

Personal account	Commission
Basic account opening	Free
Basic account maintenance	Free
Plus account opening	25€
Plus account maintenance	1€ per month
<b>Incoming Transfers</b>	
From fiax user	Free
SEPA transfer from client's own account	1€
SEPA transfer from third party account	1€ + 0,5%
Wire transfer from client's own account	10€
Wire transfer from third party account	10€ + 0.5%
USD wire transfer from client's own account	25€
USD wire transfer from third party account	25€ + 2%
<b>Outgoing Transfers</b>	
To fiax user	Free
SEPA transfer to client's own account	5€
SEPA transfer to third party account	5€ + 0.5%
Wire transfer to client's own account	25€
Wire transfer to third party account	25€ + 0.5%
USD wire transfer to client's own account	50€
USD wire transfer to third party account	50€ + 1%
Local currency transfer	5€
To Visa/MasterCard issued in Ukraine	1.5%, min. 5€
To Visa/MasterCard issued in Russia	2%, min. 5€
To external MasterCard	2%, min. 5€

Business account	Commission
Basic account opening	Free
Basic account maintenance	Free
Plus account opening	250€
Plus account maintenance	25€ per month
<b>Incoming Transfers</b>	
From fiax user	Free
SEPA transfer from client's own account	5€
SEPA transfer from third party account	5€ + 0,5%
Wire transfer from client's own account	10€
Wire transfer from third party account	10€ + 0.5%
USD wire transfer from client's own account	25€
USD wire transfer from third party account	25€ + 1%
<b>Outgoing Transfers</b>	
To fiax user	1€
SEPA transfer to client's own account	5€
SEPA transfer to third party account	5€ + 0.5%
Wire transfer to client's own account	25€
Wire transfer to third party account	25€ + 0.5%
USD wire transfer to client's own account	50€
USD wire transfer to third party account	50€ + 1%
Local currency transfer	5€
To Visa/MasterCard issued in Russia	2%, min. 5€
To external MasterCard	2%, min. 5€

Prepaid card	Commission
Plastic payment card issuing	25€
Card delivery	10€
Virtual payment card issuing	1€
Monthly service charge per card	1.95€
ATM balance inquiry	1€
ATM disbursement, EEA countries	1.95€
ATM disbursement, non-EEA countries	2% + 1.95€
POS transaction successful, EEA / non-EEA countries	Free / 0.15€
FX markup	2.95%
Chargeback handling, per chargeback	30.00€
<b>Card limits</b>	
ATM disbursements, daily / monthly	500€ / 2500€
POS transactions, daily / monthly	2500€ / 5000€
Internet purchases, daily / monthly	2500€ / 5000€

Other fees	Commission
Interest rate applied by the European Central Bank for deposits in EUR*	-0.5% per annum
Account inactivity fee after 6 months	10€
Transfer cancellation request	50€
Processing transfers with incorrect details	25€
Investigation	40€ + third party expenses
Account closing	Free
Account confirmation letter	50€

\* Fees will concern the cumulative balance of funds kept overnight on EUR accounts exceeding the amount of 25,000 EUR for legal entities and 10,000 EUR for individuals. This fee will be collected monthly.