



Solutions - fee Schedule

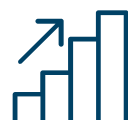
All prices exclude VAT and any other applicable taxes.



ACCOUNT MAINTAINANCE	FEES	UNIT OF MEASUREMENT
Montly Maintainance Fees for each account	USD 20	Monthly
Non-Maintainance of average minimum balance of USD 5,000 ^	USD 50	Monthly
Interest on shortfall balance not maintaining average minimum balance of USD 5,000 for each account	8%	Annually
Account Profile change - E.g., Address, Phone number etc	USD 50	Each request
Change in Signatory / Nominee	USD 50	Each request
Change of Account Name	USD 150	Each request
Entity inactive account admin fee	USD 50	Monthly



ACCOUNT CLOSURE, DORMANT ACTIVATION AND ENTITY INACTIVE ADMIN FEES *	FEES	UNIT OF MEASUREMENT
Account closing within 3 months of opening fee	USD 500	Each account
Account closing within 6 months of opening fee	USD 300	Each account
Account closing within 12 months of opening fee	USD 150	Each account
Account closing fee after 12 months of opening	USD 100	Each account
Dormant account activation fee	USD 250	Each account



REMITTANCES **	FEES	UNIT OF MEASUREMENT
Inward Remittances	USD 50	Each transfer
Outward Remittances	USD 50	Up to USD 10,000
Outward Remittances	USD 100	From USD 10,001 to USD 30,000
Outward Remittances	USD 150	From USD 30,001 to USD 50,000
Outward Remittances	USD 175	From USD 50,001 to USD 500,000
Outward Remittances	Min Max 175 350	Each transfer - above USD 500,000 - @ 0.035%
Intercompany Transfers within Swiftpay	USD 15	Each transfer



ADMINISTRATIVE FEES	FEES	UNIT OF MEASUREMENT
Account opening fee	USD 250	For each account
Inward Remittance Correspondent Bank Query	USD 50	Each transfer
Outward Remittance Correspondent Bank Query	USD 50	Each transfer
SWIFT Amendment	USD 50	Each transfer
Incorrect inward formatting charges	USD 50	Each transfer
Payment tracer / credit confirmation 0-3 days from Value date of payment	USD 50	Each transfer
Payment tracer / credit confirmation after 3 days from Value date of payment	USD 75	Each transfer



OTHER SERVICES	FEES	UNIT OF MEASUREMENT
Audit confirmation	USD 100	Each letter
Bank Debit / Credit confirmation of a transaction	USD 50	Each request
Bank reference letter - within 6 months of account open & maintained with avg minimum balance	USD 250	Each letter
Bank reference letter - within 6 months of account open & not maintained with avg minimum balance	USD 500	Each letter
Bank reference letter - more than 6 months of account open & maintained with avg minimum balance	USD 150	Each letter
Bank reference letter - more than 6 months of account open & not maintained with avg minimum balance	USD 250	Each letter
Account Statement	NIL	Each statement
Account Statement - Additional Request on email	USD 25	Each statement
Payment tracer / credit confirmation after 3 days from Value date of payment	USD 50	Each transfer



FOREIGN EXCHANGE SERVICES	FEES	UNIT OF MEASUREMENT
Foreign exchange	Min 1.00%	Up to USD 250,000
Foreign exchange	Min 0.50%	USD 250,000 - USD 1 MM
Foreign exchange	Min 0.25%	USD 1MM - USD 2MM
Foreign exchange	Min 0.125%	USD 2MM and above
Foreign exchange	USD 100	Min Fee for each transfer



CARD SERVICES

	FEES	UNIT OF MEASUREMENT
Joining Fees	USD 250	One Time
Annual Fees	USD 150	Annually
Management Fee	2%	Each top up

- *The fees shall apply to quoted requests, subject to the account maintaining the prescribed minimum monthly balance.
- ** Remittance fees are excluding any other third party / correspondent bank charges
- ^ Average monthly minimum balance to be maintained is USD 5,000 and equivalent in any other currencies
- ^ Minimum balance is for each account held at SwiftPay Solutions and is in addition to the monthly maintenance charges.

