



## Account Fees for Business Exclusive

## 1. Fees

Please note that all EU banks (and many more) support SEPA transfers. SEPA is the fastest and cheapest way to send and receive funds, most SEPA transactions clear the same day.

Transfers to/from Crypto Exchanges	Supported
Multicurrency e-wallet opening (plus one EUR IBAN included)	599 €
E-wallet monthly fee (1 <sup>st</sup> month F.O.C)	99 €
Internal transfers to/from payswix clients	Free of charge
Incoming SEPA transfers	3 € + 0.2 %
Outgoing SEPA transfers	3 € + 0.2 %
SEPA Trace/Recall	30 €
Refund	30 €
Official account confirmation letter	20 €
Confirmation letter for audit	20 €
Account reactivation	200 €
Monthly fee for holding funds (if the account balance exceeds 100 000 €)	Free of charge
Account statement (via internet bank)	Free of charge
Closing account	Free of charge

## 2. Payment processing schedule

SEPA Outgoing	SEPA Incoming
8:50 - 9:30 AM EET	9:00 AM EET
9:30 - 12:00 PM EET	11:10 AM EET
12:00 - 14:30 PM EET	13:40 PM EET
14:30 – 16:25 PM EET	16:10 PM EET
After 16:30 PM, the next business day	16:55 PM EET

Please note that business days exclude weekends, Good Friday and Public Holidays in Lithuania. Preliminary payment receipt times will be affected on non-business days.

### 3. Additional information

#### Application processing fee

Shall be paid once relevant invoice is issued and provided

#### SEPA

In the SEPA (Single European Payment Area) scheme, Switzerland, Monaco, San Marino, Gibraltar participates along with EEA countries (EU countries, Iceland, Liechtenstein and Norway).

#### Faster Payments (FPS)

Faster Payments are available for bank-to-bank transfers within the UK. The maximum transaction limit set by the Faster Payments operator is £250,000.

#### CHAPS

CHAPS stand for Clearing House Automated Payments System. This is a system for guaranteed same day UK payments to be transferred electronically from one bank account to another. CHAPS is a suitable payment method for payments of any amount, particularly amounts over £250,000 where a faster payment cannot be used.

#### Non SEPA (SWIFT)

Transfers in other currencies and/or Euro payments to banks in countries outside the EEA or SEPA. SWIFT transfers are restricted to outgoing payments and not available to the following industries: Adult content, Carbon credits, Cash, Charities, Cryptocurrencies, Defense / military, Drug paraphernalia, Gambling, High value dealers, MSBs / PSPs, Multi-Level Marketing (MLM), Pawnbrokers, Political Groups, Precious Metals, Speculative Trading, Weapons etc.

#### Refund fee when payment cannot be credited to the account of the recipient

Applies for incoming funds.

#### Maintaining the account

Debited from account on the last business day of the month.

#### Internal transfer

Sender and receiver both have an account with payswix.

#### Monthly fee for holding funds

Applies if total account balance in all currencies is equivalent or higher than €100 000 at the end of day and is calculated daily (assuming 30 days per month on average). Fee is debited monthly on the last business day of the month.

#### Currency exchange

You can convert currency before the transfer.

#### SEPA transfer cancellation fee

Requests received via phone, email or online banking.

#### Fee for IBAN account certificate

Applies for issuing a certificate confirming that the company has an IBAN account with payswix.

#### Safeguarding fees for closed accounts

Applied when funds in a closed account is held in a safeguarding account after 14 calendar days. \*0.05% is charged over night

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Terms and Conditions General Payment Service Agreement online: <https://payswix.com/terms-and-conditions/>