Personal account fee schedule

For new individual customers, valid from 16/09/2021

Personal account	Commission	
Basic account opening	Free	
Basic account maintenance	Free	
Plus account opening	25€	
Plus account maintenance	1€ per month	
Incoming Transfers		
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%	
Outgoing Transfers		
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 Visa/MasterCard	2%, min. 5€	

Business account fee schedule

For new customers, valid from 16/09/2021

Business account	Commission	
Basic account opening	Free	
Basic account maintenance	Free	
Plus account opening	250€	
Plus account maintenance	25€ per month	
Incoming Transfers		
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%	
Outgoing Transfers		
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 Visa/MasterCard	2%, min. 5€	

fiax prepaid card fee schedule

For new customers, valid from 16/09/2021

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€
Card limits	
ATM disbursements, daily / monthly	500€ / 2500€
POS transactions, daily / monthly	2500€ / 5000€
Internet purchases, daily / monthly	2500€ / 5000€

Commission
-0.5% per annum
10€
50€
25€
40€ + third party expenses
Free
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.

Fiax Payments Ltd, registered in England and Wales, company number 12054824, is a PSD agent (FCA register reference: 851028) of Unified Finance Ltd, company authorised by the Financial Conduct Authority under the Payment Services Regulations 2017 (FCA register reference: 788703) for the provision of payment services.