

## Pricing sheet.

### INDIVIDUALS, fiat

#### 0. Onboarding for individuals – Free

##### 1. Payment cards for individuals

- **Issuance of a physical plastic card (one-time fee)** – first card free, second and each subsequent card – €25 + €5 delivery
- **Issuance of single-use virtual card** – €1
- **Issuance of reusable virtual card with dynamic CVV** – €3
- **Annual card maintenance** – free, unless it's a VIP card (VIP cards not considered for now)
- **Card replacement / re-issuance – replacement of any card:** €5 + €5 delivery; re-issuance same as original cost — first main card is free, each subsequent one – €25.
- **Card payments within SEPA (online, offline, subscriptions)**
  - 0.2% interchange
  - Free within the Nostro network
- **International payments (online, offline, subscriptions)**
  - 0.5% interchange
  - Nostro FX markup
  - Possible Visa/MC fees
  - Free within the Nostro network
- **ATM cash withdrawals within SEPA**
  - At partner ATMs
    - €0 – up to 5 withdrawals/month, then €3 each
    - €3 – if monthly limit of €1500 exceeded
  - At other ATMs
    - €5 – first 3 withdrawals/month free
    - €7 – if monthly limit of €1000 exceeded
- **P2P transfers**
  - Free within SEPA up to €500/day, then €5 per transfer (subject to regulatory limits).
  - International – €5 per transfer + possible FX markup + potential Visa/MC conversion fees, subject to regulatory limits
  - Free within the Nostro network
- **Cash withdrawals outside SEPA**
  - Europe (non-SEPA)
    - €5 + 2% + potential ATM fee
  - Global (USA, Asia, etc.)
    - €10 + 3% + FX markup
  - Currency conversion (FX markup)
    - 0.5–2.0% of amount, possibly built into Visa/MC transactions
- **Foreign currency conversion during payments abroad (FX markup)**
  - Nostro standard FX conversion rate + possible Visa/MC fees
- **Integration with Google/Apple Pay and others**
  - 0.2% interchange
  - Free within the Nostro network, only Google/Apple tariffs apply

##### 2. Current(checking) account (IBAN) servicing for individuals

- **Monthly account maintenance fee (if no activity or low balance):**
  - Balance ≤ €1000 and no payments during the month – €10/month.
  - Balance > €1000 and no payments – €5/month

- **SEPA transfer fees (depending on plan)**
  - SEPA outside EU
    - €3, if available (e.g., SEPA Instant)
  - SEPA Credit Transfer
    - €0 – free (inside EU)
  - SEPA Instant Transfer
    - €2 – charged unless included in the plan (inside EU)
  - Incoming SEPA transfer
    - €0 – free (inside EU)
  - Free within the Nostro network
- **SWIFT transfer fees**
  - SWIFT outgoing
    - €25 flat + 0.5% of amount + correspondent bank fees
    - SWIFT URGENT – €30 + correspondent bank fees
  - SWIFT incoming
    - €0
- **Additional options (e.g., notifications)**
  - Email – free
  - In-app push notification – free
  - WhatsApp notification – free
  - SMS – €0.5

### 3. Documents and certificates

- **Archived statement for the previous year**
  - €5
- **Bank confirmation of account balance**
  - €10
- **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.