



## Account Fees for Business Exclusive

## 1. Fees

Please note that inbound and outbound SWIFT payments are available under certain conditions. For more information, kindly contact our Customer Support team.

Also, 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 %
SWIFT Incoming Transfer	30 € + 1 %
SWIFT Outgoing Transfer	30 € + 1 %
SEPA Trace/Recall	30 €
SWIFT Trace/Recall/Investigation (depending on the bank's country)	50 €
Refund	30 €
Official account confirmation letter	20 €
Confirmation letter for audit	20 €
Account reactivation	200 €
Account statement (via internet bank)	Free of charge
Closing account	Free of charge
<b>Foreign Exchange for Major currencies</b> EUR, GBP, USD, CHF, AUD, SGD	1.00%
<b>Other currencies</b> CAD, BGN, NOK, DKK, HUF, BGN, CNH, NZD, CZK, XPF, HUF, ISK, JPY, MXP, XPF, RON, SBD, SEK, THB, TOP, TND, INR, HKD, PLN, JPY, BRL, CLP	3.00 %

*Fees may vary from those provided at the sole discretion of Payswix.*

## 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

#### **Multicurrency E-Wallet opening fee**

Shall be paid once the relevant invoice is issued and provided after the application has been reviewed.

#### **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).

#### **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, Defense/military, Drug paraphernalia, High-value dealers, MSBs / PSPs (available if transfer is of company's own funds and to company's own account in another financial institution), Multi-Level Marketing (MLM), Pawnbrokers, Political Groups, Precious Metals, SpeculativeTrading, Weapons etc.

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

Applies to incoming funds.

#### **Maintaining the account**

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

#### **Internal transfer**

The sender and receiver both have an account with payswix.

#### **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**

This applies to 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 are held in a safeguarding account after 14 calendar days. \*0.05% is charged overnight

#### **Administrative fees for Inactive Account**

Accounts with no payment activity for 12 consecutive months will be charged 5% of the closing balance per month from the 13th month onwards

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