

# FEES FOR PRIVATE INDIVIDUALS



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

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.

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

<sup>1</sup> Clients from UK, EEA, Switzerland  
<sup>2</sup> 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.