INTERNATIONAL FINANCE BANK LTD.

Supplementary Schedule of Fees, Commissions and Margins

Applicable to services not covered under separate IFB fee schedules.

Payments and Transfers

Service	Fee
Incoming SEPA Transfer	Free
Outgoing SEPA Transfer	Free
Internal Transfer	Free
Incoming SWIFT Transfer	Free
Outgoing SWIFT Transfer	€40
Urgent SWIFT Transfer	€75
Payment Investigation	€150
Payment Recall	€150
pacs.008 Copy	€50
OUR Charge Handling	€20
International Correspondent Charge Handling	€30

Treasury and Large Value Payments

Service	Fee
RTGS Transfer	€150
TARGET/T2 Transfer	€150
Treasury Settlement	From €500
High Value Payment Processing	From €500
Multi-Bank Settlement Coordination	From €5,000

Foreign Exchange Services

Service	Fee
Up to €100,000	0.90%
€100,001 - €500,000	0.60%
€500,001 - €2,500,000	0.40%
€2,500,001 - €10,000,000	0.25%
Above €10,000,000	Negotiated

Digital Assets and Cryptocurrency

Service	Fee
Crypto Deposit Screening	€250
Crypto Withdrawal	0.25%, minimum €100
Fiat-to-Crypto Conversion	0.75%
Crypto-to-Fiat Conversion	2.75%
Stablecoin Settlement	0.35%, minimum €100
OTC Crypto Execution	0.50% - 1.00%
Wallet Screening	€250
Blockchain Analysis	From €1,000
Enhanced Crypto Due Diligence	From €2,500
Crypto Custody	0.40% - 0.75% p.a.

Custody and Securities Services

Service	Fee
Custody Fee up to €5 Million	0.25% p.a.
Custody Fee €5-10 Million	0.20% p.a.
Custody Fee €10-20 Million	0.17% p.a.
Custody Fee above €20 Million	0.12% p.a.
Minimum Custody Fee	€250 per quarter
Precious Metals Custody	+50% surcharge
Securities Transfer Out	€100 per position

Trading Services

Service	Fee
Equities and ETFs	0.30%, minimum €75
Equities and ETFs (Manual Execution)	0.50%, minimum €150
Bonds and Notes	0.20%, minimum €150
Investment Funds	0.25% - 0.75%
Structured Products	Up to 2.00%
Professional Ticket Fee Model	€100 per trade

Card Services

Service	Fee
Debit Card Annual Fee	€50
Premium Debit Card	€150
Replacement Card	€25
ATM Withdrawal Domestic	Free
ATM Withdrawal International	€5
Foreign Currency Card Transaction	1.50%
Chargeback Investigation	€50

Safe Custody and Document Services

Service	Fee
Safe Custody of Documents	€500 p.a.
Safe Custody of Physical Certificates	€750 p.a.
Retrieval of Archived Documents	€100
Certified Copies	€50 per document

General Conditions

All fees are exclusive of applicable taxes, correspondent banking charges, intermediary bank fees, settlement costs, blockchain network fees, legal expenses, regulatory charges and third-party costs. International Finance Bank Ltd. reserves the right to amend fees in accordance with transaction complexity, risk profile, jurisdictional requirements and prevailing market conditions.