

Tariffs for business clients

Main fees	Group 1	Group 2	Group 3
LOCAL UK PAYMENT ACCOUNT			
Onboarding fee	FREE	FREE	VARIABLE
Monthly account maintenance fee	5 GBP	5 GBP	VARIABLE
INTERNATIONAL PAYMENT ACCOUNT			
Onboarding fee ¹	200 EUR	500 EUR	1'000 EUR
Monthly account maintenance fee	25 EUR	50 EUR	100 EUR
INCOMING PAYMENTS			
Incoming payments	FREE	FREE	FREE
OUTGOING PAYMENTS			
Internal payments (within Emerald24)	FREE	FREE	FREE
Faster Payments (GBP)	1 GBP	1 GBP	VARIABLE
SEPA up to 1'000	1 EUR	5 EUR	20 EUR
SEPA from 1'001 to 15'000	2.5 EUR	10 EUR	30 EUR
SEPA from 15'001 to 50'000	5 EUR	15 EUR	40 EUR
SEPA from 50'001 to 100'000	10 EUR	20 EUR	60 EUR
SEPA more than 100'000	20 EUR	35 EUR	80 EUR
INTERNATIONAL PAYMENTS ²			
Up to 15'000 EUR	40 EUR	40 EUR	50 EUR
From 15'001 to 100'000 EUR	60 EUR	60 EUR	80 EUR
More than 100'000 EUR	100 EUR	100 EUR	120 EUR

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Additional fees	Group 1	Group 2	Group 3
Account closing fee	100 EUR	200 EUR	200 EUR
Expedited onboarding fee (in addition to the standard onboarding fee)	500 EUR	500 EUR	500 EUR
Dormant international payment account maintenance fee (monthly) ³	50 EUR	100 EUR	200 EUR
Changes in company's UBO structure	200 EUR	500 EUR	1'000 EUR
Changes in company's account representative or ownership structure (except change of UBO)	50 EUR	100 EUR	100 EUR
Standard reference letter	50 EUR	50 EUR	50 EUR
Customised reference letter	100 EUR	100 EUR	100 EUR
Account statement (signed paper copy, per page)	5 EUR	5 EUR	5 EUR
Providing comprehensive information about the client to the audit company	150 EUR	150 EUR	150 EUR
Cancellation, amendments to a payment order	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
Investigation of an expected incoming payment	20 EUR	20 EUR	20 EUR
Confirmation document for an outgoing payment	Request fee	Request fee	Request fee
Dispatching documents by courier mail	10 EUR + delivery fee	10 EUR + delivery fee	10 EUR + delivery fee
Additional fee for assessment of transaction ⁴	Individual	Individual	Individual
Currency exchange fees	Individual	Individual	Individual

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Additional fees	Group 1	Group 2	Group 3
Assessment and prolongation of Power of Attorney	50 EUR	50 EUR	50 EUR
Penalty for failure to inform about changes in company's representative(s), ownership structure, UBO(s) in due time ⁵	500 EUR	500 EUR	500 EUR
Penalty for failure to provide requested documents/ information in due time	500 EUR	500 EUR	500 EUR
Fee for keeping funds of a client with whom Emerald24 has terminated business relationship (monthly)	500 EUR	1'000 EUR	1'000 EUR

EXPLANATORY FOOTNOTES

- Group 1** UK, EEA, Swiss company with UBO(s), account representative(s), trading partners from UK, EEA, Switzerland.
- Group 2** UK, EEA, Swiss company with international UBO(s), and/or account representative(s), and/or trading partners.
- Group 3** International company. UK, EEA, Swiss company with indirect shareholding.

¹ Featuring 200-500 EUR non-refundable client assessment fee;

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 6 months;

⁴ In cases of requests from correspondent banks, beneficiary banks, intermediary banks and other institutions involved in the execution of the payment;

⁵ 1 Month from registration of relevant changes in corporate documents/companies' register.

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.