

Tariffs for private clients

Main fees	Group 1	Group 2
LOCAL UK PAYMENT ACCOUNT		
Onboarding fee	FREE	VARIABLE
Monthly account maintenance fee	FREE	VARIABLE
INTERNATIONAL PAYMENT ACCOUNT		
Onboarding fee	10 EUR	100 EUR
Monthly account maintenance fee	5 EUR	25 EUR
INCOMING PAYMENTS		
Incoming payments	FREE	FREE
OUTGOING PAYMENTS		
Internal payments (within Emerald24)	FREE	FREE
Faster payments (GBP)	1 GBP	1 GBP ¹
SEPA up to 1'000	1 EUR	2.5 EUR
SEPA from 1'001 to 15'000	2.5 EUR	5 EUR
SEPA from 15'001 to 50'000	5 EUR	15 EUR
SEPA from 50'001 to 100'000	10 EUR	20 EUR
SEPA more than 100'000	20 EUR	30 EUR
INTERNATIONAL PAYMENTS²		
Up to 15'000 EUR	40 EUR	50 EUR
From 15'001 to 100'000 EUR	60 EUR	80 EUR
More than 100'000 EUR	100 EUR	120 EUR

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Additional fees	Group 1	Group 2
Account closing fee	20 EUR	50 EUR
Dormant account maintenance fee (monthly) ³	20 EUR	50 EUR
Standard reference letter	50 EUR	50 EUR
Customized reference letter	100 EUR	100 EUR
Account statement (signed 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 by courier mail	10 EUR + delivery fee	10 EUR + delivery fee
Additional fee for assessment of transaction ⁴	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 Emerald24 has terminated business relationship (monthly)	100 EUR	500 EUR

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EXPLANATORY FOOTNOTES

Group 1 Clients from UK, EEA, Switzerland

Group 2 Clients from other countries

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- ¹ If client is eligible for FASTER GBP payments;
 - ² The possibility of making payments in other currencies (USD, CNY, CHF, AED etc.) – subject to Emerald24’s consent on a case by case basis;
 - ³ If there were no credit and debit operations in the last 12 months;
 - ⁴ In cases of requests from correspondent banks, beneficiary banks, intermediary banks and other institutions involved in the execution of the payment.
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Additional fees charged by correspondent banks may be applied (for both incoming and outgoing payments).

The ultimate and final decision on the assigned category lies with Emerald24.

The criteria indicated above to determine the category apply in the majority of the cases, but not always.

Special fees may be applied to 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.