

## Tariff For Fees And Commissions For Providing Payment Services To Individual Clients At RYVYL (EU) EAD

<b>Payment Account Services</b>	
Account Setup fee	FREE
Account opening fee	FREE
Account closing fee	FREE
Monthly Maintenance fee	EUR 7.99
Online payment system registration fee	FREE
<b>Outgoing Transfers</b>	
SEPA outgoing transfers with next-day value date	5 FREE per month then EUR 0.60 per transfer
SEPA outgoing transfers with same-day value date	0.90 EUR per transfer
SWIFT outgoing transfers with spot value date (2 business days)	EUR 10.00
SWIFT outgoing transfers with next-day value date	EUR 12.00
SWIFT outgoing transfers with same-day value date	EUR 15.00
FASTER outgoing transfers with same-day value date	EUR 2.00 per transfer
VISA Direct outgoing transfers (instant)*	EUR 4.00 per transfer + 1% FX rate
<b>Incoming Transfers</b>	
SEPA incoming transfers	FREE
SWIFT incoming transfers	EUR 10.00 per transfer
FASTER incoming transfers	EUR 0.50 per transfer
<b>Internal transfers</b>	
Internal transfers between own accounts	FREE
Internal transfers between different accounts.	FREE
<b>Other fees</b>	
Amendment / Cancellation / Return	EUR 35.00 + actual costs
Investigation request	EUR 40.00+ actual costs
Issuing of certificate	FREE
Issuing of reference	FREE
Courier charges	EUR 50.00
<b>Prepaid Cards</b>	
Card Issuing	FREE
Card monthly maintenance	EUR 3.00
Card block	FREE
Card unblock	EUR 5.00
Card activation	FREE
Card deactivation	FREE
Card load	EUR 5.00
Card ATM cash withdrawal	EUR 2.00 + 1 % from the amount
Card POS cash withdrawal	EUR 2.00 + 1% from the amount
Card POS Payment	EUR 0.50
Card balance Inquiry on ATM	EUR 1.00
Card currency conversion fee per transaction	3% on the amount
Card unjustified disputed transaction	EUR 25.00
Card arbitration	EUR 30.00 + actual costs
Card Redemption transfer to external account	EUR 15.00

## 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 is in force from 30.09.2024.

### RYVYL (EU) EAD

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