

Polydirection Fees

Public fee schedule for Personal and Business accounts — EU and non-EU tariffs, card plans, payments, and compliance fees.

Online version: <https://polydirection.com/fees/>

Personal · EU

Eligibility for this tariff

EU tariffs apply only when all of the following criteria are met:

- You are a citizen of the EU or the EEA.
- You are a resident of the EU or the EEA at the time of account opening.

Good to know

- Final tariffs are negotiable and may vary from case to case.
- In some cases, intermediary bank fees may be charged.
- EU tariffs also apply to customers from the United Kingdom.
- Effective since 20 October 2023, fees apply to accounts holding a balance of 20,000 EUR or more.

Current account

SERVICE	VALUE
Account opening	Free
Additional account opening	5 EUR

Online account access

SERVICE	VALUE
Monthly maintenance fee	1 EUR
Minimum balance	None

Payments

SERVICE	VALUE
Internal transfer (own network)	Free
SEPA incoming transfer	Free
SEPA outgoing transfer	3 EUR
SWIFT incoming transfer	0.2%, min 10 EUR
SWIFT outgoing transfer	0.5%, min 35 EUR

Other fees

SERVICE	VALUE
SWIFT/SEPA confirmation	15 EUR
Payment reversal/return fee	65 EUR
Account closing	Free
Compliance audit	50 EUR
Official reference letter	10 EUR

SERVICE	VALUE
Amendment request	15 EUR
Standard audit confirmation of accounts and balances	100 EUR
Fee for holding funds (balance $\geq$ 20,000 EUR)	0.05 EUR per day per each 1 000 EUR

Card type: **Physical**

Card fees

SERVICE	REGULAR SPENDER	ACTIVE SPENDER
Card issuance / replacement fee	4 EUR	6 EUR
Monthly card fee	Free	6 EUR
Card top-up	Free	Free
ATM cash withdrawal (eurozone)	1.35 EUR	1.25 EUR
ATM cash withdrawal (non-eurozone)	1.5% + 1.5 EUR	1.3% + 1.5 EUR
POS / e-commerce purchase (eurozone)	0.3% + 0.15 EUR	0.25% + 0.15 EUR
POS / e-commerce purchase (non-eurozone)	1.5% + 1.15 EUR	1.1% + 0.15 EUR
Transaction decline	0.5 EUR	0.5 EUR
ATM/POS foreign exchange (markup)	1%	1%
ATM balance enquiry (eurozone)	0.5 EUR	0.5 EUR
ATM balance enquiry (non-eurozone)	1 EUR	1 EUR
Express shipping, EU (2–3 days)	100 EUR	100 EUR
Express shipping, worldwide (3–5 days)	150 EUR	150 EUR
Regular post shipping (15–20 days)	10 EUR	10 EUR
Card statement *	40 EUR	40 EUR

* Card statement for the last 3 months is free.

Card limits

SERVICE	REGULAR SPENDER	ACTIVE SPENDER
ATM — max value per transaction	500 EUR	500 EUR
ATM — max number per day	10	10
ATM — max value per day	1 000 EUR	2 500 EUR
ATM — max value per month	15 000 EUR	20 000 EUR
E-commerce — max value per transaction	2 500 EUR	5 000 EUR
E-commerce — max number per day	20	20
E-commerce — max value per day	2 500 EUR	5 000 EUR
POS — max value per transaction	2 500 EUR	20 000 EUR
POS — max number per day	20	20
POS — max value per day	20 000 EUR	20 000 EUR
Card max balance	20 000 EUR	20 000 EUR
Daily top-up limit	5 000 EUR	5 000 EUR
Monthly top-up limit	20 000 EUR	40 000 EUR
Yearly top-up limit	80 000 EUR	200 000 EUR

Card type: **Virtual**

Card fees

SERVICE	REGULAR SPENDER	ACTIVE SPENDER
Monthly card fee	Free	6 EUR
Card top-up	Free	Free
POS / e-commerce purchase (eurozone)	0.3% + 0.15 EUR	0.25% + 0.15 EUR
POS / e-commerce purchase (non-eurozone)	1.5% + 1.15 EUR	1.1% + 0.15 EUR
Transaction decline	0.5 EUR	0.5 EUR
Card statement *	40 EUR	40 EUR

* Card statement for the last 3 months is free.

