



Client Price List

Full fee schedule for personal and corporate accounts

How your tier is determined

- We apply fair fees - the lower is the risk level of the client, the lower are the fees and if more compliance work is required because of the country, industry or counterparty risk, the fees reflect the compliance work.
Step 1 - Country tier: based on your country of registration (corporate) or residence (personal).
Step 2 - Industry tier: based on your industry classification (EU NACE activity code), and ongoing monitoring.
Step 3 - Activity tier: based on expected outbound transfer volume for T1-T3.
- Resulting tier: the applicable tier is typically the highest of the three: max (country tier, industry tier, activity tier).
- Adjustments: complex structures, sanctions/PEP escalations, or enhanced review requirements may result in additional onboarding or compliance fees (see Compliance section).
- Corridor add-ons: for transfers to/from higher-risk country or industry tiers, an additional corridor fee may apply (see Counterparty risks section).



1. Corporate Accounts - Fee Schedule

All fees by tier (T1-T7).

Core fees

Fee item	T1	T2	T3	T4	T5	T6	T7
Turnover	Up to €10k/year outbound volume, simple structure, SDD	Up to €50k/year outbound volume	Up to 300 k/year	—	—	—	—
Free Allowance Plan (included transfers / month)	Free Allowance: 5 transfers	Free Allowance: 10 transfers	Free Allowance: 20	—	—	—	—
Account Setup	€15	€35	€75	€350	€450	€700	€1000
Monthly Account Maintenance	€15	€35	€75	€150	€250	€350	€500
Incoming SEPA SCT Transfer	€0.2	€0.30	€0.4	€1 + 0.10%	€2 + 0.20%	€5 + 0.30%	€10 + 0.30%
Outgoing SEPA SCT Transfer	€0.40	€1 + 0.10%	€2 + 0.10%	€2 + 0.30%	€5 + 0.40%	€10 + 0.50%	€15 + 0.60%
Incoming SWIFT Transfer	€25 + 0.05%	€25 + 0.05%	€25 + 0.05%	€30 + 0.20%	€35 + 0.35%	€45 + 0.40%	€55 + 0.55%
Outgoing SWIFT Transfer	€40 + 0.10%	€40 + 0.10%	€40 + 0.10%	€55 + 0.25%	€70 + 0.30%	€85 + 0.45%	€100 + 0.50%
Internal Transfer	€0.08	€0.10	€0.15	€0.3	€0.5	€0.75	€1
Additional currency wallet (monthly)	€5	€5	€10	€10	€15	€15	€15
FX markup (major pairs):	0.6%	0.6%	0.6%	0.8%	1.0%	1.2%	1.5%
FX markup (minor pairs):	1%	1%	1%	1.2%	1.4%	1.6%	1.9%
FX markup (exotic pairs):	1.5%	1.5%	1.5%	1.8%	2.0%	2.3%	2.7%
Minimum FX Fee	€1.5	€1.5	€1.5	€3	€3	€5	€5



Cancellation & Recall Fees

Fee item	T1	T2	T3	T4	T5	T6	T7
SEPA Cancellation (Before Sending)	€25	€25	€31.25	€31.25	€31.25	€31.25	€31.25
TARGET/SWIFT Cancellation (Before Sending)	€62.5	€62.5	€62.5	€62.5	€62.5	€62.5	€62.5
SEPA Recall (After Sending)	€75	€75	€75	€75	€100	€125	€187.5
TARGET/SWIFT Recall (After Sending)	€112.5	€112.5	€112.5	€125	€125	€125	€187.5

Additional Services

Fee item	T1	T2	T3	T4	T5	T6	T7
Automatic Rule Transfer/rule	€0.62	€0.94	€1.25	€2.5	€3.75	€5	€6.25
Mass payment/mass transfer	€2.5	€3.44	€12.5	€25	€25	€37.5	€62.5
Direct Debit/payment	€0.62	€0.94	€1.25	€2.5	€2.5	€2.5	€2.5

Express fees

Fee item	T1	T2	T3	T4	T5	T6	T7
Express onboarding (fast-track KYC): (where available)	€125	€125	€125	€250	€375	€625	€1250
Express SEPA processing:	€25	€25	€25	€62.5	€87.5	€125	€187.5
Express SWIFT processing:	€50	€50	€62.5	€62.5	€87.5	€87.5	€125



