

TARIFF FOR FEES AND COMMISSIONS FOR INDIVIDUALS AT RYVYL (EU) EAD

I. PAYMENT ACCOUNT SERVICES	
Account opening fee	FREE
Account closing fee	FREE
Monthly Account Fee	EUR 7,99
Issuing EUR virtual IBAN	1.00 EUR per each IBAN
Monthly Maintenance fee per EUR virtual IBAN	EUR 1.00
Outgoing SEPA Transfers (EUR)	5 FREE per month then 0,60 EUR per transfer
Outgoing GBP/USD Transfers	0,2% of the amount min 20 EUR, max 200 EUR
Incoming GBP/USD Transfers	10.00 EUR per transfer
Internal transfers between accounts of one client in RYVYL (EU) system	FREE
Internal transfers between accounts of different clients in RYVYL (EU) system	FREE
SEPA Cancellation	EUR 35.00 + actual costs
SWIFT Cancellation	EUR 45.00 + actual costs
Return	EUR 35.00 + actual costs
Investigation request	EUR 40.00
II. PREPAID CARD SERVICES	
Card Issuing	EUR 4.99
Annual maintenance fee	EUR 5.00
Card Block	FREE
Card Activation	FREE
Card Deactivation	FREE
Card Load	FREE
Card Reload	FREE
ATM cash withdrawal - EEA	EUR 1,5 + 0,5% from the amount
ATM cash withdrawal - NON-EEA	EUR 2.00 + 1% from the amount
POS cash withdrawal - EEA	EUR 1,5 + 0,5% from the amount
POS cash withdrawal - NON-EEA	EUR 2.00 + 1% from the amount
POS payment	FREE
Balance inquiry on ATM	EUR 1.00
Currency conversion fee for transaction	3% on the amount
Unjustified disputed transaction	20.00 EUR
Arbitration	EUR 25 + actual costs in accordance with official Card Organization Tariff

GENERAL PROVISIONS

1. The fees and commissions stipulated in the present Tariff are valid unless otherwise arranged. Specific services not included are subject to additional arrangement.
2. All fees and commissions shall be collected in EUR or the equivalent in another currency calculated based on fixed rate of BNB on the day of transaction.
3. RYVYL (EU) EAD is entitled to debit any other account of the client with the accrued fees and commissions, even in the equivalent in other currency, if there is no sufficient cover on the respective account.
4. All additional expenses related to the execution of the orders, including those of Bank partners, are collected in addition to the items specified in the present Tariff.
5. RYVYL (EU) EAD reserves the right to apply additional charges for specific instructions or requirements, leading to extra work, unusual complexity and/or liability.
6. The present Tariff will be applied immediately for all new Clients.