

	LOCAL BUSINESS (UK/EU/EEA)	INTERNATIONAL BUSINESS
Onboarding fee	50 EUR	200 - 1000 EUR**
Expedited onboarding fee (in addition to the standard onboarding fee)	500 EUR	500 EUR
Monthly account maintenance fee	25 EUR	50 - 250 EUR
Dormant account maintenance fee (monthly)*	50 EUR	100 - 500 EUR
Minimum account balance	200 EUR	500 EUR
Account closing fee	50 EUR	150 EUR
Negative interest rate on EUR account balances (monthly)	retranslated rate	retranslated rate
PAYMENTS		
Incoming payments	free of charge	free of charge
Outgoing payments:		
- Internal payments (within EMERALD)	free of charge	free of charge
- SEPA payments (per transaction)	2.50 EUR	25 - 50 EUR
- International payments (per transaction)	45 EUR	80 - 100 EUR
ADDITIONAL FEES		
Registration of a new account representative, UBO	50 EUR	250 EUR
Standard reference letter	30 EUR	30 EUR
Customized reference letter	100 EUR	100 EUR
Account statement (signed and stamped paper copy)	5 EUR	5 EUR
Providing comprehensive information about the client to the audit company	100 EUR	150 EUR
Cancellation, amendments to a payment order	70 EUR + incurred expenses	70 EUR + incurred expenses
Investigation of an executed payment	70 EUR + incurred expenses	70 EUR + incurred expenses
Investigation of an expected incoming payment	20 EUR	20 EUR
Confirmation document for an outgoing payment	request fee	request fee
Dispatching documents with courier	10 EUR + courier fee	10 EUR + courier fee
Fee for the due diligence of an incoming/outgoing payment (in case of complex payments, payments to high risk jurisdictions, etc.)	individual	individual
Penalty for failure to provide requested documents/information in due time	500 EUR	500 EUR
Fee for keeping funds of a client with whom Emerald has terminated co-operation (monthly)	500 EUR	1000 EUR

* If there were no credit and debit operations in the last 6 months

** feat. 200 EUR non-refundable client assessment fee