

Bivial AG

Detailed Fees for Corporate &
Individual Accounts.

Dear Client,

Thank you for your interest.

With Bivial, you enter a Swiss financial partnership defined by clarity, reliability, and personal accountability.

From the very beginning, you are supported by a dedicated account manager who takes ownership from onboarding through daily operations, ensuring continuity of service and a consistent understanding of your business. You always know who to contact, and responsibility remains clear.

Your experience is designed to be simple and efficient. Onboarding is fully digital and paperless, allowing you to become operational quickly. All services are delivered through a single contractual framework, providing you with one platform and one accountable partner.

Your core financial operations are brought together in one integrated environment, covering payments, accounts, cards, automation, and reporting. This structure is designed to simplify complexity, support informed decision-making, and give you control and visibility as your business grows.

Security and compliance form the foundation of everything we do. Your data is protected under Swiss banking secrecy and applicable data protection requirements, supported by a technology-driven operating model built for reliability at scale.

But infrastructure alone does not create trust.

What defines Bivial is accountability. Swiss regulatory discipline is combined with modern technology and personal service to provide you with a dependable financial foundation for your international operations.

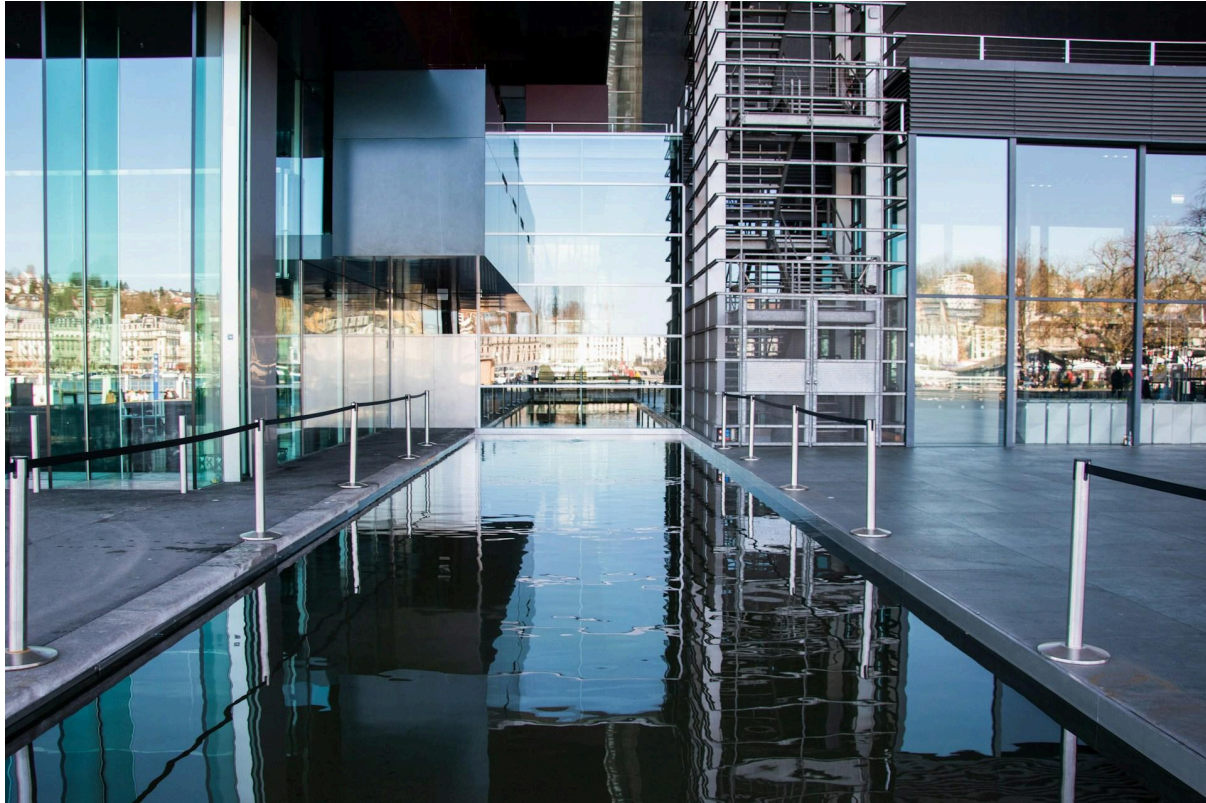
For that, I stand with my name.

