

Fees Schedule

GCFX Account Services

Service	Fee	When the fee is charged
GCFX Account Maintenance (Applicable for inactive accounts over 3 months)	US\$50 per month ^[1]	Months 1–3: The account remains active with a 3-month grace period. No fees deducted. Month 4 onwards: A standard inactivity fee of US\$50/month will be deducted if the client executes no qualifying transactions (minimum US\$150 or equivalent FX conversion or withdrawal payment). Account Closure: This monthly fee will continue to be deducted until the account balance reaches zero. Once the balance is zero, the account shall be closed unless the client tops up or initiates a transaction. <i>An account is considered active if it processes at least one qualifying transaction (FX conversion, withdrawal payment) exceeding a minimum equivalent value of US\$150.00 within the billing cycle. Deposits will not be regarded as qualifying transactions and will not exempt the account from any applicable account maintenance fee.</i>

Virtual Account Services

Service	Fee	When the fee is charged
Virtual Account set-up	US\$150 per virtual account ^[1]	Charged upon successful activation of each Virtual Account. The fee is non-refundable once the Virtual Account has been activated.

Transaction Services

Service	Fee	When the fee is charged
Faster Payments (Inbound/Outbound)	US\$10 per payment ^[1] ^[3]	Charged for each completed inbound/outbound Faster Payment credited to/initiated from a Virtual Account.
SEPA and SEPA Instant (Inbound/Outbound)	US\$10 per payment ^[1] ^[3]	Charged for each completed inbound/outbound SEPA and SEPA Instant payment credited to/initiated from a Virtual Account.
CHAPS (Inbound/Outbound)	US\$30 per payment ^[1] ^[3]	Charged for each completed inbound/outbound CHAPS payment credited to/initiated from a Virtual Account.

Service	Fee	When the fee is charged
SWIFT (Inbound (SHA) /Outbound)	US\$20 per payment ^[1] ^[3]	Charged for each completed inbound (SHA) /outbound SWIFT payment credited to/initiated from a Virtual Account. <i>(SHA: sender/beneficiary may bear charges imposed by its own bank or other third parties, as applicable.)</i>
Payment Collections	Varies by Bank ^[1] ^[2] ^[3]	Please contact your relationship manager for more information.

Support Services

Service	Fee	When the fee is charged
Return Payment	US\$50 per request, plus third-party charges ^[1]	Charged when you request the return of a payment after it has been submitted or completed, or where a return is required as a result of your breach of the Service Terms. The return of a payment is not guaranteed.
CHAPS payment amendment, repair or cancellation request	US\$50.00 per request, plus third-party charges ^[1]	Charged where your CHAPS payment requires amendment, repair, cancellation or remediation because of your instruction or request.
SWIFT payment trace or MT103 copy	US\$80.00 per request ^[1]	Charged for a SWIFT payment trace or an additional MT103 copy requested.
Provider-originated Requests for Information (RFI)	US\$100.00 per enquiry ^[1]	Charged for an investigation, information request or document retrieval requested by the provider.
Third-party originated Requests for Information (RFI)	US\$200.00 per enquiry ^[1]	Charged where a correspondent bank, beneficiary bank, collection bank or other third-party initiates or requires a non-standard investigation because of your payment instruction, information, documentation or request.

Note:

[1] The fees are denominated in USD, but an equivalent amount can be accepted based on exchange rates at the time of the transaction.

[2] Virtual Account collection banking partners may enforce varying transactional thresholds or volume limits. Users must consult their designated Relationship Manager prior to initiating transfers to ensure compliance with specific institutional constraints.

[3] Transactions involving jurisdictions listed on the FATF Jurisdictions under Increased Monitoring list are subject to an Enhanced Customer Due Diligence (ECDD) fee. This fee is a minimum of 0.30% of the transaction value, subject to a minimum fee of US\$50, and is applied in addition to standard KVB fees and any applicable bank charges. For the latest list of jurisdictions under increased monitoring, please refer to the FATF website: <https://www.fatf-gafi.org/en/home.html>