

Euro Pacific Bank

Fees and Charges

Account Related Charges

Description	Personal Account	Corporate Account
Account opening	FREE	FREE
Monthly maintenance	\$5.00	\$30.00
Additional currency accounts and maintenance	FREE	FREE
Dormancy/Inactivity	N/A	N/A
Blocked Amount ¹	\$60.00	\$360.00

¹Amount is withheld from available balance on an ongoing basis for payment of maintenance fees.

Investment Accounts

Online brokerage account (multi-platform)	FREE
Gold/Silver backed account	FREE

Convenience Fees

Online banking access	FREE
Account closure	FREE
Investigation of a SWIFT transfer	\$75.00
Recall of a SWIFT transfer	\$75.00
Repair of a SWIFT transfer	\$75.00
Password reset (by bank employee)	\$5.00
Security key reset	\$10.00
Wire return fee	\$75.00
Reactivation fee ¹	\$100.00

¹Fee subject to review

Reporting Fees

Automated email notifications and digital statements	FREE
SWIFT message copy	\$20.00
Account confirmation statement	\$25.00
Bank reference	\$25.00
Courier delivery of reports (if requested)	\$10.00 + courier cost
Accounting/audit fee	\$200.00

Interest

Credit balances	N/A
Debit balances ¹	5.00%

¹Debit balance interest is effective from Oct 1, 2018 on any account balances below zero.

Transfer Fees

Internal Transfers

Transfer between accounts (same customer)	FREE
Transfer to another Euro Pacific customer	\$5.00

Wire Transfers

Transfer Amount	\$0-15,000	\$15,001-60,000	\$60,000+
Incoming	\$30	\$55	\$130
Outgoing ¹	\$50	\$75	\$150

¹Outgoing wire payment fees do not include the cost of intermediary bank charges. To ensure the beneficiary receives the full amount the wire should be sent with the "OUR" charging instruction (/support/choosing-charging-instruction-mt103/), which has an additional fee of \$20.

The bank reserves the right to charge any overdue, or accrued fees on Multicurrency accounts to whichever account has the highest available balance. Please contact the bank if you have interest in other currency account options.