Terms & Conditions – Fee Schedule

Scope and Application

These Terms & Conditions (“Terms”) apply to all fees, charges, commissions, margins and expenses payable in connection with products and services provided by SwiftPay Solutions (“we”, “us”, “our”).

These Terms form part of the framework agreement governing your account and should be read in conjunction with your account terms and any product-specific terms.

Transparency and Fairness

We are committed to ensuring that fees are clear, fair and not misleading. The applicable fees are set out in the current Fee Schedule, which is available on request and/or via our website.

Where required by law, we will provide advance notice of changes to fees.

Changes to Fees

We may vary, introduce or remove fees to reflect:

- Changes in our costs or market conditions
- Changes in law, regulation, or FCA requirements
- Changes in the scope or nature of services provided

SwiftPay Solutions reserve the right to adjust or increase its fees for reason of inflation or changing market conditions or standards any time in future and subject to agreement of correspondent banks may subject to notice or not.

Your continued use of the service after the effective date of change shall constitute acceptance, unless you notify us otherwise in accordance with your agreement.

Taxes and Governmental Charges

All fees are exclusive of VAT or other applicable taxes unless expressly stated. Any applicable taxes or statutory levies shall be payable by you and may be debited from your account.

Method of Payment

You authorise us to debit any fees and charges from your account as they become due.

Where insufficient funds are available, we may:

- Decline transactions;
- Apply additional charges where permitted under the Fee Schedule;
- Exercise any rights available under the account agreement.

Third-Party Charges

Certain transactions may involve third-party institutions (including correspondent banks, payment schemes, clearing systems or intermediaries).

We are not responsible for fees imposed by such third parties. These charges may be deducted from transaction proceeds or debited separately.

Foreign Currency Transactions

For foreign currency transactions:

- Exchange rates will be determined at the time of processing.
 - A foreign exchange margin may be applied.
 - Additional correspondent or intermediary bank charges may apply.
- Details of exchange rate calculation methodology are available upon request.

Refund of Charges

Fees properly applied in accordance with the Fee Schedule are non-refundable unless:

- Required by law;
- A transaction is incorrectly executed due to our error; or
- Otherwise agreed at our discretion.

Errors and Queries

If you believe a fee has been incorrectly applied, you must notify us without undue delay and in any event within 13 months for payment services regulated under the Payment Services Regulations 2017.

Complaints will be handled in accordance with our Complaints Policy, details of which are available on request. Eligible complainants may refer unresolved complaints to the Financial Ombudsman Service.

Waivers

Any waiver or reduction of fees shall be at our sole discretion and shall not constitute a precedent or ongoing entitlement.

Consumer Duty

Where you are a retail customer, we will apply fees in a manner consistent with our obligations under the FCA Consumer Duty, including acting to deliver fair value.

Limitation of Liability

Nothing in these Terms excludes or limits liability where it would be unlawful to do so, including liability for fraud, wilful misconduct, or breach of statutory obligations.

Governing Law and Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of England and Wales. The courts of England and Wales shall have exclusive jurisdiction, unless otherwise required by applicable law.



<https://www.swiftpaysol.com> / London, United Kingdom

Payment services are provided by Equals Money Plc. Equals Money Plc is authorized as a Payment Institution by the Financial Conduct Authority (FCA) with Firm Reference Number (FRN) 488396. Company registered in England & Wales No. 05539698. Registered Office: 3rd Floor, Vintners' Place, 68 Upper Thames St, London, EC4V 3BJ. Cards are issued by Equals Money International Limited pursuant to license by Mastercard International Inc. Equals Money International Limited is authorized as an Electronic Money Institution by the FCA with FRN 900493. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. And any info that says Swiftpay.