narvi

Pricing for businesses

2026

BETTER BANKING FOR BORDERLESS BUSINESSES

narvi

Pricing plans and account fees

	European startups	International companies	Medium risk	High risk	Enterprise customers
How companies are classified	Companies incorporated in Europe (EEA**) with resident directors and whose business model is considered low-risk*** *(list of high-risk industries below)*	1) Companies incorporated in low-risk countries outside of the EEA with low-risk business models. 2) Directors or UBOs who live outside the EEA. 3) EEA companies that require additional compliance work, such as with complex holding structures.	Businesses we deem medium risk require additional compliance reviews. *Note* These accounts can be used for B2B transactions and operational activities such as paying salaries, invoices, etc. Not available for C2B/B2C payments.*	1) Companies incorporated in high-risk countries. 2) European businesses we deem to have high-risk business models. *Note* These accounts can be used for B2B transactions and operational activities such as paying salaries, invoices, etc. Not available for C2B/B2C payments.*	We provide custom plans for 1) enterprise business models 2) banking as a service 3) crypto exchanges or crypto-related activities 4) high-risk industries that require enhanced due diligence 5) regulated companies 6) payment-related services companies 7) C2B or B2C payments
Account opening fee	€100	€400	€700	€1,700	TBA
Monthly	€25	€30	€50	€100	TBA
Minimum Balance*	€75	€120	€150	€300	TBA
SEPA inbound	€0.50	0.10%	0.10%	0.15%	TBA
SEPA outbound	€0.50	0.10%	0.10%	0.15%	TBA
SWIFT inbound	0.2%	0.3%	0.5%	0.5%	TBA
SWIFT outbound	0.2%	0.5%	0.5%	0.5%	TBA
Internal transfers between Narvi accounts	Free	€1	€1	0.10%	

Other fees

	European startups	International companies	Medium risk	High risk	Enterprise customers
Account letter	Free	Free	Free	Free	
Online bank statements	Free	Free	Free	Free	
Notarised bank account letter	€500	€500	€500	€500	
SWIFT correction, cancellation & investigation of payments	€20	€50	€50	€50	
Correction, cancellation & investigation of payments	€50	€50	€50	€50	
Recall investigation	€50	€50	€50	€100	
Audit requests	€100	€100	€100	€100	
Renewal of application****	€300				

This overview is designed to ensure clarity in our fee structure and requirements. Please contact us if you have any questions or need further information.

Fee Requirements and Notes

It is required to deposit the onboarding fee plus three monthly deposits. A minimum fee of €0.50 applies to all SEPA transactions.

For low-risk entities with complex structures, we will charge an additional fee for onboarding.

SWIFT Transactions:

Additional fees may be charged by the correspondent banking network. The minimum fee for an inbound SWIFT transaction is €10, and for an outbound SWIFT transaction €30.

*Minimum Balance:

3 months of the monthly fee, to avoid the account going into negative.

**List of EEA Countries:

EEA stands for European Economic Area. Countries that are part of this group include Belgium, Bulgaria, Cyprus (the Greek part), Denmark, Germany, Estonia, Finland, France, Greece, Hungary, Ireland, Iceland, Italy, Croatia, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Spain, the Czech Republic, Sweden, Switzerland.

***List of High-risk industries:

Accountants & Chartered accountants, Adult Entertainment or the sale or advertising of sexual services, Law firms, Aircraft Dealers, Alcohol Stores or Liquor Stores, Art and antique dealers, ATM Service Providers, Attendant services (bodyguards), Auction Services and Websites, Automotive parts/repair, Call centers, Car washes, Cash gifting, Casinos, gambling, gaming, betting, Charity and religious organization, NGO, Cheque cashing, Construction companies, Consulting services, Convenience store, Crypto currency, Currency exchange, Dating websites/services (including adult and non-adult), Debt consolidation, Defense sector, Farming companies, Financial firms, Financial services company that does not handle client money as part of its business (If any doubt arises, the firm should be treated as potentially handling client money), Forex speculators (trading), Fortune tellers, palm readers and tarot readers, Free gift, prize, sweepstake or the winning of a contest as an inducement to purchase a product or service, Insolvency services, Insurance companies, Investment business, IT/software services, Loan/lending companies, Manufacture of chemicals, Massage parlours, Medical equipment, Medical marijuana, Merchants offering rebates or special incentives, Mining, Modelling agencies (adult and non-adult), Money transfer services, Oil and gas, Online pharmacy, Payroll services, Parking garage, Pawnbrokers and pawn shops, Pharmaceuticals and healthcare, Precious metal/jewelry/gemstones stores, Private detectives, Probate and estate management, Professional sports (Investments in, and transfer agreements relating to, professional football players), Procurement services, Real estate agencies, Resource extraction of natural resources such as oil, gas, minerals, diamonds, timber (also includes engineering services), Restaurants, Strip clubs, Tobacco and e-cigarettes, Transportation, Travel agencies for travel websites, Trust and company services, Vehicle sales, Vending machines.

****Renewal of application:

Charged if the application is inactive for more than 3 months.