Yours sincerely,



Martynas Bieliauskas
CEO

Detailed Fees.



Contract and Accounts.

CONTRACT ONBOARDING.

Onboarding pre-assessment. (1)		free of charge
Contract activation.	per entity	CHF 250
Priority contract onboarding. (2)	per entity	CHF 500

(1) No fee will be charged if the onboarding process is terminated prior to contract activation.

(2) Priority contract activation refers to prioritised internal processing. Activation timelines depend on the timely provision of complete documentation and the successful completion of all regulatory, compliance, and risk assessments.

CONTRACT AMENDMENT / MAINTENANCE / TERMINATION.

Administrative updates. (1)		free of charge
Material updates. (2)	per change	CHF 100
Contract termination.	per account	CHF 100

- (1) Administrative updates relate to changes that do not affect the contractual relationship, the client's risk profile, or regulatory assessment, such as contact details or user access settings.
- (2) Material updates relate to changes that affect the contractual relationship, including in particular changes to ownership, control, business activities, domicile, or regulatory status.

ACCOUNT OPENING / MAINTENANCE / TERMINATION.

Bivial offers accounts denoted in 18+ currencies.

Account opening. (1)		free of charge
Personalised IBAN (Alias) (2)		free of charge
Account maintenance. (3)	per account per month	CHF 25
Account termination.	per account	CHF 50

- (1) This applies to CH IBAN, and QR IBAN Accounts. QR IBAN is a special Swiss IBAN used only for receiving payments via the Swiss QR-bill (QR-Rechnung) system.
- (2) Personalised IBANs allow businesses to use customised IBAN identifiers (Letters and Numbers) to improve payment recognition and reconciliation. (e.g. CH4083041 0 SWITZERLAND)
- (3) Minimum accounts CHF & EUR. Where no payment activity or customer communication has occurred for a continuous period of three (3) years, the account shall be classified as a Lack-of-contact account and a fee of CHF 200 shall apply from the first month following such period. In accordance with Article 45 of the Swiss Banking Ordinance (BankV), assets are classified as dormant where, in the context of digital banking relationships (e-banking or mobile banking), no customer interaction has occurred for a continuous period of ten (10) years. The lack-of-contact or dormant status shall be lifted upon re-establishment of contact with the Customer, from which point no further lack-of-contact or dormancy fees shall apply.

ACCOUNT USER MANAGEMENT.

User (1) addition/amendment/maintenance.		free of charge
Authorised Person (2) addition/amendment.		free of charge
Authorised Person legitimisation (post-activation).	per auth. person	CHF 100
Authorised Person maintenance.	per auth. user per month	CHF 5

- (1) User means a natural person designated by the client with view-only or view-and-edit access rights.
- (2) Authorised Person means a natural person designated by the client and legitimated by the Bank to sign actions on the account.

Payment Transactions.



IN- / OUTGOING PAYMENTS.

	Incoming	Outgoing
Between own Bivial accounts.	free of charge	free of charge
Between Bivial customers' accounts.	free of charge	free of charge
CHF Transfer (SIC).	CHF 0.5	CHF 0.5
CHF Instant Transfer (SIC).	CHF 1	CHF 1
EUR Transfer (SEPA).	CHF 1	CHF 1
EUR Transfer (TARGET2/SWIFT).	CHF 10	CHF 10
Other Currency Transfer (SWIFT). (1)	CHF 10	CHF 10
Cross-currency Transfer. (2)	-	CHF 15

- (1) Bivial offers accounts denoted in 18+ currencies. Transactions denominated in currencies other than Bivial's core currencies (CHF, EUR) are collectively referred to as 'Other Currencies'.
- (2) Bivial AG offers cross-currency payments, which allows for settlement to 90+ countries and 70+ different currencies. Amounts will be deducted from the account, from which the payment originated, in the account's currency (CHF, EUR, GBP and USD only). Supported countries and currencies for outgoing cross-currency payments. For all countries shown in the below list, additional to the local currency shown, payments can also be made in any of the following currencies: AUD, CAD, CHF, EUR, GBP, JPY, NOK, NZD, SEK and USD. Supported countries and currencies are subject to change.
Please see: [Cross-Border Treasury & Payment capability](#).

