

# PRICELIST FOR CUSTOMERS



## FEES FOR INDIVIDUAL CUSTOMERS

Services	EU resident	Non-EU resident*
<b>ACCOUNT OPENING &amp; MAINTENANCE</b>		
Application fee / one-time fee	Free	Free
Account opening fee / one-time fee	Free	Free
Account maintenance fee / monthly	EUR 3	EUR 10
Account closure	Free	Free
Account reactivation	Free	Free
<b>PAYMENTS SEPA &amp; SWIFT etc.</b>		
Incoming SEPA	Free	Free
SEPA payment to and from Crypto Exchange	EUR 2 + 0.1%	EUR 2 + 0.1%
Outgoing SEPA	EUR 0.5	EUR 2 + 0.1%
Incoming SWIFT***	0.3%	0.3%
Outgoing SWIFT***	EUR 30	EUR 30
Transfer between Payhof and Payswix users	Free	Free
<b>ADDITIONAL FEES</b>		
Foreign Exchange for Major currencies (EUR, GBP, USD, CHF, AUD, SGD)	SPOT + 2%	SPOT +2%
Foreign Exchange (Other currencies)	SPOT + 5%	SPOT + 5%
SEPA Trace/Recall	EUR 30	EUR 30
SWIFT Trace/Recall	EUR 70-150	EUR 70-150
Refund	EUR 30	EUR 30
Official account confirmation letter	EUR 20	EUR 20
Account statement	Free	Free
Administrative fee for inactive accounts	5%	5%

\* Subject to limits and enhanced KYC and due diligence

\*\*\* Plus any correspondent bank charges

The fees might vary depending on the fees set and changed by the banks.  
The fees might vary depending on the business risk assessment.

