

Tariffs for individuals *

| Main fees | Group 1 | Group 2 |
|--|----------------|-----------------|
| LOCAL UK PAYMENT ACCOUNT (GBP ONLY) | | |
| Onboarding fee | FREE | N/A |
| Monthly account maintenance fee | FREE | N/A |
| INTERNATIONAL PAYMENT ACCOUNT (MULTI-CURRENCY) | | |
| Onboarding fee | £9/€10 | £90/€100 |
| Monthly account maintenance fee | £5/€5 | £25/€25 |
| INCOMING PAYMENTS | | |
| Incoming payments | FREE | FREE |
| OUTGOING PAYMENTS (LOCAL & SEPA) | | |
| Internal payments (within Emerald24) | FREE | FREE |
| Faster payments, BACS (£) | £1 | £1 ¹ |
| SEPA up to 1'000 (€) | €1 | €2.5 |
| SEPA from 1'001 to 15'000 (€) | €2.5 | €5 |
| SEPA from 15'001 to 50'000 (€) | €5 | €15 |
| SEPA from 50'001 to 100'000 (€) | €10 | €20 |
| SEPA more than 100'000 (€) | €20 | €30 |
| OUTGOING PAYMENTS (INTERNATIONAL & CHAPS)² | | |
| Up to 15'000 (£/€//\$) | £37/€40/\$50 | £45/€50/\$60 |
| From 15'001 to 100'000 (£/€//\$) | £55/€60/\$75 | £75/€80/\$100 |
| More than 100'000 (£/€//\$) | £90/€100/\$120 | £110/€120/\$150 |

* 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 |
|--|---------------------------------------|---------------------------------------|
| Account closure fee | £18/€20 | £45/€50 |
| Dormant account maintenance fee (monthly) ³ | £18/€20 | £45/€50 |
| Standard reference letter | £55/€60 (incl. VAT) | £55/€60 (incl. VAT) |
| Customised reference letter | £108/€120 (incl. VAT) | £108/€120 (incl. VAT) |
| Account statement (signed paper copy, per page) | £5/€6 (incl. VAT) | £5/€6 (incl. VAT) |
| Cancellation, amendments to a payment order | £65/€70 + incurred expenses | £65/€70 + incurred expenses |
| Investigation of an executed payment | £65/€70 + incurred expenses | £65/€70 + incurred expenses |
| Investigation of an expected incoming payment | £9/€10 | £9/€10 |
| Confirmation document for an outgoing payment | Request fee | Request fee |
| Dispatching documents with courier | £11/€12 (incl. VAT) + delivery fee | £11/€12 (incl. VAT) + delivery fee |
| Additional fee for assessment of transaction ⁴ | Individual | Individual |
| Currency exchange fee (for pairs not involving GBP, USD, EUR) | 1% | 1% |
| Failure to provide requested documents/information in due time | £90/€100 | £90/€100 |
| Fee for holding client funds following the termination of a business relationship with Emerald24 (monthly) | £90/€100 | £450/€500 |

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EXPLANATORY FOOTNOTES

Group 1 Individuals - residents of the UK, EEA, Switzerland

Group 2 Individuals residing outside of the UK, EEA, Switzerland

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- ¹ If client is eligible for FPS/BACS payments;
 - ² Payments in other currencies (e.g., USD, CNY, CHF, AED) are possible with Emerald24's approval on a case-by-case basis;
 - ³ If no credit or debit transactions have occurred in the past six months;
 - ⁴ In cases of requests from correspondent banks, beneficiary banks, intermediary banks and other institutions involved in the execution of the payment.

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

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.