

Payment account

Due diligence & documents review ¹	50 EUR
Account opening fee	50 EUR
Urgent onboarding document review fee ²	250 EUR
Account maintenance fee, monthly	25 EUR

Incoming transfers	Currency	Fees
Incoming SEPA ³	EUR	1 EUR
Incoming SWIFT	All supported ⁴	10 EUR
Incoming transfer from acct user	All supported	Free of charge

Outgoing Transfers	Currency	Fees
Outgoing SEPA ³	EUR	5 EUR
Outgoing SWIFT SHA ⁵	All supported	25 EUR
OUR instruction ⁵	All supported	20 EUR
Outgoing local currency payment	GBP, PLN, CZK	1 EUR
Outgoing transfer to acct user	All supported	Free of charge

Currency exchange	Commission
<10 000 EUR or equivalent	1%
10 000-50 000 EUR or equivalent	0.5%
50 000-100 000 EUR or equivalent	0.4%
100 000 – 250 000 EUR or equivalent	0.35%
>250 000 EUR or equivalent	0.25%
Phone or message exchange order	10 EUR

Other services	Fees
Payment confirmation	15 EUR
Payment investigation or amendment	45 EUR + third party fees
Standard reference letter	45 EUR
Fee for failing to provide the requested compliance information within the stated deadline	250 EUR
Information for audit purposes	95 EUR
Unscheduled due diligence, change of ownership	250 EUR
Account closure	Free of charge
Annual interest rate on balance above €10,000 ⁷	-0.5%

Please note that we reserve our right to offer custom terms and fees based on volumes of payments, customer risk profile and intensity of compliance support. In this case, the final offer can be provided once the free of charge pre-approval procedure is completed.

1. The due diligence and document review fee is non-refundable.
2. Guaranteed document review and decision on account opening within two workdays.
3. As of June 2021, SEPA countries include 27 EU member states as well as Switzerland, Iceland, Norway, Liechtenstein, Vatican City, Monaco, San Marino, Andorra and the United Kingdom.
4. Payment accounts support the following currencies: EUR, GBP, USD, RUB, CHF, CAD, AUD, NZD, CZK, PLN, HUF, RON, NOK, SEK, DKK.
5. SHA instruction means that the Payer pays acct.com outgoing transfer fee and the Payee covers the charges of intermediary banks. OUR instruction means that the Payer covers all intermediary bank charges.
6. The exchange commission is applied on top of the interbank exchange rate at the moment of transaction.
7. We pass through the European Central Bank deposit rate and it does not constitute the source of our income. Negative rate charge is calculated on overnight account balance and is charged monthly.