

Fees and Charges

Currency: USD & EUR

Type: Business **Preferred** Multicurrency Account

	Business Preferred MC
ACCOUNT FEES AND CHARGES⁰	
Compliance Fee ¹	\$ 1,499.00
Monthly Service	\$ 200.00
Minimum Opening Balance	\$ 10,000.00
Minimum Balance Fee (monthly) ²	\$ 25.00
Account Reactivation ³	\$ 50.00
Legal Documents ⁴	\$ 100.00
Account Closure ⁵	0.4% + \$ 300.00
TRANSACTION FEES	
Internal Transfers Between Different DIB Client Accounts <i>USD</i>	0.1% + \$ 45.00 or 0.1% + € 45.00
Internal Transfers Between Own DIB Accounts - Same User, Same Currency ⁷	Free
Internal Transfers Between Own DIB Accounts - Same User, Different Currency ⁸	ERM 3% + \$45.00 or ERM 3% + €45.00
Incoming Wire <i>USD</i>	0.18% + \$ 90.00
Incoming Wire <i>EUR</i>	0.36% + € 90.00
Outgoing Wire <i>USD</i>	\$ 90.00
Outgoing Wire <i>EUR</i>	€ 300.00
Outgoing Domestic Transfer <i>USD</i>	\$ 35.00
Outgoing SEPA Payments	€ 45.00
Cancelled Transaction Fee <i>USD</i>	\$ 20.00
Cancelled Transaction Fee <i>EUR</i>	or € 20.00
LIMITS	
Number of Transactions (monthly total)	Unlimited
Amount in Transactions (monthly total)	Unlimited



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	Card USD
CARD ACCOUNT FEES	
One-Time Card Order Fee	\$ 80.00
Courier Shipping (optional)	\$ 80.00
CARD TRANSACTION FEES	
Card Loading Fee	1% (min. \$ 2.00)
ATM/Cash Withdrawals [Domestic Currency]	1.50% + \$ 4.13
ATM/Cash Withdrawals [International]	1.50% + \$ 4.13
Purchases (POS) [Domestic Currency]	\$ 1.00
Purchases (POS) [International]	\$ 1.00
CARD LIMITS	
POS Single Transaction Limit	\$ 20,000
POS Daily Spend Limit (20 tr. per day)	\$ 20,000
ATM/Cash Single Withdrawal Limit	\$ 600
ATM/Cash Single Withdrawal Limit (5 tr. per day)	\$ 3,000
Single Load Limit	\$ 6,000
Daily Load Limit	\$ 6,000
Monthly Load Limit	\$ 20,000
Yearly Load Limit	\$ 80,000
Maximum Card Balance	\$ 20,000

⁰ In Multicurrency Accounts, all Account-Related fees will be charges to the USD account; Transaction fees will be charged to the corresponding currency account.

¹ 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.

² 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.

³ 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.

⁴ Including but not limited to: certification letters, certification of account confirmation, letter of good standing, or other documents involving legal representation.

⁵ A fee for closing the account.

⁶ An internal transfer between two DIB clients, must be in same currency (e.g. USD to USD)

⁷ An internal transfer between two accounts of the same DIB client, must be under same account holder and same currency (e.g. Transfer from Deposit to Savings)

⁸ An internal transfer between two accounts of the same DIB client, must be under same account holder and different currency (e.g. Transfer from USD to EUR); ERM is the Exchange Rate Margin, it is the difference between the real exchange rate and the conversion rate that DIB gives you, it is subject to change based on market conditions. Fee will be charged in the sending currency.

