PROMINENCE BANK

Basic Fees

Published fee schedule and service conditions

Effective 28 August 2026 | Version 2026.08.28

Prominence Bank is the public-facing brand of Prominence Reserve Bank

License No. 05052025-A - issued by the State of SCNRFP on 5 May 2025

PB
2026

Important account-opening conditions

Payment of an account-opening fee does not guarantee account approval, activation or opening. If an application is declined and no account is opened, the applicable account-opening fee is refunded in full. Once an account has been approved and opened, the applicable account-opening fee is non-refundable. Other service and transaction fees are governed by the applicable service terms.

01 Account Services

Service	Fee
Bank Account Opening	**USD 25,000 or EUR 25,000**
Personal Account Minimum Required Balance	**USD 5,000 or EUR 5,000**
Business/Corporate Account Minimum Required Balance	**USD 10,000 or EUR 10,000**
Numbered Bank Account Opening Privacy-enhanced, not anonymous. Identification and due diligence remain required.	**EUR 50,000**
Numbered Bank Account Minimum Opening Deposit	**EUR 500,000**
Numbered Bank Account Monthly Fee	**USD 100 or EUR 100**
Savings Bank Account Monthly Fee	**USD 40 or EUR 40**
Cryptocurrency Bank Account Monthly Fee	**Free**

Fees, balances and deposits are separate

Account-opening fees are service charges. They are separate from minimum required balances and minimum opening deposits, do not fund the account, and do not count toward either requirement.

02 Transfers and Payments

Published charges do not establish automatic service availability.

Service	Fee
EXTERNAL TRANSFERS	
Incoming SWIFT or IBAN Wire Transfer	**1% (minimum USD 100 or EUR 100)**
Outgoing SWIFT or IBAN Wire Transfer	**1% + applicable SWIFT/SEPA charges (minimum USD 100 or EUR 100)**
Incoming Cryptocurrency Transfer	**1%**
Outgoing Cryptocurrency Transfer	**1% + applicable blockchain cost**
Incoming / Outgoing KTT (E-Telex) Transaction Applies only to an eligible, approved KTT transaction involving funds or financial instruments.	**1.5% of the transaction face value**
INTERNAL AND CONVERSION TRANSFERS	
Prominence Bank Internal Transfer	**0.2%**
Currency Conversion Fee	**4% of the converted transaction amount**
Incoming Cryptocurrency to Fiat Savings Account Where a client sends cryptocurrency to a regular fiat savings account without a dedicated cryptocurrency account.	**2% of the incoming transfer amount**
Internal Cryptocurrency Transfer: Cryptocurrency to Fiat Savings Account	**10%**
Internal Cryptocurrency Transfer: Cryptocurrency to Cryptocurrency Account	**1%**
OTHER PAYMENT SERVICES	
Check Clearing	**2% of the check face value**
Cash Withdrawal and Delivery	**10%**
Cash Deposit & Banking Service Available only where operationally supported and subject to source-of-funds, ownership, cash verification, KYC/AML, sanctions, compliance and final approval.	**10% of the accepted cash deposit amount**
Bank Draft	**1.5% of the bank draft face value**
Lease Bank Draft for Credit Enhancement	**6%**

KTT availability and technical capability

Listing a KTT fee does not establish that an account is KTT-enabled or that a proposed message or transaction will be accepted. Availability depends on client and account eligibility, active account status, available funds, applicable fees, compliance review, counterparty and corridor acceptance, technical compatibility and final bank approval.

