Zento

Luxembourg

	FREE	FLEX	PRO
Sign-up fee	Free	Free	Free
Monthly fee	Free	€30	€90
Cards Coming soon	Q3 2026	Q3 2026	Q3 2026

Multicurrency account

GB IBAN • 32 currencies

Currency exchange	1.49%	0.99%	0.49%

Euro • EUR

SEPA in	€0.45	€0.25	Free
SEPA out	€1.5 + 0.5%	€1+ 0.25%	€0.5
SWIFT in	€7	€6	€5
SWIFT out	1% (min €7)	0.5% (min €6)	€5

British Pounds • GBP

SWIFT in	£6	£5,25	£4.5
SWIFT out	1% (min £6)	0.5% (min £5.25)	£4.5
Domestic out	£1.3 + 0.5%	£0.9 + 0.25%	£0.45

Swedish Krona • SEK

SWIFT in	75 SEK	64 SEK	53 SEK
SWIFT out	1% (min 75 SEK)	0.5% (min 64 SEK)	53 SEK
Domestic out	17.5 SEK + 0.5%	12 SEK + 0.25%	6.5 SEK

Danish Krone • DKK

SWIFT in	53 DKK	45 DKK	37 DKK
SWIFT out	1% (min 53 DKK)	0.5% (min 45 DKK)	37 DKK
Domestic out	11.25 DKK + 0.5%	7.5 DKK + 0.25%	3.75 DKK

More currencies (28)

SWIFT in	€7	€6	€5
SWIFT out	1% (min €7)	0.5% (min €6)	€5
FedWire in	€7	€6.5	€6
FedWire out	1% (min €7)	0.5% (min €6.5)	€6
Incoming			
ACH, EFT (CAD)	€0.45	€0.25	Free
Other	€7	€6.5	€6
Outgoing, domestic			
USD, NOK, PLN. SGD, AUD	€1.75 + 0.5%	€1.25 + 0.25%	€0.75
CAD, CZK, HUF, RON, TRY	€3 + 0.5%	€2.5 + 0.25%	€2
HKD	€3.5 + 0.5%	€2.75 + 0.25%	€2.25
AED, BGN, BHD, CHF, CNY, ILS, JPY, KES, KWD, MXN, NZD, OMR, QAR, SAR, THB, UGX, ZAR	1% (min €7)	0.5% (min €6)	€5

Payments sent or received over networks not specified in this price list will be charged at "Other incoming" and EUR SWIFT outgoing prices.

If a fee is listed in euro but the transaction is in another currency, fee will be converted and charged in that currency.

The sign-up fee and monthly fees will be deducted automatically once sufficient funds are available in any of your accounts, regardless of currency.

The billing period starts on the date of your first incoming payment.

Fair usage policy

If the combined number of transactions of the following types during the current paid subscription billing period exceeds the specified limit, additional transactions are charged according to the Free plan.

Incoming			
SEPA, ACH, EFT	Unlimited	75 transactions	150 transactions

Plan Change Fee

For more details about changing your plan, please refer to the relevant section of our Terms and conditions

First time	
FREE to FLEX	€30
FREE to PRO	€90
FLEX to PRO	€90

Reactivation	
FREE to FLEX	€30
FREE to PRO	€90
FLEX to PRO	€90

You can change your plan from Free to Flex, from Free to Pro, or from Flex to Pro at any time, provided you have no outstanding subscription bill.

Your existing subscription, if any, will end and your billing date will reset to the date of the change. One month of the new subscription is included in the plan change fee.

You can change your plan from Pro to Flex, from Pro to Free, or from Flex to Free at any time. This is free of charge. This change will not affect your billing date.

Plans previously active on your account can be reactivated at a special price.

Zento is a brand name of EPMAP Limited, a company registered in Cyprus with registration No. HE 388513, authorised as an Electronic Money Institution (EMI) by the Central Bank of Cyprus (CBC) with license No. 115.1.3.32 /2021.
Address: Sofouli 2, Chanteclair Building, 6th Floor, Office 602, 1096 Nicosia, Cyprus.