

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 ¹	£180/€200	£450/€500	£900/€1000
Monthly account maintenance fee	£25/€25	£45/€50	£90/€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) ²			
Up to 15'000 (£/€//\$)	£37/€40/\$50	£37/€40/\$50	£45/€50/\$60
From 15'001 to 100'000 (£/€//\$)	£55/€60/\$75	£55/€60/\$75	£75/€80/\$100
More than 100'000 (£/€//\$)	£90/€100/\$120	£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.

Tariffs for business clients *

Additional fees	Group 1	Group 2	Group 3
Account closure fee	£90/€100	£180/€200	£180/€200
Priority onboarding fee (in addition to the standard onboarding fee)	£450/€500	£450/€500	£450/€500
Dormant account maintenance fee (monthly) ³	£45/€50	£90/€100	£180/€200
Changes in company's ownership structure	£90/€100	£90/€100	£90/€100
Changes in company's UBO structure	£180/€200	£450/€500	£900/€1000
Addition or change of company's authorised representative	£90/€100	£90/€100	£90/€100
Adding additional user with limited rights	£27/€30	£27/€30	£27/€30
Standard reference letter	£45/€50 + VAT 20%, where applicable	£45/€50 + VAT 20%, where applicable	£45/€50 + VAT 20%, where applicable
Customised reference letter	£90/€100 + VAT 20%, where applicable	£90/€100 + VAT 20%, where applicable	£90/€100 + VAT 20%, where applicable
Account statement (signed paper copy, per page)	£5/€5 + VAT 20%, where applicable	£5/€5 + VAT 20%, where applicable	£5/€5 + VAT 20%, where applicable
Providing comprehensive information about the client to the audit company	£135/€150 + VAT 20%, where applicable	£135/€150 + VAT 20%, where applicable	£135/€150 + VAT 20%, where applicable
Cancellation, amendments to a payment order	£65/€70 + incurred expenses	£65/€70 + incurred expenses	£65/€70 + incurred expenses
Investigation of an executed payment	£65/€70 + incurred expenses	£65/€70 + incurred expenses	£65/€70 + 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 + VAT 20%, where applicable & delivery fee	£9/€10 + VAT 20%, where applicable & delivery fee	£9/€10 + VAT 20%, where applicable & delivery fee

Tariffs for business clients *

Additional fees	Group 1	Group 2	Group 3
Additional fee for assessment of transaction ⁴	Individual	Individual	Individual
Currency exchange fee (for pairs not involving GBP, USD, EUR)	1%	1%	1%
Assessment and prolongation of Power of Attorney	£45/€50	£45/€50	£45/€50
Failure to inform about changes in company's representative(s), ownership structure, UBO(s) in due time ⁵	£450/€500	£450/€500	£450/€500
Failure to provide requested documents/information in due time	£450/€500	£450/€500	£450/€500
Fee for holding client funds following the termination of a business relationship with Emerald24 (monthly)	£450/€500	£900/€1000	£900/€1000

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.

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.

- ¹ 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;
- 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;
- 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 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.