03 Documents and Verification

Service	Fee
Reference Letter / Comfort Letter	**EUR 25,000**
Proof of Funds (POF)	**EUR 25,000**
Safekeeping Receipt (SKR) / Custody Service	**EUR 25,000 for the custody account + 2%***
Bank Endorsement	**1.5%**
SWIFT Message / Instrument Sending Sending, confirmation, transmission or delivery of an eligible message or instrument. Separate from a standard wire transfer.	**2% of the message or instrument face value***
KTT E-Telex Message / Response Optional and separate from the 1.5% KTT transaction fee. A message described as a refund instruction does not alter the fee-refund policy.	**USD 25,000 or EUR 25,000 per approved message**

04 Bank Instruments

Service	Fee
Bank Guarantee (BG)	**4%**
Bank Guarantee (BG) for Credit Enhancement	**USD 100,000 or EUR 100,000 + 4%***
Standby Letter of Credit (SBLC)	**4%**
Standby Letter of Credit (SBLC) for Credit Enhancement	**USD 100,000 or EUR 100,000 + 4%***
Bond / MTN Structuring	**EUR 500,000 base fee + approved request-specific charges***

Service listing is not a commitment

A listed fee, quotation or review does not constitute an offer, approval, issuance commitment, placement commitment, financing commitment, proof of authority, proof of technical capability or guarantee of availability. Each service is considered only where legally and operationally available and after final bank approval.

05 Enhanced Due Diligence (EDD)

Service	Fee
EDD Level 1 (Enhanced Standard) Document verification, expanded screening and basic validations. Examples include standard payment, merchant-processing and transaction-verification workflows where enhanced review is required.	**EUR 5,000**
EDD Level 2 (Advanced) Technical and operational validations and enhanced confirmations. Examples include specialized payment, settlement, digital-currency, card-network and ledger-based workflows requiring enhanced validation.	**EUR 10,000**
EDD Level 3 (Critical / Complex) Deep-dive analysis, multiple validations and a formal findings report. Examples include high-risk, high-value or infrastructure-related workflows requiring enhanced technical, operational and compliance review.	**EUR 15,000**

EDD scope

Payment of an EDD fee covers only the applicable review. It does not guarantee approval, onboarding, technical compatibility, settlement, acceptance or availability of the referenced service.

How fees are applied

- Percentage basis. Percentage-based fees are calculated on the applicable transaction amount, instrument face value, message or instrument face value, or service value, as relevant to the specific service.
- Deduction. Except for account-opening fees payable under approved onboarding/payment instructions, transaction and service fees are deducted from the available balance after execution unless the applicable terms state otherwise.
- External costs. A correspondent, network, blockchain or other third-party cost may apply only where relevant and disclosed for the specific transaction.
- Third-party references. References to external names, networks, message types or workflows are descriptive only and do not imply affiliation, sponsorship, endorsement or guaranteed availability.
- Approval. All accounts, transactions and services remain subject to eligibility, KYC/AML, sanctions screening, due diligence, transaction monitoring, corridor and counterparty acceptance, legal and operational availability, and final bank approval.

Legal identity and operating channels

Legal presentation

Prominence Bank is the public-facing brand of Prominence Reserve Bank. Prominence Reserve Bank operates under License No. 05052025-A, issued by the State of SCNRFP on 5 May 2025. ETMO is an operational-jurisdiction framework and is not the issuing authority.

Use the correct contact channel

Purpose	Approved channel
General and pre-onboarding enquiries	**helpdesk@prominencebank.com**
Submitted applications	**account@prominencebank.com** **Include the Application/Payment ID.**
Document-verification escalation	**verify@prominencebank.com**
Operations & Compliance only	**+44 20 8895 6493**

Formal instructions

Formal account or transaction instructions are accepted only through the applicable authenticated written channel, secure portal or verified bank-to-bank channel. A public fee schedule, email conversation, informal quotation or third-party representation is not a transaction instruction or approval.

Document control

- Effective date: 28 August 2026.
- Version: 2026.08.28.
- Status: This version supersedes prior public Basic Fees schedules.
- Interpretation: The applicable account terms, approved service terms and transaction-specific disclosure govern where they are more specific than this public summary.
- Current source: Consult prominencebank.com/fees/ and authenticated bank communications before acting on a fee copied from an older document, screenshot or intermediary.

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