OPTIONAL SERVICES.

OUR - all costs debited to the client. (1)	CHF 50
Standing orders addition/amendment/maintenance. (2)	free of charge
Batch file upload. (3)	free of charge

- (1) Outgoing payment instructions are processed on a shared charges basis (SHA) where applicable. The sender bears the fees charged by Bivial, while any fees levied by correspondent or intermediary banks, or by the beneficiary's bank, are borne by the beneficiary. Where available, the sender may elect the "OUR" charging option, under which the sender bears all applicable third-party charges and the beneficiary receives the full payment amount.
- (2) Standing Orders are recurring payment instructions that are executed automatically at predefined intervals for a fixed or indefinite period, based on the parameters set by the client.
- (3) Batch File Upload allows multiple payment instructions to be submitted simultaneously by uploading one structured payment file.

PAYMENT HANDLING & INVESTIGATIONS.

Payment Investigations. (1)	CHF 75 + third-party charge
Manual Payment Processing. (2)	CHF 25 + third-party charge

- (1) The following case types are affected if initiated at the request of the client: trace, recall, confirmation of credit, or clarification of the payment chain.
- (2) Applies to payments that could not be processed automatically and therefore require additional checks or non-standard correspondent bank handling. Including requests from intermediary or beneficiary banks. The fee is charged provided that there is no breach of the bank's duty of care.



VISA Debit Cards.



Virtual or Physical Debit cards, issued in EUR and USD for Corporates and Individuals.

ADMINISTRATION & MAINTENANCE.

Card issuance.	per card	CHF 5
Card maintenance.	per card per month	CHF 5
PIN change.		CHF 3
Paperless card statement.		free of charge
Balance inquiry at ATM.		CHF 1
Card unblocking/PIN unblocking.		free of charge
Review of an unjustified claim.		CHF 75
Physical Card Delivery - Standard.		CHF 5
Physical Card Delivery - Express.		CHF 40

TRANSACTIONS.

Card payments.	CHF 0.5
Cash withdrawal Euro area (Physical Corporate Cards only).	0.25%, min. CHF 5
Cash withdrawal international (Physical Corporate Cards only).	4.00%, min. CHF 5
Foreign exchange markup.	3.00%

ADDITIONAL DEBIT CARD TERMS.

- (1) ATM operator charges may also apply.
- (2) For all card transactions in a currency other than the card currency, conversion of the amount takes place at the prevailing VISA exchange rate with a markup (foreign exchange markup fee). The variable VISA rate and foreign exchange markup fee are applied without notice at the date and time when VISA processes the transaction, which may be different from the transaction date.

Additional Products.

CONNECTIVITY.

Connect to your accounts via mobile, web, API or SFTP.

Mobile and Web Access.		free of charge
Business API Activation and maintenance. (1)		free of charge
Business API Sandbox.		free of charge
Business API Message.		free of charge
SFTP Connectivity activation. (2)		CHF 2500
SFTP Connectivity maintenance.		free of charge
SFTP Connectivity termination.		free of charge
SFTP Connectivity usage (Send /Receive)	per message	CHF 0.1

(1) Bivial's REST API allows clients to automate payment processing and streamline their operations.

(2) A standard file exchange channel for payment files (MT), statements, reporting and similar data (push/pull).

VIRTUAL IBANS (vIBANs).

