPA (EUR)		
Up to 1'000	1 EUR	2.50 EUR
From 1'001 to 15'000	2.5 EUR	5 EUR
From 15'001 to 50'000	5 EUR	15 EUR
From 50'001 to 100'000	10 EUR	20 EUR
More than 100'000	20 EUR	30 EUR
International Payments 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	25 EUR	30 EUR
From 1'001 to 15'000	30 EUR	40 EUR
From 15'001 to 50'000	40 EUR	50 EUR
From 50'001 to 100'000	50 EUR	60 EUR
More than 100'000	60 EUR	80 EUR

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	Local Clients ¹	International Clients ²
Other Fees		
Account closing fee	20 EUR	50 EUR
Dormant account maintenance fee (monthly)*	20 EUR (+ 1% p.a. from balance)	20 EUR (+ 1% p.a. from balance)
Negative interest rate on average EUR account balances (monthly rate)**	-0.06%	-0.06%
Standard reference letter	50 EUR	50 EUR
Customized reference letter	100 EUR	100 EUR
Account statement (signed and stamped paper copy, per page)	5 EUR	5 EUR
Cancellation, amendments to a payment order	70 EUR + incurred expenses	70 EUR + incurred expenses
Investigation of an executed payment	70 EUR + incurred expenses	70 EUR + incurred expenses
Investigation of an expected incoming payment	10 EUR	10 EUR
Confirmation document for an outgoing payment	request fee	request fee
Dispatching documents with courier	10 EUR + courier fee	10 EUR + courier fee
Additional fee for assessment***	Individual	Individual
Currency exchange fees	Individual	Individual
Penalty for failure to provide requested documents/information in due time	100 EUR	100 EUR
Fee for keeping funds of a client with whom Emerald has terminated co-operation (monthly)	100 EUR	500 EUR

¹ Clients from UK, EEA, Switzerland
² Clients from other countries

* If there were no credit and debit operations in the last 12 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

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.