

Card fees

	PHYSICAL			VIRTUAL	
	Personal	Business	Payroll	Personal	Business
Card issuance fee	€10	€20	€50	FREE	€10 ¹
Card maintenance fee (monthly)	€5	€10	€20	5€ ²	€10 ³
Card renewal/replacement fee	€10	€20	€30	FREE	€10
Card Delivery fee	FREE (within UK/EU)			-	
Purchase fee	FREE			FREE	
ATM Cash Withdrawal fee (SEPA)	2.0%, min €2.5			-	
ATM Cash Withdrawal fee (non-SEPA)	2.5%, min €2.5			-	
FX markup	3.00%			3.00%	
ATM balance request	€0.75			-	
External card load	3.00%			3.00%	
Monthly spending limit	10 000 EUR			10 000 EUR	
Monthly ATM Cash Withdrawal limit	5 000 EUR			-	
Daily ATM Cash Withdrawal limit	5 000 EUR			-	
Single ATM Cash Withdrawal limit	1 000 EUR			-	

¹ One Virtual Business Card is issued free of charge for eligible Business Customers (UK, EEA) as part of the Business Account opening package.

² Personal Virtual Card maintenance is free if the Customer has a Physical Card issued in their name.

³ For Virtual Business Cards issued as part of the Business account opening package, the maintenance fee is waived for the first 12 months. Fees apply starting from the 13th month.

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