



# Personal Account

Fees



GOLDMAN  
L A M P E



International payments	
- online international payment (internet banking)	- 1,5% from base currency
- phone international payment (phone banking)	- 3% from base currency
SEPA Credit Transfer (SCT)	
- Online SCT (Euros only)	- EUR 25,00
- Phone SCT (Euros only)	- EUR 30,00
FX	
- FX payment spread	- Maximum 2%
Annual fee	
- Personal Account	- EUR 1200,00
- MasterCard Debit World Elite	- EUR 500,00
Cash deposit	
- At the branch	- 3% of the amount
- Pick Up Service by our convoy (only EU)	- 7% of the amount- not less than EUR 5.000
Conversion of currency	
- At the branch	- 3% from base currency
- Internet banking	- 1,5% from base currency
Conversion of Cryptocurrency	
- At the branch (cash)	- 6% from base currency
- Internet banking CRYPTO-CRYPTO	- 2% from base currency
- Internet banking CRYPTO-FIAT	- 6% from base currency
Debit Card	
- ATM Withdrawals	- 3%
- POS and vPOS payments	- Free of charge*
Checks	
- Cashing at the branch	- 3%
- Through the post	- 1,5%
Overdraft	
- 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.**

Signature	Date
	DD/MM/YYYY