Virtual IBANs (vIBANs) are provided exclusively for internal reconciliation purposes. The beneficiary name on all vIBANs will always be the legal name of the main account holder (our client). Any payment received with a beneficiary name other than the main account holder will be returned at the client's expense. vIBANs may not be resold, marketed, or presented as client-facing or white-label IBANs. The client's name must always remain visible as the beneficiary of the account.

Product activation/termination.		free of charge
vIBAN issuance.		CHF 0.5
Personalised vIBAN issuance.		free of charge
vIBAN maintenance.	per vIBAN per month	CHF 0.5
vIBAN amendment/termination.	per request	CHF 2

SEPA DIRECT DEBIT.

Automated collection of euro-denominated payments from customers' bank accounts across Europe.

Incoming EUR direct debit (SEPA).	CHF 1
Outgoing EUR direct debit (SEPA).	CHF 1
Disputed SEPA direct debits.	CHF 15
Failed SEPA direct debits.	CHF 3

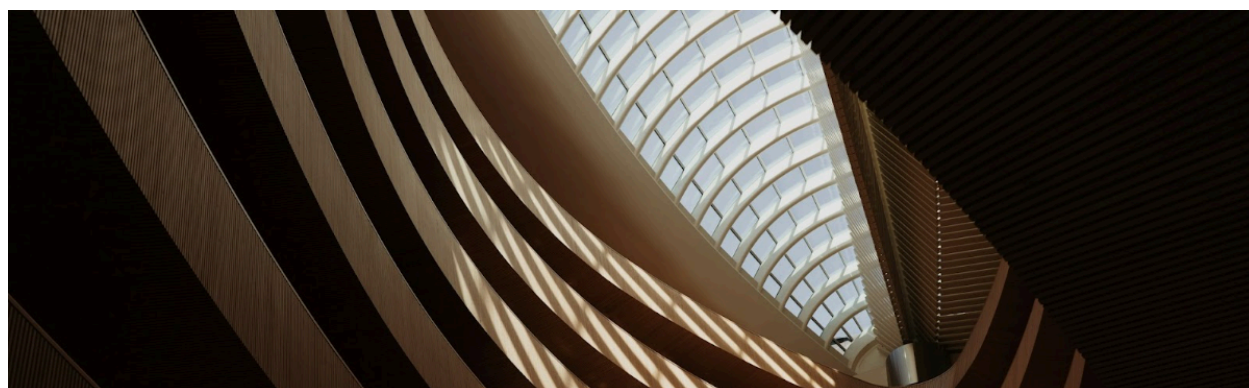
ACCOUNT CARD TOP-UP.

Transfer funds via card to your account.

Incoming Card Top-up.	2.5%, min. CHF 1
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To initiate a reversal or refund of a card top-up, please send a request to support@bivial.com. A processing fee of 1% of the amount, with a minimum charge of CHF 5, will apply.

Statements, References and Administrative Services.



STATEMENT, REFERENCES & PAYMENT DOCUMENTS.

Paperless account statement.	per request	free of charge
Paperless copies of payment documents (payment orders, SWIFT, etc.).	per request	free of charge
Paperless Account Confirmation.	per request	free of charge
Paperless Balance Confirmation.	per request	free of charge
Other document requests (including physical copies).	per request	CHF 100
Information about the customer at the request of customer's auditor.	per request	CHF 150

OTHER SERVICES.

Use of Bivial Authenticator App.		free of charge
mobileTAN by SMS (aggregated at the end of the month).	per SMS	CHF 0.15
Courier mail.	per request	CHF 50
Apostille on statements, references and documents issued by Bivial.	per request	CHF 100

This Fees, Charges, and Limits schedule is in effect from the date displayed on the cover page of this document and supersedes all previous schedules or pricing agreements that were previously provided to you.

All fees and charges listed, including those for Payment Transactions, are subject to and are inclusive of VAT.

Bivial AG reserves the right to make changes to the fee structure with reasonable advance notice.



Bivial AG is a deposit-taking financial institution authorised by the Swiss Financial Market Supervisory Authority (FINMA) under the Swiss Federal Banking Act, Article 1b.

SWIFT (BIC) Code: KLARCH22

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