Account Lifecycle

Fee item	T1	T2	T3	T4	T5	T6	T7
Inactivity fee:	FREE	€6.25	€10	€18.75	€25	€125	€250
Account closure (client-initiated):	€187.5	€187.5	€150	€187.5	€250	€437.5	€625
Account closure (material breach):	€250	€250	€300	€375	€875	€1250	€1250
References, notes, or notices:	€125	€125	€100	€187.5	€250	€375	€625
IBAN confirmation letter (simple):	€6.25	€6.25	€5	€6.25	€6.25	€6.25	€6.25
IBAN confirmation letter (electronically signed by Zolvat):	€62.5	€62.5	€50	€62.5	€62.5	€62.5	€62.5
Account statement (electronically signed by Zolvat):	€62.5	€62.5	€50	€62.5	€62.5	€62.5	€62.5
Funds administration fee: /hour	€6.25	€12.5	€10	€25	€37.5	€62.5	€125
Per-new currency account monthly fee: if you open additional currency accounts, the monthly plan fee	€15	€35	€75	€150	€250	€350	€500
Minimum profit per SEPA transactions in case of higher costs from correspondent banks	€0.25	€0.25	€0.2	€6.25	€31.25	€37.5	€43.75
Minimum profit per SWIFT transactions in case of higher costs from correspondent banks	€12.5	€12.5	€10	€18.75	€37.5	€62.5	€75
AML module use /month	€3.75	€6.25	€10	€25	€37.5	€62.5	€62.5
Escrow account service	TBD	TBD	TBD	TBD	TBD	TBD	TBD
Legal or Court decision blockage/ monthly	€25	€62.5	€100	€187.5	€250	€375	€500
Gradual release rules (% or fixed amounts, in selected cases)/rule/month	€25	€62.5	€50	€125	€187.5	€250	€250



2. Personal Accounts - Fee Schedule

All fees by tier (T1-T7).

Core fees

Fee item	T1	T2	T3	T4	T5	T6	T7
Turnover	Up to €10k/year outbound volume, outbound transfers under 500 each and 1k monthly	Up to €50k/year outbound volume	Up to €250k/year outbound volume	—	—	—	—
Free Allowance Plan (included transfers / month)	Free Allowance: 5 transfers	Free Allowance: 10 transfers	Free Allowance: 30 transfers	—	—	—	—
Account Setup)	FREE	FREE	FREE	€25	€50	€75	€100
Monthly Account Maintenance	€5	€9	€15	€25	€35	€50	€75
Incoming SEPA SCT Transfer	€0.3	€0.40	€0.5	€1 + 0.10%	€2 + 0.20%	€5 + 0.30%	€10 + 0.30%
Outgoing SEPA SCT Transfer	€0.50	€0.40	€0.30	€2 + 0.10%	€5 + 0.20%	€10 + 0.30%	€15 + 0.30%
Incoming SWIFT Transfer	€20 + 0.05%	€20 + 0.05%	€20 + 0.05%	€25 + 0.10%	€30 + 0.15%	€35 + 0.20%	€45 + 0.25%
Outgoing SWIFT Transfer	€35 + 0.10%	€35 + 0.10%	€35 + 0.10%	€45 + 0.15%	€55 + 0.20%	€65 + 0.25%	€80 + 0.30%
Internal Transfer	€0.05	€0.08	€0.1	€0.2	€0.3	€0.5	€0.75
FX markup (major pairs):	0.6%	0.6%	0.6%	0.8%	1.0%	1.2%	1.5%
FX markup (minor pairs):	1%	1%	1%	1.2%	1.4%	1.6%	1.9%
FX markup (exotic pairs):	1.5%	1.5%	1.5%	1.8%	2.0%	2.3%	2.7%
Minimum FX Fee	€1	€1	€1	€2	€2	€3	€3



Cancellation & Recall Fees

Fee item	T1	T2	T3	T4	T5	T6	T7
SEPA Cancellation (Before Sending)	€25	€25	€31.25	€31.25	€31.25	€31.25	€31.25
TARGET/SWIFT Cancellation (Before Sending)	€62.5	€62.5	€62.5	€62.5	€62.5	€62.5	€62.5
SEPA Recall (After Sending)	€68.75	€75	€81.25	€87.5	€100	€125	€187.5
TARGET/SWIFT Recall (After Sending)	€112.5	€112.5	€112.5	€125	€125	€125	€187.5
Additional currency wallet (monthly)	€1	€1	€1	€2	€2	€3	€3

Additional fees

Fee item	T1	T2	T3	T4	T5	T6	T7
Automatic Rule Transfer/rule	€0.62	€0.94	€1.25	€2.5	€3.75	€5	€6.25
Mass payment/mass transfer	€2.5	€3.44	€12.5	€25	€25	€37.5	€62.5
Direct Debit/payment	€0.62	€0.94	€1.25	€2.5	€2.5	€2.5	€2.5

Express fees

Fee item	T1	T2	T3	T4	T5	T6	T7
Express onboarding (fast-track KYC): (where available)	€125	€125	€125	€250	€375	€625	€1250
Express SEPA processing:	€25	€25	€25	€62.5	€87.5	€125	€187.5
Express SWIFT processing:	€50	€50	€62.5	€62.5	€87.5	€87.5	€125



Account Lifecycle

Free Allowance transfers may include only incoming SEPA and internal transfers under 300 eur, which do not trigger transfer rules.

