

# Card fees

	PHYSICAL			VIRTUAL	
	Personal	Business	Payroll	Personal	Business
Card issuance fee	10 EUR	20 EUR	50 EUR	0 EUR	10 EUR
Card maintenance fee (monthly)	5 EUR	10 EUR	20 EUR	5 EUR <sup>1</sup>	10 EUR
Card renewal/replacement fee	10 EUR	20 EUR	30 EUR	0 EUR	10 EUR
Card Delivery fee	FREE (within EU)			-	
Purchase fee	FREE			FREE	
ATM Cash Withdrawal fee (SEPA)	2.0%, min 2.5 EUR			-	
ATM Cash Withdrawal fee (non-SEPA)	2.5%, min 2.5 EUR			-	
FX markup	3.00%			3.00%	
ATM balance request	0.75 EUR			-	
Monthly spending limit	10 000 EUR			10 000 EUR	
Monthly ATM Cash Withdrawal limit	5 000 EUR			-	
Daily ATM Cash Withdrawal limit	2 000 EUR			-	
Single ATM Cash Withdrawal limit	1 000 EUR			-	

<sup>1</sup> Personal Virtual Card maintenance is free if the Customer has a Physical Card issued in their name.

\* Please note: Emerald24 offers EUR-denominated cards exclusively.