## NOVEBA

Service	Private
Documents review fee (non refundable)	0
Account opening fee	20
Monthly Fee	10
Payments	
Internal payment	free
Incoming SEPA payment	free
Incoming International payment (SHA)*	
Incoming International payment (OUR)*	
Outgoing payments	
Outgoing internal payment between Noveba accounts	free
Outgoing payment (SEPA) - SHA*	2
Outgoing international payment (SWIFT)	
SHA* (T+2)	15
SHA (Express)* <b>(T+0)</b>	25
OUR* (T+2)	35
OUR (Express)* <b>(T+0)</b>	45
Currency Exchange	0,5% - 1,5% depending on amount and currency pair
Additional account charges	
Amendment of payment details	30
Cancelling SEPA payment	30
Cancelling international payment	80 + corbank charges
Account closing	free by decision of Noveba, 20 eur by customer's application
Internet-bank	
Sign up	free
Monthly Fee	free
Password update	free
Additional services	
Payment confirmation or SWIFT-message	
-online	free
-on paper	20
Certificates	
-simple certificate	20
-custom certificate	
-Certificate for audit firms	

SEPA\* -Single Euro Payments Area is a unified Eurozone, in which the differences between domestic and international payments in euros are completely eliminated

(SHA)\* means you pay the outgoing Noveba commission, and the recipient pays the incoming commission

(OUR)\* means that you, as the sender, will pay all costs for the transfer.

 $(T + 1)^*$  - Standard payment, date of payment - the next business day after the day the payment order is submitted to Noveba  $(T + 0)^*$  - Urgent payment, the date of the payment is the same working day if the payment order is submitted to the Noveba before 14.00