

**Commercial offer for  
Business Clients**

**payswix**














**Your contact person**




*Payswix Support*

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# Main features

-  Euro zone transfers
-  International transfers
-  Currency exchange
-  Free internal transfers
-  Correspondent banking
-  Eshop payment solution
-  Referral program
-  Batch payments
-  Virtual IBANS for crypto exchange and forex companies customers
-  Instant SEPA
-  Embedded partner solution for crypto on-ramp and off-ramp
-  Embedded partner solution for business financing
-  Open banking

-  **SWIFT** and **SEPA** transfers
-  **Lower** fees
-  Cost **Effective**

-  **Fast** cross-border payments
-  Over **40** different currencies that you can exchange
-  **Modern** payment **solutions** and approach

## Pricing

0€

Account Monthly fee - 9 €  
SEPA payments - from 1 €  
SWIFT payments - from 25 €

**ICE**  
BARCELONA

**MONEY  
20/20**  
AMSTERDAM

**SBC | SUMMIT**  
LISBON

**SIGMA**  
ROME

**FOREX  
EXPO**  
DUBAI

**iGBLIVE**  
LONDON

# Fees

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

Transfers to/from Crypto Exchanges	Supported
Multicurrency e-wallet / Account opening (plus one EUR IBAN included) Free of charge	Free of charge
E-wallet / Account monthly fee (1st month F.O.C)	9 €
Additional IBAN issuance fee (per IBAN)	Free of charge
Internal transfers to/from payswix clients	Free of charge
Incoming SEPA transfers	Free of charge
Outgoing SEPA transfers	1 €
SWIFT Incoming transfer	25 € *
SWIFT Outgoing transfer	25 € *
SEPA Trace/Recall	30 €
SWIFT Trace/Recall/Investigation (depending on the bank's country)	50 €
Official account confirmation letter	20 € + VAT
Confirmation letter for audit	20 € + VAT
Account reactivation	Free of charge
Account statement (via internet bank)	Free of charge
Closing account	Free of charge
Foreign Exchange for Major currencies EUR, GBP, USD, CHF, AUD, SGD	1.00 %**
Other currencies CAD, BGN, NOK, DKK, HUF, CNY, NZD, CZK, ISK, JPY, MPF, CFP, RON, SEK, THB, TND, INR, HKD, PLN, BRL, MXN	3.00 %**
Card acquiring	1.00% + 0.2***
Open Banking	0.5% (min 0.1 max 0.5)***

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

\*Fees are charged in EUR or another currency equivalent to the transaction, according to the official exchange rate on the transaction date.

\*\*The additional percentage fee to the currency conversion is applied from the official currency conversion rate.

\*\*\* Charged per transaction processed. More details can be provided upon request.

# Additional information

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

Shall be paid once the relevant invoice is issued and provided after 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, Speculative Trading, 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.

## **Monthly safeguarding fees for closed accounts**

Applied when funds of a closed account are held in a safeguarding account after 14 calendar days. Monthly safeguarding fee is 10% of the total balance but not less than the agreed monthly account fee.

## **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>