



Personal Accounts Price list

Effective as of January 1st, 2022

Personal Accounts Price List

Please note that rates listed under the **Special** category are applicable if you require higher than standard permanent limits and / or operate under an individual business / freelance certificate.

The document review fee is non-refundable.

Service	EEA ¹	Non-EEA ¹	Special
Document review fee (up to 10 working days)	€0	€100	€250
Extra fee for Urgent document revision for opening an account (up to 2 working days)	€20	€100	€250
Monthly fee for Active Current Account maintenance	€5	€20	€50
Monthly fee for Dormant ² Account maintenance	€5	€20	€50
Monthly fee for holding funds on a Current Account after termination of business relations with the bank	€15	€60	€150
Incoming SEPA payments	€0	€5	€10
Funds transfer between GURUPAY user accounts	€0	€0	€0
Outgoing SEPA payments	€1	€5	€10
Outgoing Non-SEPA (SWIFT) transfer (SHA3)	0.1% (Min €45)	0.2% (Min €70)	0.4% (Min €120)
Incoming Non-SEPA (SWIFT) transfer	0.1% (Min €10)	0.1% (Min €10)	0.1% (Min €10)
Correction/investigation/cancellation/ repayment of a payment order	€20	€40	€60
Repayment of funds remitted to the client's GURUPAY account upon the client's request	€20	€40	€60
Repayment of funds on the GURUPAY client's correspondent account to the GURUPAY client's account	€20	€40	€60
Penalty for failing to provide the full extent of information and documentation by the deadline specified in the request	€25	€150	€200
Minimum balance	€5	€100	€200
Yearly fee for holding funds (if the account balance is equivalent or higher than €30,000) charged monthly	0.7%	0.7%	0.7%
Closing a Current Account	€0	€150	€250
Updates to the client's file (e.g. change of Beneficial Owner and/or authorized representatives)	€10	€100	€100
Account statement (Stamped)	€5	€5	€5
Bank letters (e.g. Reference Letters, Letters to Auditors, etc.)	€50	€50	€50
Bank letters under Apostille (e.g. Reference Letters, Letters to Auditors, etc.)	€150	€150	€150
Execution of assignments imposed by subjects of public rights ⁴	€50	€100	€100
Courier services sending documents to the Client	As per request		

1. EEA – European Economic Area

2. Applies for clients who perform 0 transactions in their account within three-month period.

3. Shared bank charges (SHA) – at Guru Pay this is the only service fee that is applied for SWIFT payments. This means that the sender and recipient are splitting the transfer fees:

- The Payer is paying all fees charged by the sending bank. Charges are billed separately for the payment transfer.
- The Beneficiary is paying all fees charged by the receiving bank. The recipient will receive the payment minus any correspondent /intermediary fees.

4. Prosecutors, jury court officers, etc.