

FEES FOR BUSINESS

	Local Clients ¹	UK/ EEA/ CH Clients ²	UK/ EEA/ CH Clients (complex structures) ³	International Clients ⁴
Onboarding fee*	200 EUR	500 EUR	800 EUR	1000 EUR
Monthly account maintenance fee	25 EUR	50 EUR	80 EUR	100 EUR
Incoming Payments				
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
Outgoing Payments SEPA (EUR)				
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
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	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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Other Fees				
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 + incurred expenses	70 EUR + incurred expenses	70 EUR + incurred expenses	70 EUR + incurred expenses
Investigation of an executed payment	70 EUR + incurred expenses	70 EUR + incurred expenses	70 EUR + incurred expenses	70 EUR + 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 + courier fee	10 EUR + courier fee	10 EUR + courier fee	10 EUR + 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.

When performing a payment from Emerald24 (current account or card), Emerald24 as an issuer of electronic money redeems electronic money for their nominal value. Electronic money is exchanged for fiat money with an exchange rate of 1:1. Fees for payments given in the table are in fact fees for redemption of electronic money.