## Fees and Charges

Currency: USD & EUR Type: Business <u>Multicurrency</u> Account

ACCOUNT FEES AND CHARGES  Compliance Fee¹ \$999.00  Monthly Service \$225.00  Minimum Opening Balance \$10,000.00  Minimum Balance Fee (monthly)² \$15.00  Account Reactivation³ \$75.00  Legal Documents⁴ \$100.00  Account Closure⁵ 0.4% + \$300.00  TRANSACTION FEES  Internal Transfers Between Different Users 0.1% + \$45.00  Incoming Wire USD 0.18% + \$50.00  Incoming Wire EUR 0.36% + \$75.00  Outgoing Wire EUR \$75.00  Cancelled Transaction Fee		Business Multicurrency
Monthly Service \$ 225.00  Minimum Opening Balance \$ 10,000.00  Minimum Balance Fee (monthly)² \$ 15.00  Account Reactivation³ \$ 75.00  Legal Documents⁴ \$ 100.00  Account Closure⁵ 0.4% + \$ 300.00  TRANSACTION FEES  Internal Transfers Between Different Users 0.1% + \$ 45.00  Incoming Wire USD 0.18% + \$ 50.00  Outgoing Wire EUR \$ 75.00  Outgoing Wire EUR \$ 75.00	ACCOUNT FEES AND CHARGES	
Minimum Opening Balance \$10,000.00  Minimum Balance Fee (monthly) <sup>2</sup> \$15.00  Account Reactivation <sup>3</sup> \$75.00  Legal Documents <sup>4</sup> \$100.00  Account Closure <sup>5</sup> 0.4% + \$300.00  TRANSACTION FEES  Internal Transfers Between Different Users 0.1% + \$45.00  Internal Transfers Between Same User, Different Currency Account \$45.00  Incoming Wire USD 0.18% + \$50.00  Outgoing Wire EUR \$75.00  Outgoing Wire EUR \$75.00	Compliance Fee <sup>1</sup>	\$ 999.00
Minimum Balance Fee (monthly) <sup>2</sup> \$ 15.00  Account Reactivation <sup>3</sup> \$ 75.00  Legal Documents <sup>4</sup> \$ 100.00  Account Closure <sup>5</sup> 0.4% + \$ 300.00  TRANSACTION FEES  Internal Transfers Between Different Users 0.1% + \$ 45.00  Internal Transfers Between Same User, Different Currency Account \$ 45.00  Incoming Wire USD 0.18% + \$ 50.00  Outgoing Wire USD \$ 75.00  Outgoing Wire EUR \$ 75.00	Monthly Service	\$ 225.00
Account Reactivation <sup>3</sup> \$75.00  Legal Documents <sup>4</sup> \$100.00  Account Closure <sup>5</sup> 0.4% + \$300.00  TRANSACTION FEES  Internal Transfers Between Different Users 0.1% + \$45.00  Internal Transfers Between Same User, Different Currency Account \$45.00  Incoming Wire USD 0.18% + \$50.00  Incoming Wire EUR 0.36% + \$75.00  Outgoing Wire USD \$75.00  Outgoing Wire EUR \$75.00	Minimum Opening Balance	\$ 10,000.00
Legal Documents <sup>4</sup> \$ 100.00  Account Closure <sup>5</sup> 0.4% + \$ 300.00  TRANSACTION FEES  Internal Transfers Between Different Users 0.1% + \$ 45.00  Internal Transfers Between Same User, Different Currency Account \$ 45.00  Incoming Wire USD 0.18% + \$ 50.00  Incoming Wire EUR 0.36% + \$ 75.00  Outgoing Wire USD \$ 75.00  Outgoing Wire EUR \$ 75.00	Minimum Balance Fee (monthly) <sup>2</sup>	\$ 15.00
Account Closure <sup>5</sup> TRANSACTION FEES  Internal Transfers Between Different Users  0.1% + \$ 45.00  Internal Transfers Between Same User, Different Currency Account  \$ 45.00  Incoming Wire USD  0.18% + \$ 50.00  Incoming Wire EUR  0.36% + \$ 75.00  Outgoing Wire USD  \$ 75.00	Account Reactivation <sup>3</sup>	\$ 75.00
TRANSACTION FEES  Internal Transfers Between Different Users  Internal Transfers Between Same User, Different Currency Account  \$ 45.00  Incoming Wire USD  Incoming Wire EUR  Outgoing Wire USD  \$ 75.00  Outgoing Wire EUR  \$ 75.00	Legal Documents <sup>4</sup>	\$ 100.00
Internal Transfers Between Different Users  O.1% + \$ 45.00  Internal Transfers Between Same User, Different Currency Account  Incoming Wire USD  Outgoing Wire EUR  Outgoing Wire EUR  \$ 75.00  Outgoing Wire EUR	Account Closure <sup>5</sup>	0.4% + \$ 300.00
Internal Transfers Between Different Users  O.1% + \$ 45.00  Internal Transfers Between Same User, Different Currency Account  Incoming Wire USD  Outgoing Wire EUR  Outgoing Wire EUR  \$ 75.00  Outgoing Wire EUR		
Internal Transfers Between Same User, Different Currency Account  \$ 45.00  Incoming Wire USD  Outgoing Wire USD  Outgoing Wire EUR  \$ 75.00  Outgoing Wire EUR	TRANSACTION FEES	
Incoming Wire USD       0.18% + \$ 50.00         Incoming Wire EUR       0.36% + \$ 75.00         Outgoing Wire USD       \$ 75.00         Outgoing Wire EUR       \$ 75.00	Internal Transfers Between Different Users	0.1% + \$ 45.00
Incoming Wire EUR  0.36% + \$ 75.00  Outgoing Wire USD  \$ 75.00  \$ 75.00	Internal Transfers Between Same User, Different Currency Account	\$ 45.00
Outgoing Wire USD \$ 75.00  Outgoing Wire EUR \$ 75.00	Incoming Wire USD	0.18% + \$ 50.00
Outgoing Wire EUR \$ 75.00	Incoming Wire EUR	0.36% + \$ 75.00
	Outgoing Wire USD	\$ 75.00
Cancelled Transaction Fee \$ 20.00	Outgoing Wire EUR	\$ 75.00
7 20.00	Cancelled Transaction Fee	\$ 20.00

<sup>&</sup>lt;sup>1</sup> The Compliance Fee is a one-time fee for onboarding an account; once a customer has opened one Personal Account type, there is no compliance fee for additional Personal Accounts.

 $<sup>^{\</sup>rm 5}\,{\rm A}$  fee for closing the account.



<sup>&</sup>lt;sup>2</sup> This fee will be charged when the account balance is less than the required amount (see Minimum Opening Balance) It is charged once per month until the minimum balance is restored.

<sup>&</sup>lt;sup>3</sup> This fee is charged and debited from the account upon re-activation after the account moves to inactive status due to a lack of activity. If the accountholder chooses not to re-activate, then see Account Closure fee.

<sup>&</sup>lt;sup>4</sup> Including but not limited to: certification letters, certification of account confirmation, letter of good standing, or other documents involving legal representation.