

# Commissions for Personal Account

Valid from 01.04.2024



## Open Account

One-time fees	Fixed Fee EUR / USD / GBP
• Open Account	190

Recurring fees	Fixed Fee EUR / USD / GBP
• Monthly fee	-

## Transfers

Internal on Payard	Fee, %	Fixed Fee EUR / USD / GBP
• Outgoing transfer	-	15
• Incoming transfer	-	-

EUR	Fee, %	Fixed Fee EUR
• Outgoing transfer over 30 000	0.3	-
• Outgoing transfer	0.4 (min €45)	-
• Incoming transfer	-	-

USD	Fee, %	Fixed Fee USD
• Outgoing transfer over 30 000	0.3	-
• Outgoing transfer	0.4 (min \$45)	-
• Incoming transfer	-	-

GBP	Fee, %	Fixed Fee GBP
• Outgoing transfer over 30 000	0.3	-
• Outgoing transfer	0.4 (min £45)	-
• Incoming transfer	-	-

USDT	Fee, %	Fixed Fee USDT
• Outgoing transfer	0.1 (min 25 USDT)	-
• Incoming transfer	-	-

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## Card fees

Virtual card (Visa)	Fee, %	Fixed Fee EUR/USD/GBP
• Card top-up	2	-
• Card issuing	-	0
• Additional issuing	-	200
• Payment purchase	-	0.5
• ATM cash withdrawal	3	-
• Yearly fee	-	250
• Conversion to plastic	-	250
• Block card	-	80

  

Plastic card (Visa)	Fee, %	Fixed Fee EUR/USD/GBP
• Card top-up	2	-
• Card issuing	-	0
• Additional issuing	-	200
• Payment purchase	-	0.5
• ATM cash withdrawal	3	-
• Yearly fee	-	250
• Block card	-	80

## Currency Conversion

	Fee, %	Fixed Fee
• Fiat / Fiat*	1.5	-
• Fiat / Crypto**	2.5	-
• Crypto / Fiat	2.5	-
• Crypto / Crypto	0.3	-

\*Fiat currencies: EUR, USD, GBP

\*\*Crypto currencies: BTC, ETH, USDT, USDC