

# Tariffs for business clients \*

| Main fees                                              | Group 1        | Group 2        | Group 3         |
|--------------------------------------------------------|----------------|----------------|-----------------|
| LOCAL UK PAYMENT ACCOUNT (GBP ONLY)                    |                |                |                 |
| Onboarding fee                                         | FREE           | FREE           | N/A             |
| Monthly account maintenance fee                        | £5             | £5             | N/A             |
| INTERNATIONAL PAYMENT ACCOUNT (MULTI-CURRENCY)         |                |                |                 |
| Onboarding fee <sup>1</sup>                            | £180/€200      | £420/€500      | £850/€1000      |
| Monthly account maintenance fee                        | £20/€25        | £40/€50        | £85/€100        |
| INCOMING PAYMENTS                                      |                |                |                 |
| Incoming payments                                      | FREE           | FREE           | FREE            |
| OUTGOING PAYMENTS (LOCAL & SEPA)                       |                |                |                 |
| Internal payments (within Emerald24)                   | FREE           | FREE           | FREE            |
| Faster Payments, BACS (£)                              | £1             | £1             | £20             |
| SEPA up to 1'000 (€)                                   | €1             | €5             | €20             |
| SEPA from 1'001 to 15'000 (€)                          | €2.5           | €10            | €30             |
| SEPA from 15'001 to 50'000 (€)                         | €5             | €15            | €40             |
| SEPA from 50'001 to 100'000 (€)                        | €10            | €20            | €60             |
| SEPA more than 100'000 (€)                             | €20            | €35            | €80             |
| OUTGOING PAYMENTS (INTERNATIONAL & CHAPS) <sup>2</sup> |                |                |                 |
| Up to 15'000 (£/€/€/\$)                                | £35/€40/\$50   | £35/€40/\$50   | £40/€50/\$60    |
| From 15'001 to 100'000 (£/€/€/\$)                      | £50/€60/\$70   | £50/€60/\$70   | £70/€80/\$90    |
| More than 100'000 (£/€/€/\$)                           | £85/€100/\$115 | £85/€100/\$115 | £100/€120/\$135 |

\* Extra or special fees may apply to certain clients or transactions based on risk assessments or other factors. Advance notice will be provided in such cases.

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| Additional fees                                                           | Group 1                                              | Group 2                                              | Group 3                                              |
|---------------------------------------------------------------------------|------------------------------------------------------|------------------------------------------------------|------------------------------------------------------|
| Account closure fee                                                       | £85/€100                                             | £180/€200                                            | £180/€200                                            |
| Priority onboarding fee<br>(in addition to the standard onboarding fee)   | £420/€500                                            | £420/€500                                            | £420/€500                                            |
| Dormant account maintenance fee<br>(monthly) <sup>3</sup>                 | £40/€50                                              | £85/€100                                             | £180/€200                                            |
| Changes in company's ownership structure                                  | £180/€200                                            | £420/€500                                            | £850/€1000                                           |
| Changes in company's authorised representative                            | £40/€50                                              | £85/€100                                             | £85/€100                                             |
| Standard reference letter                                                 | £40/€50<br>+ VAT 20%, where applicable               | £40/€50<br>+ VAT 20%, where applicable               | £40/€50<br>+ VAT 20%, where applicable               |
| Customised reference letter                                               | £85/€100<br>+ VAT 20%, where applicable              | £85/€100<br>+ VAT 20%, where applicable              | £85/€100<br>+ VAT 20%, where applicable              |
| Account statement<br>(signed paper copy, per page)                        | £4/€5<br>+ VAT 20%, where applicable                 | £4/€5<br>+ VAT 20%, where applicable                 | £4/€5<br>+ VAT 20%, where applicable                 |
| Providing comprehensive information about the client to the audit company | £130/€150<br>+ VAT 20%, where applicable             | £130/€150<br>+ VAT 20%, where applicable             | £130/€150<br>+ VAT 20%, where applicable             |
| Cancellation, amendments to a payment order                               | £60/€70<br>+ incurred expenses                       | £60/€70<br>+ incurred expenses                       | £60/€70<br>+ incurred expenses                       |
| Investigation of an executed payment                                      | £60/€70<br>+ incurred expenses                       | £60/€70<br>+ incurred expenses                       | £60/€70<br>+ incurred expenses                       |
| Investigation of an expected incoming payment                             | £18/€20                                              | £18/€20                                              | £18/€20                                              |
| Confirmation document for an outgoing payment                             | Request fee                                          | Request fee                                          | Request fee                                          |
| Dispatching documents by courier mail                                     | £9/€10<br>+ VAT 20%, where applicable & delivery fee | £9/€10<br>+ VAT 20%, where applicable & delivery fee | £9/€10<br>+ VAT 20%, where applicable & delivery fee |
| Additional fee for assessment of transaction <sup>4</sup>                 | Individual                                           | Individual                                           | Individual                                           |
| Currency exchange fee<br>(for pairs not involving GBP, USD, EUR)          | 1%                                                   | 1%                                                   | 1%                                                   |

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| Additional fees                                                                                                      | Group 1   | Group 2    | Group 3    |
|----------------------------------------------------------------------------------------------------------------------|-----------|------------|------------|
| Assessment and prolongation of Power of Attorney                                                                     | £40/€50   | £40/€50    | £40/€50    |
| Failure to inform about changes in company's representative(s), ownership structure, UBO(s) in due time <sup>5</sup> | £420/€500 | £420/€500  | £420/€500  |
| Failure to provide requested documents/information in due time                                                       | £420/€500 | £420/€500  | £420/€500  |
| Fee for holding client funds following the termination of a business relationship with Emerald24 (monthly)           | £420/€500 | £850/€1000 | £850/€1000 |

Fees are displayed in multiple currencies, however, GBP is the primary billing currency. In the event of foreign exchange (FX) rate fluctuations, any fees shown in USD or EUR are indicative only and may be subject to recalculation based on the prevailing GBP exchange rate.

## EXPLANATORY FOOTNOTES

|         |                                                                                                                            |
|---------|----------------------------------------------------------------------------------------------------------------------------|
| Group 1 | UK, EEA, Swiss entity with UBO(s), authorised representative(s), trading partners from UK, EEA, Switzerland.               |
| Group 2 | UK, EEA, Swiss entity with international UBO(s), and/or authorised representative(s), and/or trading partners.             |
| Group 3 | Entity incorporated outside of the UK, EEA, Switzerland and/or UK, EEA, Swiss entity with complicated ownership structure. |

<sup>1</sup> Onboarding fee includes the assessment and opening of a Corporate Account, and the issuance of one EUR Virtual Business Card for eligible clients (UK, EEA). Featuring 200-500 EUR non-refundable client assessment fee;

<sup>2</sup> Payments in other currencies (e.g., USD, CNY, CHF, AED) are possible with Emerald24's approval on a case-by-case basis;

<sup>3</sup> If no credit or debit transactions have occurred in the past six months;

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

<sup>5</sup> 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 transacting a payment from Emerald24 (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.

The fees outlined in the table represent charges for redemption of electronic money.