

DEMIVOLT

Simplify your banking experience with Demivolt

Do you want to eradicate the hassle of processing financial transactions
such as wire transfers, credit card payments and bulk payments?

Get the Demivolt IBAN Account

Do you have a business that serves EU clients and would it benefit from having a European bank account? Our IBAN solution gives you a fully-operational European bank account.



Manage Your Funds Digitally

Your Demivolt IBAN account gives you all the benefits of a European bank account from anywhere in the world, hence, being located outside the EU should no longer be a barrier to your business operations.

Do You Want Multiple IBAN Accounts?

We understand that you might need more than one account, which is why you can get up to 5 unique IBAN numbers as a verified Demivolt customer. [Terms & Conditions](#) apply.

Do You Handle Payments in Multiple Currencies?

As a global business, we know that your clients may prefer to pay using different currencies, which is why your Demivolt account allows you to make and accept payments in EUR.



Make Fast EU Payments

Your Demivolt account gives you access to Single Euro Payments Area (SEPA) network, allowing you to send euro-denominated payments across the Eurozone at low costs.

Such transactions will reach the recipient on the next business day latest.

SEPA payments only work for Euro-denominated payments sent and received within Europe.

You can also make payments to countries outside the EU region, however those will be treated as international payments.

Payments made in currencies other than the Euro, but sent across the EU, cannot be settled via SEPA payments.

Seamless Global Transactions

We understand the global and interconnected nature of today's world, which is why we are committed to facilitating seamless financial transactions for your company on a global scale.



Your Demivolt e-wallet account allows you to send or receive money in EUR securely and cost-effectively.

We offer very competitive foreign exchange rates that will keep your costs low, allowing your money to go further. COMING SOON.

With our transparent pricing structure, you can transact confidently knowing that there are no hidden charges.



Real-Time Interbank FX Rates

COMING SOON.

Does Your Business Need a Payment Gateway?

COMING SOON.



MAINTAINING THE PAYMENT ACCOUNT

	EEA	Non-EEA	Company representative
Document identification and verification fee	Free	50 EUR	Free
Active Payment account maintenance (per month)	10 EUR	30 EUR	Free
Closing of Payment account	Free	Free	Free

Payments

Transfers between own DEMIVOLT Payment accounts	Free	Free	Free
Internal transfers within DEMIVOLT Payment accounts	Free	Free	Free
Incoming SEPA to a client Payment account	Free	5 EUR	5 EUR
Outgoing SEPA payments	5 EUR	10 EUR	10 EUR
Incoming SWIFT payments in EUR Currency***	0.5% from the amount (min. 30 EUR)	1% from the amount (min. 50 EUR)	1% from the amount (min. 50 EUR)
Outgoing SWIFT payments in EUR Currency***	0.5% from the amount (min. 50 EUR)	1% from the amount (min. 75 EUR)	1% from the amount (min. 75 EUR)
Forced write-off (PLAIS fee)	5 EUR	10 EUR	UR

MAINTAINING THE PAYMENT ACCOUNT

EEA Low/Medium-Risk

EEA High-Risk

Non-EEA Low/Medium-Risk

Document identification and verification fee

200 EUR

1500 EUR

1000 EUR

Active Payment account maintenance (per month)

50 EUR

350 EUR

200 EUR

Closing Payment account

Free

Free

Free

Payments

Transfers between own DEMIVOLT Payment accounts

Free

Free

Free

Internal transfers within DEMIVOLT Payment accounts

Free

Free

Free

Incoming/Outgoing SEPA to a Payment account (EUR)/ or PLAIS write-offs:

0.01 – 5000.00

5 EUR

0.15% from the amount (min. 10 EUR)

0.15% from the amount (min. 10 EUR)

5000.01 – 50000.00

10 EUR

0.1% from the amount (min. 25 EUR)

0.1% from the amount (min. 25 EUR)

50000.01-100000.00

25 EUR

0.05% from the amount (min. 40 EUR)

0.05% from the amount (min. 40 EUR)

100 000.01+

50 EUR

0.05% from the amount (min. 75 EUR)

0.05% from the amount (min. 75 EUR)

Incoming/Outgoing SWIFT Payments in EUR Currency***

0.01 – 5000.00

40 EUR

1% from the amount (min. 50 EUR)

1% from the amount (min. 50 EUR)

5000.01 – 50000.00

0.3% from the amount (min. 50 EUR)

0.8% from the amount (min. 65 EUR)

0.8% from the amount (min. 65 EUR)

50000.01-100000.00

0.25% from the amount (min. 80 EUR)

0.5% from the amount (min. 250 EUR)

0.5% from the amount (min. 250 EUR)

100 000.01+

0.2% from the amount (min. 200 EUR)

0.3% from the amount (min. 300 EUR)

0.3% from the amount (min. 300 EUR)