

	Percent	€	£
<b>WEB INTERFACE AND MOBILE APP</b>			
Sign-up fee		0,00	
Monthly fee <i>(incl. 1 fiat account in EUR, all crypto wallets)</i>		19,90	
Password changing		0,00	
Blocking Account		0,00	
Unblocking Account		10,00	
Closing fee <i>(initiated by the customer)</i>		0,00	
<b>fiat ACCOUNTS</b>			
Monthly fee per additional fiat account <i>(in EUR or GBP, max. 10)</i>		1,50	
Account statements:			
• <i>Through platform (remote servicing)</i>		0,00	
• <i>Additional statement on customer request (per statement, via email)</i>		3,00	
• <i>Other statements (on demand)</i>		min. 10,00	
<b>CRYPTO eWALLETS</b>			
Monthly fee per active eWallet		0,00	
Account statements:			
• <i>Through platform (remote servicing)</i>		0,00	
• <i>Additional statement on customer request (per statement, via email)</i>		3,00	
• <i>Other statements (on demand)</i>		min. 10,00	
<b>PAYMENTS INCOMING TRANSFERS</b>			
Incoming SEPA payment - <i>daily max. 1M EUR (EEA)</i>	0,20 %	min. 1,50	
Incoming Faster Payments - FPS - <i>daily max. 1M GBP (UK)</i>	0,20 %		min. 1,30
Incoming international payment SWIFT <i>(only accessible from GBP account)</i>	0,25 %		min. 30,00
Incoming international payment CHAPS <i>(only accessible from GBP account)</i>	0,25 %		min. 30,00
<b>OUTGOING TRANSFERS</b>			
Internal transactions between own accounts		0,00	0,00
Internal transactions to other Kindlyn users <i>(SEPA / FPS)</i>	0,20 %	min. 1,50	min. 1,30
Outgoing SEPA payment <i>(EEA)</i>	0,20 %	min. 1,50	
Outgoing Faster Payments - FPS <i>(UK)</i>	0,20 %		min. 1,30
SEPA Direct Debit (not supported yet)			
Outgoing international payment <i>(SWIFT – only accessible from GBP account)</i>	0,25 %		min. 30,00
Outgoing international payment <i>(CHAPS – only accessible from GBP account)</i>	0,25 %		min. 30,00
<b>Exchange (FX fee)</b>			
fiat into other fiat currency	0,90 %		
fiat into crypto currency, crypto into fiat currency	0,90 %		
crypto into other crypto currency	0,90 %		
<b>Amendment or investigation of payment orders, Others</b>			
Local payments <i>(+ processing bank charges)</i>		10,00	
International payments <i>(+ processing bank charges)</i>		35,00	
SWIFT funds tracing <i>(+ processing bank charges)</i>		60,00	
Return of funds		30,00	
CHAPS payment remediation		35,00	
Other requests <i>(depending on expenditure)</i>		min. 50,00	

#### \*Currency Fee Disclaimer

All account fees will be automatically deducted in EUR from your EUR IBAN. Alternatively, you can top up your account in USDC for fee payment purpose and ensure to fund ETH to cover gas fees. If no EUR funds are available, your USDC funds will automatically be used. That means for all accounts:

- Your sign-up fee will be charged in EUR
- Your monthly maintenance fee will be charged in EUR
- All EUR-based transaction fees will be deducted from your EUR account
- All transactions based in currencies other than EUR will be charged in their respective transaction currencies

	Percent	€	£
<b>WEB INTERFACE AND MOBILE APP</b>			
Sign-up fee		150,00	
Monthly fee <i>(incl. 1 fiat account in EUR, all crypto wallets)</i>		49,90	
Password changing		0,00	
Blocking Account		0,00	
Unblocking Account		10,00	
Closing fee <i>(initiated by the customer)</i>		50,00	
<b>fiat ACCOUNTS</b>			
Monthly fee per additional fiat account <i>(in EUR or GBP, max. 10)</i>		1,50	
Account statements:			
• <i>Through platform (remote servicing)</i>		0,00	
• <i>Additional statement on customer request (per statement, via email)</i>		3,00	
• <i>Other statements (on demand)</i>		min. 10,00	
<b>CRYPTO eWALLETS</b>			
Monthly fee per active eWallet		0,00	
Account statements:			
• <i>Through platform (remote servicing)</i>		0,00	
• <i>Additional statement on customer request (per statement, via email)</i>		3,00	
• <i>Other statements (on demand)</i>		min. 10,00	
<b>PAYMENTS INCOMING TRANSFERS</b>			
Incoming SEPA payment - <i>daily max. 5M EUR (EEA)</i>	0,20 %	min. 1,50	
Incoming Faster Payments - FPS - <i>daily max. 5M GBP (UK)</i>	0,20 %		min. 1,30
Incoming international payment SWIFT <i>(only accessible from GBP account)</i>	0,25 %		min. 30,00
Incoming international payment CHAPS <i>(only accessible from GBP account)</i>	0,25 %		min. 30,00
<b>OUTGOING TRANSFERS</b>			
Internal transactions between own accounts		0,00	0,00
Internal transactions to other Kindlyn users <i>(SEPA / FPS)</i>	0,20 %	min. 1,50	min. 1,30
Outgoing SEPA payment <i>(EEA)</i>	0,20 %	min. 1,50	
Outgoing Faster Payments - FPS <i>(UK)</i>	0,20 %		min. 1,30
SEPA Direct Debit (not supported yet)			
Outgoing international payment <i>(SWIFT – only accessible from GBP account)</i>	0,25 %		min. 30,00
Outgoing international payment <i>(CHAPS – only accessible from GBP account)</i>	0,25 %		min. 30,00
<b>Exchange (FX fee)</b>			
fiat into other fiat currency	0,90 %		
fiat into crypto currency, crypto into fiat currency	0,90 %		
crypto into other crypto currency	0,90 %		
<b>Amendment or investigation of payment orders, Others</b>			
Local payments <i>(+ processing bank charges)</i>		10,00	
International payments <i>(+ processing bank charges)</i>		35,00	
SWIFT funds tracing <i>(+ processing bank charges)</i>		60,00	
Return of funds		30,00	
CHAPS payment remediation		35,00	
Other requests <i>(depending on expenditure)</i>		min. 50,00	

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- All EUR-based transaction fees will be deducted from your EUR account
- All transactions based in currencies other than EUR will be charged in their respective transaction currencies