



TARIFFS

FINCOFEX

**(edition of 09 of January, 2020)
(effective 22 of October, 2019)**

Tariffs under the User account agreement for corporate clients

1. Monthly account maintenance for business accounts (EUR, USD, GBP, RUB)	
1.1. For Low-risk (limited) Client	25€
1.2. For Low-risk Client	50€
1.3. For Medium-risk Client	300€
1.4. For Other-risk Client	1000€
1.5. Fee on Client's turnover or its account balance	Free
2. Payments fees for business account	
2.1 Payments fees for payments in EUR	
2.1.1. Outgoing up to 15 000	35€
2.1.2. Outgoing from 15 000.01 to 20 000	50€
2.1.3. Outgoing from 20 000.01 to 25 000	60€
2.1.4. Outgoing from 25 000.01 to 30 000	70€
2.1.5. Outgoing from 30 000.01 to 35 000	80€
2.1.6. Outgoing from 35 000.01 to 40 000	90€
2.1.7. Outgoing from 40 000.01 to 45 000	100€
2.1.8. Outgoing from 45 000.01 to 50 000	110€
2.1.9. Outgoing from 50 000.01	115€
2.1.10. Outgoing to offshore company	Individually
2.2 Payments fees for payments in RUB	
2.2.1. Outgoing	15€
2.2.2. Outgoing to offshore company	Individually
2.3 Payments fees for payments in USD	
2.3.1. Outgoing up to 15 000	from 35€
2.3.2. Outgoing from 15 000.01 to 20 000	50€
2.3.3. Outgoing from 20 000.01 to 25 000	60€
2.3.4. Outgoing from 25 000.01 to 30 000	70€
2.3.5. Outgoing from 30 000.01 to 35 000	80€
2.3.6. Outgoing from 35 000.01 to 40 000	90€
2.3.7. Outgoing from 40 000.01 to 45 000	100€
2.3.8. Outgoing from 45 000.01 to 50 000	110€
2.3.9. Outgoing from 50 000.01	115€
2.3.10. Outgoing to offshore company	Not accepted

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2.4. Payments fees for payments in GBP	
2.4.1. Outgoing up to 12 500	70€
2.4.2. Outgoing from 12 500.01 to 20 000	80€
2.4.3. Outgoing from 20 000.01 to 25 000	95€
2.4.4. Outgoing from 25 000.01 to 30 000	115€
2.4.5. Outgoing from 30 000.01 to 35 000	130€
2.4.6. Outgoing from 35 000.01 to 40 000	150€
2.4.7. Outgoing from 40 000.01 to 45 000	165€
2.4.8. Outgoing from 45 000.01 to 50 000	185€
2.4.9. Outgoing from 50 000.01	200€
2.4.10. Outgoing to offshore company	Individually
3. Other fees for all payments	
3.1. Outgoing: Correction / Cancel / Wrong payment	5€ / 5€ / 50€
3.2. Incoming: White-listed countries / Risk countries	Free / 350€
3.3. Out to another Client/ In from another Client (intra payment)	Free/ Free
3.4. Check of external incoming payment document at the request of the Client	5€
3.5. Incoming unallocated payment transfer fee	10€
4. Currency exchange	
4.1 Standard rate up to 10 000 €	From 0.6%
4.2 Special rate from 10 000 €	From 0.3%
5. Documentation and other services for business account	
5.1. Provision of SWIFT Report: normal within 2 days	Free
5.2. Provision of statement: electronic/certified/urgent certified/confirmation	Free / 100€ / 200€ / 100€
5.3 Change of contact details, change of payment routing or payment consulting	50€
5.4. Processing an investigation request (lost, large or suspicious transaction)	100€
5.5. Additional compliance check on payment or client / Monitoring of suspicious activity	50€ / 50€
5.6. Precheck for USD payments	50€
5.7. External compliance check and audit of Client with visit to its premises	300€
5.8. Obligatory participation in the criminal case or complaint (Interpol, Police, bank, etc.)	From 1000€
5.9. Closure of account	150€
5.10. Late payment (1 week) or late document provision (3 weeks)	100€

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6. Opening of merchant account	
6.1. Opening of account with direct MID and MCC code: low/medium/high	800€ / 1600€ / 3000€
6.2. Fee on incoming card payment of cardholder: low-risk/medium-risk/high-risk	2.9% / 3.9% / 4/9%
6.3. Hold: for low-risk/medium-risk/high-risk	1week / 2w / 3 w
6.4. Rolling: for low-risk/medium-risk/high-risk	5%+120d / 10%+180d
6.5. Reversal/Refund/Payout/Cashback	2% / 2% / from 3% / 100€
6.6. Legal assistance (company registration, licensing, asset protection, other)	From 1000€

7. Corporate cards issuance (raised embossing, PIN on CHIP, contactless, 3D secure, 2 years)	EUR	USD
7.1. Issue of MasterCard corporate card without visit by post or at local Introducer's office for EU residence	50 € + delivery	50 \$ + delivery
7.2. Annual maintenance of the corporate card	50 €	50 \$
7.3. Salary payouts	Each card from 25 € + delivery	Each card from 25 \$ + delivery
7.4. Card deposit from corporate account	500 € – 5 000 € – 3%	500 \$ – 6 000 \$ – 2,25%
7.5. Cash withdrawal using FI ATM	Not applicable	
7.6. Cash withdrawal using 3 rd bank ATM (card currency) / (not the card currency)	2.95 € / 2.5 € + 1%	3.0 \$ + 1%
7.7. Online purchases/point of sale (card currency)/ (not the card currency)	0.35 € / 0.70 €	
7.8. ATM balance inquiry/failed cash withdrawal	0.55 €	0,60 \$
7.9. PIN retrieval	5 €	5 \$
7.10. Account closure and return of balance to merchant account	5 €	5 \$
7.11. Statement Request	Free	
7.12. SMS Service	Free	
7.13. Any transactions incurred in a currency other than currency of the card	from 3.5%	
7.14. Maximum card balance	20 000 €	20 000 \$
7.15. Monthly Load Limit	20 000 €	20 000 \$
7.16. ATM Single Withdrawal Limit	500 €	600 \$
7.17. ATM Daily Withdrawal Limit (5 transactions per day)	2 500 €	3 000 \$
7.18. Daily Load Limit (8 transactions per day)	5 000 €	6 000 \$
7.19. Yearly Load Limit	80 000 €	80 000 \$

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8. Upgrade of card limits after enhanced KYC	EUR	USD
8.1. Maximum card balance	from 80 000 €	from 80 000 \$
8.2. Monthly Load Limit	80 000 €	80 000 \$
8.3. ATM Single Withdrawal Limit	3 000 €	4 000 \$
8.4. ATM Daily Withdrawal Limit (5 transactions per day)	15 000 €	20 000 \$
8.5. Daily Load Limit (8 transactions per day)	30 000 €	40 000 \$
8.6. Yearly Load Limit	300 000 €	300 000 \$