



# Personal Account

Fees



GOLDMAN  
L A M P E



<b>International payments</b>	
- online international payment (internet banking)	- 0,3% from base currency
- phone international payment (phone banking)	- 2% from base currency
<b>SEPA Credit Transfer (SCT)</b>	
- Online SCT (Euros only)	- EUR 30,00
- Phone SCT (Euros only)	- EUR 40,00
<b>FX</b>	
- FX payment spread	- Maximum 2%
<b>Annual fee</b>	
- Personal Account	- EUR 1200,00
- MasterCard Debit World Elite	- EUR 500,00
<b>Cash deposit/withdrawals</b>	
- At the branch	- 3% of the amount
- Pick Up Service by our convoy (only EU)	- 5% of the amount- not less than EUR 5.000
<b>Conversion of currency</b>	
- At the branch	- 3% from base currency
- Internet banking	- 1,5% from base currency
<b>Conversion of Cryptocurrency</b>	
- At the branch (cash)	- 6% from base currency
- Internet banking CRYPTO-CRYPTO	- 2% from base currency
- Internet banking CRYPTO<->FIAT	-
- Up to EUR 500.000	- 6% from base currency
- EUR 500.000 - EUR 1.000.000	- 4% from base currency
- EUR 1.000.000 and up	- 1,5% from base currency
<b>Debit Card</b>	
- ATM Withdrawals	- 5%
- POS and vPOS payments	- Free of charge*
<b>Checks</b>	
- Cashing at the branch	- 3%
- Through the post	- 1,5%
<b>Overdraft</b>	
- Fee for overdraft caused by insufficient funds to charge account Fees	- 8,5% of the overdraft/ month

\*Subject to the ATM policy. Some ATMs may charge commission.

All fees are negotiable - depending on the volume of transactions, amount of the deposit and location. New tariffs are subject to review by your Banker. **The minimum deposit for the account is EUR 150.000- fully usable by the client. Deposit needs to be made within 30 days from account opening- failure to do so will result in terminating account agreement.**

Signature	Date
	DD/MM/YYYY