

Servicing Tariffs for Business Package of Services¹



In effect from 01.11.2018.

Current account opening and maintenance

Current account opening, issue of a DigiPass device or mobile app, access to Internet Banking	EUR 650
Issue of an additional DigiPass device or replacement thereof	EUR 50
Issue of an additional DigiPass mobile app or replacement thereof	EUR 30
Enhanced due diligence regarding documents submitted by the client for opening the account in the Bank	up to EUR 7 500 or subject to agreement
Current account maintenance (semi-annually)	EUR 350
Current account maintenance for clients with securities portfolio exceeding 500 000 EUR (semi-annually)	EUR 150
Interest earned on positive current account balance ² : In USD (starting from 500,000 USD)	0,50 % p.a.
Enhanced supervision or analysis of the client's economic or professional activities, if required for the observance of requirements of laws and regulations in the provision of Bank's services	up to EUR 5 000 or subject to agreement
Verification of information in public registers, if required for the provision of Bank's services	EUR 50 per document
Drafting changes in the client's file	EUR 100
Minimal balance ³	EUR 100 000
Commission for not maintaining the minimum balance	EUR 100 per month
Current account closing	EUR 200

Other services

Standard account statement in the Internet bank	free of charge
Preparation and issue of the standard account statement or report to the client at the Bank or sending in electronic format or by fax	EUR 50
Preparation and issue of non-standard account statement or report to the client at the Bank or sending in electronic format or by fax	EUR 100
Copy of a SWIFT message for an incoming or outgoing payment	free of charge
Standard bank account verification and/ or statement letter	EUR 30
Other statement, response to an audit report, reference letter of the Bank	EUR 80
Notary certification and/ or legalization (apostille) of the statement	EUR 100 + actual expenses
Document postage	EUR 50 + actual expenses

Servicing of non-cash payments

Payments from a card account	the same as for payments from current account
Payments from a card account, using credit limit	the same as for payments from current account + 4.00 % (min. EUR 5)

Servicing of payments cards

Type of card	Mastercard Business
Currency of a card account	EUR, USD and GBP
Card account opening/ maintenance/ closing	free of charge ⁴
Issuance and annual fee of up to 3 (three) cards	free of charge
Issuance and annual fee starting with the 4 th (fourth) card	EUR 100
Card replacement	EUR 30
Card renewal	free of charge
Fee for purchases with a card	free of charge
Cash withdrawal at ATMs and the Bank	2.00 % (min. EUR 5)
Cash withdrawal at ATMs and the Bank, using credit limit	4.00 % (min. EUR 5)
24-hour cash withdrawal limit	subject to Client's choice
Interest on negative account balance	16.00 % p.a.
Foreign exchange margin ⁵	2.00 %

Servicing of credit limit for Mastercard Business card

Interest rate	16.00 % p.a.
Minimum balance payment by the 15 th day of the following month	100 % from used credit limit
Interest of late payments	0.10 % per day
LTV	up to 85 % of the overall amount of Client's assets held by the Bank

Additional services for Mastercard Business card

SMS Service and incoming text messages from the Bank	free of charge
Travel and purchase insurance	free of charge

¹ For other Bank's products and services please refer to Tariffs of the Bank.

² Interest is calculated at the end of each day and is paid monthly on the last day of the month by transferring it into the same account for which the calculation is made. If the account is closed during the current month, including the last day of the month, interest is not calculated and paid for the current month.

³ Definition is available in General Terms of Business.

⁴ In the event of an urgent closure of a card account, a fee of EUR 300 will apply.

⁵ The fee is charged if a transaction currency is not the same as the card account currency. The margin is included within the foreign exchange rate applied and it may be subject to change depending on fluctuations of currency rates involved into transaction.