Card limits

SERVICE	REGULAR SPENDER	ACTIVE SPENDER
E-commerce — max value per transaction	2 500 EUR	5 000 EUR
E-commerce — max number per day	20	20
E-commerce — max value per day	2 500 EUR	5 000 EUR
POS — max value per transaction	2 500 EUR	20 000 EUR
POS — max number per day	20	20
POS — max value per day	20 000 EUR	20 000 EUR
Card max balance	20 000 EUR	20 000 EUR
Daily top-up limit	5 000 EUR	5 000 EUR
Monthly top-up limit	20 000 EUR	40 000 EUR
Yearly top-up limit	80 000 EUR	200 000 EUR

Personal · Non-EU

Good to know

- Final tariffs are negotiable and may vary from case to case.
- In some cases, intermediary bank fees may be charged.
- Effective since 20 October 2023, fees apply to accounts holding a balance of 20,000 EUR or more.

Current account

SERVICE	VALUE
Account opening	575 EUR
Additional account opening	100 EUR

Online account access

SERVICE	VALUE
Monthly maintenance fee	35 EUR
Minimum balance	250 EUR

Payments

SERVICE	VALUE
Internal transfer (own network)	Free
SEPA incoming transfer	Free
SEPA outgoing transfer	5 EUR
SWIFT incoming transfer	0.2%, min 10 EUR
SWIFT outgoing transfer	0.5%, min 35 EUR

Other fees

SERVICE	VALUE
SWIFT/SEPA confirmation	15 EUR
Payment reversal/return fee	65 EUR
Account closing	150 EUR
Compliance audit	50 EUR
Official reference letter	15 EUR
Amendment request	15 EUR
Standard audit confirmation of accounts and balances	100 EUR
Fee for holding funds (balance ≥ 20,000 EUR)	0.05 EUR per day per each 1 000 EUR

Card type: **Physical**

Card fees

SERVICE	REGULAR SPENDER	ACTIVE SPENDER
Card issuance / replacement fee	4 EUR	6 EUR
Monthly card fee	Free	6 EUR
Card top-up	Free	Free

SERVICE	REGULAR SPENDER	ACTIVE SPENDER
ATM cash withdrawal (eurozone)	1.35 EUR	1.25 EUR
ATM cash withdrawal (non-eurozone)	1.5% + 1.5 EUR	1.3% + 1.5 EUR
POS / e-commerce purchase (eurozone)	0.3% + 0.15 EUR	0.25% + 0.15 EUR
POS / e-commerce purchase (non-eurozone)	1.5% + 1.15 EUR	1.1% + 0.15 EUR
Transaction decline	0.5 EUR	0.5 EUR
ATM/POS foreign exchange (markup)	1%	1%
ATM balance enquiry (eurozone)	0.5 EUR	0.5 EUR
ATM balance enquiry (non-eurozone)	1 EUR	1 EUR
Express shipping, EU (2–3 days)	100 EUR	100 EUR
Express shipping, worldwide (3–5 days)	150 EUR	150 EUR
Regular post shipping (15–20 days)	10 EUR	10 EUR
Card statement *	40 EUR	40 EUR

* Card statement for the last 3 months is free.

Card limits

SERVICE	REGULAR SPENDER	ACTIVE SPENDER
ATM — max value per transaction	500 EUR	500 EUR
ATM — max number per day	10	10
ATM — max value per day	1 000 EUR	2 500 EUR
ATM — max value per month	15 000 EUR	20 000 EUR
E-commerce — max value per transaction	2 500 EUR	5 000 EUR
E-commerce — max number per day	20	20
E-commerce — max value per day	2 500 EUR	5 000 EUR
POS — max value per transaction	2 500 EUR	20 000 EUR
POS — max number per day	20	20
POS — max value per day	20 000 EUR	20 000 EUR
Card max balance	20 000 EUR	20 000 EUR
Daily top-up limit	5 000 EUR	5 000 EUR
Monthly top-up limit	20 000 EUR	40 000 EUR
Yearly top-up limit	80 000 EUR	200 000 EUR

Card type: **Virtual**

Card fees

SERVICE	REGULAR SPENDER	ACTIVE SPENDER
Monthly card fee	Free	6 EUR
Card top-up	Free	Free
POS / e-commerce purchase (eurozone)	0.3% + 0.15 EUR	0.25% + 0.15 EUR
POS / e-commerce purchase (non-eurozone)	1.5% + 1.15 EUR	1.1% + 0.15 EUR
Transaction decline	0.5 EUR	0.5 EUR
Card statement *	40 EUR	40 EUR

* Card statement for the last 3 months is free.

