



## Solutions - fee Schedule

All prices exclude VAT and any other applicable taxes.



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



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



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



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



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



FOREIGN EXCHANGE SERVICES	FEES	UNIT OF MEASUREMENT
Foreign exchange	<b>Min 1.00%</b>	Up to USD 250,000
Foreign exchange	<b>Min 0.50%</b>	USD 250,000 - USD 1 MM
Foreign exchange	<b>Min 0.25%</b>	USD 1MM - USD 2MM
Foreign exchange	<b>Min 0.125%</b>	USD 2MM and above
Foreign exchange	<b>USD 100</b>	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.



## TERMS & CONDITIONS ACCEPTANCE

### For Business Applications

#### Declaration

I, the undersigned authorised signatory, confirm that I have read, considered, and understood the Equals Money terms and conditions, which govern the services the business is applying for regardless of the brand under which they are provided.

I confirm that I am duly authorised to submit this application on behalf of the business named above.

I confirm that the business is acting on its own account and not on behalf of any other person or entity.

I confirm that the information supplied in this application is truthful and accurate to the best of my knowledge.

To read the full Swiftpay and Equals Money terms and conditions, please visit <https://www.swiftpaysol.com/terms-and-conditions/>

We accept electronic signatures — simply type your full name in the signature box below.

### For Personal Applications

#### Declaration

I, the undersigned applicant, confirm that I have read, considered, and understood the Equals Money terms and conditions, which govern the services I am applying for regardless of the brand under which they are provided.

I confirm that I am acting on my own account and not on behalf of any other person.

I confirm that the information supplied in this application is truthful and accurate to the best of my knowledge.

To read the full Swiftpay and Equals Money terms and conditions, please visit <https://www.swiftpaysol.com/terms-and-conditions/>

We accept electronic signatures — simply type your full name in the signature box below.



<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.