

Pricing sheet. BUSINESS, fiat

0. Business onboarding – €25

1. Business payment cards

- **Pack A. Issuance of a physical plastic card (one-time fee)** – two main cards free of charge, first 5 cards free for sub-accounts; third main card, sixth card for sub-account, and each additional card – €50 + €5 delivery
- **Pack B.** Everything in Pack A. + 100 one-time virtual cards for free + 2 reusable virtual cards with dynamic CVV included - €100.
- **Issuance of a one-time virtual card** – €3
- **Issuance of a reusable virtual card with dynamic CVV** – €10
- **Annual card maintenance** – free unless it's a VIP card. VIP cards not included for now.
- **Card replacement/reissue** – replacement of any card €10 + €5 delivery; reissue costs same as initial issuance – main cards free, each paid card – €25.
- **Card payments within SEPA (online, offline, subscriptions)**
 - 0.5% interchange
 - Free within the Nostro network
- **International card payments (online, offline, subscriptions)**
 - 1.5% interchange
 - Nostro FX markup
 - Possible Visa/MC fees
 - Free within the Nostro network
- **Cash withdrawals within SEPA**
 - At partner ATMs
 - €0.5, 2 withdrawals/month, each additional – €5
 - €10 if exceeding €10,000/month
 - At any other ATMs
 - €5, first 3 withdrawals/month free
 - €7 if exceeding €1,000/month
- **P2P transfers**
 - Within SEPA – free up to €1,000/day, then each transfer + €10, within regulator-imposed limits.
 - International – €10 per transfer + possible FX markup + possible Visa/MC conversion; regulator-imposed
 - Free within the Nostro network
- **Cash withdrawals outside SEPA**
 - Europe (non-SEPA)
 - €10 + 2% + possible ATM fee
 - Global (USA, Asia, etc.)
 - €15 + 5% + FX markup
 - Currency conversion (FX markup)
 - 2.0% of the amount, may be embedded in Visa/MC card rates
- **Currency conversion for foreign transactions (FX markup)**
 - Standard Nostro FX rates + possible Visa/MC fees
- **Integration with Google/Apple Pay, etc.**
 - 1% interchange
 - Free within the Nostro network, only Google/Apple tariffs apply
- **White-label cards (client-branded)**
 - €300 / per card
 - Volume negotiable

- **Payroll cards for employees**
 - Tariff to be confirmed
 - €8 per card
 - Employee dashboard included free

2. Business current(checking) account (IBAN) services

- **Monthly maintenance fee (if no activity or balance)**
 - If balance < €10,000 and no transactions in a month – €25/month
 - If balance > €10,000 and no transactions – €10/month
- **SEPA transfer fees (based on tariff)**
 - SEPA outside EU
 - €5, if available (e.g., SEPA Instant)
 - SEPA Credit Transfer
 - €1, free within the EU
 - SEPA Instant Transfer
 - €4, if not included in plan (within EU)
 - Incoming SEPA transfer
 - €0, free within the EU
 - Free within the Nostro network
- **SWIFT transfer fees**
 - SWIFT outgoing
 - €30 flat + 0.55% of the amount + correspondent bank fees
 - SWIFT URGENT €35 + correspondent bank fees
 - SWIFT incoming
 - €0
- **Additional options (e.g., notifications)**
 - Email – free
 - In-app push notification – free
 - WhatsApp notification – free
 - SMS – free
- **Payroll / mass payouts**
 - Free within Nostro
 - €100/month for transfers to other banks + standard per-payment fees apply

3. Documents and certificates

- **Archived statement for the previous year**
 - €10
- **Bank confirmation of account balance**
 - €30
- **Notarized banking documents**
 - €500

4. Additional services

- **Inter-account transfers between own accounts in different currencies**
 - €0 + currency conversion cost
- **Support for multi-currency sub-accounts (if available)**
 - For VIP accounts
- **API access for users (advanced mode, e.g. for freelancers)**
 - Depends on API plan.
 - Free / Pro / Enterprise
- **User roles and limited system access**
 - 5 sub-accounts included based on the number of plastic cards
 - €5/month per additional employee