Card limits

SERVICE	REGULAR SPENDER	ACTIVE SPENDER
E-commerce — max value per transaction	2 500 EUR	5 000 EUR
E-commerce — max number per day	20	20
E-commerce — max value per day	2 500 EUR	5 000 EUR
POS — max value per transaction	2 500 EUR	20 000 EUR
POS — max number per day	20	20
POS — max value per day	20 000 EUR	20 000 EUR
Card max balance	20 000 EUR	20 000 EUR
Daily top-up limit	5 000 EUR	5 000 EUR
Monthly top-up limit	20 000 EUR	40 000 EUR
Yearly top-up limit	80 000 EUR	200 000 EUR

Business · EU

Eligibility for this tariff

EU tariffs apply only when all of the following criteria are met:

- The company is registered in the EU or the EEA.
- Each director, shareholder, ultimate beneficial owner (UBO) and representative of the company is both a citizen and a resident of the EU or the EEA.

Good to know

- Final tariffs are negotiable and may vary from case to case.
- In some cases, intermediary bank fees may be charged.
- EU tariffs also apply to customers from the United Kingdom.
- Effective since 20 October 2023, fees apply to accounts holding a balance of 20,000 EUR or more.

Current account

SERVICE	VALUE
Account opening	375 EUR
Additional account opening	50 EUR

Online account access

SERVICE	VALUE
Monthly maintenance fee	35 EUR
Minimum balance	250 EUR

Payments

SERVICE	VALUE
Internal transfer (own network)	Free
SEPA incoming transfer	Free
SEPA outgoing transfer	3 EUR
SWIFT incoming transfer	0.2%, min 10 EUR
SWIFT outgoing transfer	0.5%, min 35 EUR

Other fees

SERVICE	VALUE
SWIFT/SEPA confirmation	30 EUR
Payment reversal/return fee	65 EUR
Account closing	100 EUR
Compliance audit	500 EUR
Official reference letter	15 EUR
Amendment request	25 EUR
Standard audit confirmation of accounts and balances	100 EUR
Fee for holding funds (balance ≥ 20,000 EUR)	0.10 EUR per day per each 1 000 EUR

Card type: **Physical**

Card fees

SERVICE	BUSINESS
Card issuance / replacement fee	9 EUR
Monthly card fee	8 EUR
Card top-up	Free
ATM cash withdrawal (eurozone)	1.5 EUR
ATM cash withdrawal (non-eurozone)	1.5% + 1.5 EUR
POS / e-commerce purchase (eurozone)	0.3% + 0.15 EUR
POS / e-commerce purchase (non-eurozone)	1.2% + 0.15 EUR
Transaction decline	0.5 EUR
ATM/POS foreign exchange (markup)	1%
ATM balance enquiry (eurozone)	0.5 EUR
ATM balance enquiry (non-eurozone)	1 EUR
Express shipping, EU (2–3 days)	100 EUR
Express shipping, worldwide (3–5 days)	150 EUR
Regular post shipping (15–20 days)	10 EUR
Card statement *	40 EUR

* Card statement for the last 3 months is free.

Card limits

SERVICE	BUSINESS
ATM — max value per transaction	500 EUR
ATM — max number per day	10
ATM — max value per day	2 500 EUR
ATM — max value per month	20 000 EUR
E-commerce — max value per transaction	5 000 EUR
E-commerce — max number per day	20
E-commerce — max value per day	5 000 EUR
POS — max value per transaction	20 000 EUR
POS — max number per day	20
POS — max value per day	20 000 EUR
Card max balance	20 000 EUR
Daily top-up limit	5 000 EUR
Monthly top-up limit	40 000 EUR
Yearly top-up limit	200 000 EUR

Card type: **Virtual**

Card fees

SERVICE	BUSINESS
Monthly card fee	8 EUR
Card top-up	Free
POS / e-commerce purchase (eurozone)	0.3% + 0.15 EUR
POS / e-commerce purchase (non-eurozone)	1.2% + 0.15 EUR
Transaction decline	0.5 EUR
Card statement *	40 EUR

* Card statement for the last 3 months is free.