Fee item	T1	T2	T3	T4	T5	T6	T7
Inactivity fee:	FREE	€1.25	€6.25	€10	€25	€37.5	€50
Account closure (client-initiated):	€187.5	€187.5	€187.5	€187.5	€250	€437.5	€625
Account closure (material breach):	€250	€250	€375	€375	€875	€1250	€1250
References, notes, or notices:	€62.5	€81.25	€125	€187.5	€250	€375	€625
IBAN confirmation letter (simple):	FREE	€6.25	€6.25	€6.25	€6.25	€6.25	€6.25
IBAN confirmation letter (electronically signed by Zolvat): €3	€62.5	€62.5	€62.5	€62.5	€62.5	€62.5	€62.5
Account statement (electronically signed by Zolvat): €30.00	€62.5	€62.5	€62.5	€62.5	€62.5	€62.5	€62.5
Funds administration fee: /hour	€6.25	€12.5	€12.5	€25	€37.5	€62.5	€125
Per-new currency account monthly fee: if you open additional currency accounts, the monthly plan fee	€5	€9	€15	€25	€35	€50	€75
Minimum profit per SEPA transactions in case of higher costs from correspondent banks	€0.25	€0.25	€0.25	€6.25	€31.25	€37.5	€43.75
Minimum profit per SWIFT transactions in case of higher costs from correspondent banks	€12.5	€12.5	€12.5	€18.75	€37.5	€62.5	€75
AML module use /month	€3.75	€6.25	€12.5	€25	€37.5	€62.5	€62.5
Escrow account service	TBD	TBD	TBD	TBD	TBD	TBD	TBD
legal or Court decision blockage/ monthly	€25	€62.5	€125	€187.5	€250	€375	€500
Gradual release rules (% or fixed amounts, in selected cases)/rule/month	€25	€62.5	€62.5	€125	€187.5	€250	€250



3. Compliance - Fees Schedule

Applied only when triggered in any client

Fee item	T1	T2	T3	T4	T5	T6	T7
Additional fee for complex structures in corporate accounts only, per additional UBO/director/signatory beyond first.	€31.25	€31.25	€37.5	€37.5	€62.5	€75	€125
Additional onboarding review — sanctions name-match escalation: (where required)	€62.5	€62.5	€125	€187.5	€250	€312.5	€375
Additional onboarding review — PEP triggered + Source of Wealth/Funds: (where required)	€187.5	€187.5	€250	€375	€437.5	€500	€625
Additional onboarding review (if required: adverse media screening deep-dive)	€187.5	€187.5	€250	€375	€437.5	€500	€625
Periodic compliance review: (as per risk tier or when triggered by law/ where required)	€62.5	€62.5	€125	€187.5	€250	€312.5	€625
Compliance investigation fee: per hour (investigation, and data collection)	€37.5	€50	€93.75	€93.75	€93.75	€125	€125
Failure to cooperate fee: (where applicable)	€187.5	€187.5	€187.5	€187.5	€250	€375	€625
Enhanced monitoring (monthly, if required)	€31.25	€62.5	€93.75	€187.5	€312.5	€437.5	€625
Large transaction compliance review (if required; suggested trigger: >€50k per transaction)	0.10% (min €25, max €250)	0.10% (min €25, max €250)	0.10% (min €25, max €250)	0.15% (min €50, max €500)	0.15% (min €50, max €500)	0.20% (min €100, max €1,000)	0.20% (min €100, max €1,000)
Manual review	€30 — standard case, €80 - enhanced case, €150 - escalated case						
Counterparty handling fee	0.2% min €25						



Compliance-related fees are not automatic. They apply only when a manual review is required (trigger-based). Only one review fee applies per event, the highest.

- Manual review — standard case (where required): €30 Used for: unusual pattern review, simple document request, basic clarification.
- Manual review — enhanced case (where required): €80 Used for: deeper pattern investigation, multiple counter parties, repeated alerts, or multiple documents.
- Manual review — escalated case (where required): €150 Used for: complex adverse media checks, repeated sanctions/PEP false positives requiring deeper analysis, multiple escalations in a short window.

In exceptional cases requiring extensive work, €60/hour may apply, capped at €300 per case, and charged only after notifying the customer.

Free Allowance transfers may include only incoming SEPA and internal transfers under 300 euro, which do not trigger transfer rules.

Counterparty Handling Fee *is* applied as an add-on in the base transfer fee only when the counterparty is high risk T5-7..

enhanced counterparty/corridor checks are required. Personal cap €250; Corporate cap €1,000. Counterparty Country and Industry tier are applied as an add-on in the base transfer fee only when the counterparty is high risk, in country or industry is in the specified tier.

Effective date: 11th of November 2025