

PRICELIST FOR CUSTOMERS



FEES FOR INDIVIDUAL CUSTOMERS

Services	EU resident	Non-EU resident*
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ACCOUNT OPENING & MAINTENANCE

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

PAYMENTS SEPA & SWIFT etc.

Incoming SEPA	Free	Free
SEPA payment to and from Crypto Exchange	EUR 2 + 0.1%	EUR 2 + 0.1%
Outgoing SEPA	EUR 0.2	EUR 0.2
Incoming SWIFT***	0.3%	0.3%
Outgoing SWIFT***	30 EUR	30.00 EUR
Incoming/Outgoing Faster Payment***	EUR 2	EUR 2
Transfers between Payhof and GNI users	Free	Free

ADDITIONAL FEES

Foreign Exchange rate	SPOT ` 1.3%	SPOT ` 1.3%
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
Monthly liquidity interest rate - EUR negative interest rate (account > EUR 100.000)	0.05%	0.05%

* 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.