Card limits

SERVICE	BUSINESS
E-commerce — max value per transaction	5 000 EUR
E-commerce — max number per day	20
E-commerce — max value per day	5 000 EUR
POS — max value per transaction	20 000 EUR
POS — max number per day	20
POS — max value per day	20 000 EUR
Card max balance	20 000 EUR
Daily top-up limit	5 000 EUR
Monthly top-up limit	40 000 EUR
Yearly top-up limit	200 000 EUR

Business · Non-EU

Good to know

- Final tariffs are negotiable and may vary from case to case.
- In some cases, intermediary bank fees may be charged.
- Effective since 20 October 2023, fees apply to accounts holding a balance of 20,000 EUR or more.

Current account

SERVICE	VALUE
Account opening	1 075 EUR
Additional account opening	150 EUR

Online account access

SERVICE	VALUE
Monthly maintenance fee	50 EUR
Minimum balance	750 EUR

Payments

SERVICE	VALUE
Internal transfer (own network)	Free
SEPA incoming transfer	Free
SEPA outgoing transfer	5 EUR
SWIFT incoming transfer	0.2%, min 10 EUR
SWIFT outgoing transfer	0.5%, min 35 EUR

Other fees

SERVICE	VALUE
SWIFT/SEPA confirmation	30 EUR
Payment reversal/return fee	65 EUR
Account closing	250 EUR
Compliance audit	500 EUR
Official reference letter	25 EUR
Amendment request	25 EUR
Standard audit confirmation of accounts and balances	100 EUR
Fee for holding funds (balance ≥ 20,000 EUR)	0.10 EUR per day per each 1 000 EUR

Card type: **Physical**

Card fees

SERVICE	BASIC
Card issuance / replacement fee	9 EUR
Monthly card fee	8 EUR
Card top-up	0.25% (min 5 EUR)

SERVICE	BASIC
ATM cash withdrawal (eurozone)	2.5 EUR
ATM cash withdrawal (non-eurozone)	2% + 2.5 EUR
POS / e-commerce purchase (eurozone)	0.3% + 0.15 EUR
POS / e-commerce purchase (non-eurozone)	1.5% + 0.75 EUR
Transaction decline	0.5 EUR
ATM/POS foreign exchange (markup)	1%
ATM balance enquiry (eurozone)	0.5 EUR
ATM balance enquiry (non-eurozone)	1 EUR
Express shipping, EU (2–3 days)	100 EUR
Express shipping, worldwide (3–5 days)	150 EUR
Regular post shipping (15–20 days)	10 EUR
Card statement *	40 EUR

* Card statement for the last 3 months is free.

Card limits

SERVICE	BASIC
ATM — max value per transaction	500 EUR
ATM — max number per day	10
ATM — max value per day	2 500 EUR
ATM — max value per month	20 000 EUR
E-commerce — max value per transaction	2 500 EUR
E-commerce — max number per day	20
E-commerce — max value per day	2 500 EUR
POS — max value per transaction	5 000 EUR
POS — max number per day	20
POS — max value per day	20 000 EUR
Card max balance	20 000 EUR
Daily top-up limit	5 000 EUR
Monthly top-up limit	20 000 EUR
Yearly top-up limit	80 000 EUR

Card type: **Virtual**

Card fees

SERVICE	BASIC
Monthly card fee	8 EUR
Card top-up	0.25% (min 5 EUR)
POS / e-commerce purchase (eurozone)	0.3% + 0.15 EUR
POS / e-commerce purchase (non-eurozone)	1.5% + 0.75 EUR
Transaction decline	0.5 EUR
Card statement *	40 EUR

* Card statement for the last 3 months is free.

Card limits

SERVICE	BASIC
E-commerce — max value per transaction	2 500 EUR
E-commerce — max number per day	20
E-commerce — max value per day	2 500 EUR
POS — max value per transaction	5 000 EUR
POS — max number per day	20
POS — max value per day	20 000 EUR
Card max balance	20 000 EUR
Daily top-up limit	5 000 EUR
Monthly top-up limit	20 000 EUR
Yearly top-up limit	80 000 EUR