

TARIFF FOR FEES AND COMMISSIONS FOR PROVIDING PAYMENT SERVICES AT RYVYL (EU) EAD

Valid from 10.11.2021

| I. PAYMENT ACCOUNT SERVICES | |
|---|--|
| Customer registration fee in the system | EUR 495 |
| Registration and account opening fee for receipt of final Rolling Reserves | EUR 2 000 |
| Account opening fee | EUR 45 |
| Account closing fee | EUR 18 |
| Monthly Account Maintenance Fee | EUR 18 |
| Annual fee for holding EUR funds, if the stored amount exceeds 50k EUR (on overall balance) | 0,8% |
| II. PAYMENT TRANSFERS IN FOREIGN CURRENCIES | |
| OUTGOING TRANSFERS FROM YOUR RYVYL (EU) ACCOUNT TO ANOTHER BANK ACCOUNT | |
| Transfers with spot value date | 0,15% min EUR 30, max EUR 200 |
| Transfers with next value date | 0,20% min EUR 30, max EUR 250 |
| Transfers with same value | 0,30% min EUR 30, max EUR 295 |
| INCOMING TRANSFERS | |
| Incoming payments in EUR and USD | 0,10% min EUR 10; max EUR 95 |
| Incoming payments in GBP | 0,10% min EUR 20; max EUR 95 |
| INTERNAL TRANSFERS | |
| Internal transfers between accounts of one client in RYVYL (EU) system | Free of charge |
| Internal transfers between accounts of different clients in RYVYL (EU) system | EUR 10 |
| OTHER EXPENSES | |
| Amendment/Cancellation/Return | EUR 55 + actual costs |
| Investigation request | EUR 45 + actual costs |
| III. ONLINE PAYMENT SYSTEM | |
| Registration fee per one company | EUR 45 |
| Execution of transactions secured by one-time password | Free of charge |
| IV. MISCELLANEOUS | |
| Issuing of certificate | EUR 20 including VAT |
| Issuing of reference | EUR 50 including VAT |
| Audit confirmation fee | EUR 100 including VAT |
| Courier charges | EUR 100 including VAT |
| Translation and Legalize services | EUR 55 per request + EUR 15 per page including VAT |
| V. PREPAID CARDS | |
| Card Issuing | Free of charge |
| Monthly maintenance fee | EUR 3 |
| Inactivity monthly fee | EUR 5,00 |
| Card Block | Free of charge |
| Card Unblock | EUR 5,00 |
| Card Activation | Free of charge |
| Card Deactivation | EUR 1 |
| Card Load | EUR 5,00 |
| Card Reload | EUR 5,00 |
| ATM cash withdrawal | EUR 2,00 + 1% from the amount |
| POS cash withdrawal | EUR 2,00 + 1% from the amount |
| POS payment | EUR 0,50 |
| Balance inquiry on ATM | EUR 1,00 |
| Currency conversion fee for transaction | 3% on the amount |
| Unjustified disputed transaction | 25,00 EUR |
| Arbitration | EUR 30 + 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 is in force from 10.01.2022