

Prices and Services List

Last revised: 16.07.2026

	LITE (FREE)	SMART
Account Management Fees		
First Tide Business Account – Base fee	Free of charge	9,99 EUR (monthly billing) or 72 EUR (annual billing)
Additional Tide Business Account Monthly fee per additional Tide Business Account (only applicable to accounts retained after cancelling a Tide Smart Plan)	1,99 EUR per month	5 additional accounts free of charge
First Tide Tagesgeldkonto	Free of charge	Free of charge
Payment Card		
First physical Tide Card (incl. shipping fee)	Free of charge (Blue Tide card)	Free of charge (Black Tide Card)
Replacement card (incl. shipping fee)	Free of charge	Free of charge
Virtual Tide Card	1 card free of charge	6 cards free of charge
Additional physical Tide Card (incl. shipping fee) (Currently not available)	5,00 EUR per month	5 additional cards free of charge
Tide Card Payment Transactions		
Card payments with the Tide Card within the EEA and Switzerland in EUR	Free of charge	
Card payments with the Tide Card outside the EEA and Switzerland in EUR	1% of the transaction amount	
Card payments with the Tide Card in foreign currencies (non-EUR)	1% of the transaction amount	
Cash Withdrawals & Deposits		
Cash withdrawals		
Cash withdrawals at ATMs with the Tide Card in EUR	2,00 EUR + all applicable costs of the external institution	2,00 EUR + all applicable costs of the external institution
Cash withdrawals at ATMs with the Tide Card in foreign currencies (non-EUR)	2,00 EUR + all applicable costs of the external institution + 1% of the transaction amount	2,00 EUR + all applicable costs of the external institution
Cash deposits		
Cash deposits	(Currently not available)	
Transfers & Direct Debits		
Transfers between Tide Members or between two Tide Business Accounts of the same Tide Member	Free of charge	Free of charge
(1) Incoming and outgoing SEPA* payments (including SEPA Credit Transfer, SEPA Instant Credit Transfer, and SEPA Direct Debit) in EUR to or from your Tide Business Account and (2) transferring funds from an external account via open banking connection to your Tide Business Account	0,20 EUR (first 5 transfers each month are free of charge)	0,20 EUR (first 75 transfers each month are free of charge)

	LITE (FREE)	SMART
Incoming SWIFT** payments in EUR (upon availability) (The fee will be debited separately from the incoming payment amount)	5,00 EUR + 1% of the transfer amount (percentage of the incoming transfer amount is capped at 100,00 EUR)	
Outgoing SWIFT payments in EUR	(Currently not available)	
Legitimate rejection of a SEPA direct debit due to insufficient funds	5,00 EUR	
Bank & Card Statements		
Monthly Tide Business Account statement as PDF for self-printing	Free of charge	Free of charge
Monthly Tide Card statement as PDF for self-printing	Free of charge	Free of charge
Monthly Tide Tagesgeldkonto statement as PDF for self-printing	Free of charge	Free of charge
Overdraft Interest		
Interest rate p.a. for overdrafts (Dispokredit)	No account overdraft possible	
Interest rate p.a. for tolerated overdrafts (geduldete Überziehung)	10%	
Other Fees		
Tide Business Account balance enquiry at the ATM	Free of charge	Free of charge

*SEPA countries – EEA states as well as Andorra, Guernsey, Isle of Man, Jersey, Monaco, San Marino, Saint-Pierre and Miquelon, Switzerland, the United Kingdom of Great Britain and Northern Ireland (incl. Gibraltar) and the Vatican City.

The European Economic Area (EEA) currently includes the EU member states: Belgium, Bulgaria, Denmark, Germany, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, Réunion), Greece, Ireland, Italy, Croatia, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Austria, Poland, Portugal (including Azores, Madeira), Romania, Sweden, Slovakia, Slovenia, Spain (including Canary Islands), Czech Republic, Hungary as well as Cyprus and the countries Iceland, Liechtenstein and Norway.

** The processing fee applies to incoming EUR payments received via the SWIFT network from countries outside the EEA using the SHA (shared charges) option. Incoming payments are subject to applicable legal, regulatory, sanctions, and compliance requirements.

Name and address of the Platform Provider

Tide Platform S.A.
 7 Avenue Gaston Diderich
 L-1420
 Luxembourg
 Contact: support.de@tide.co
 Website: www.tide.co/de-de
 Contact address for complaints: complaints.de@tide.co

Entry in the commercial register

Tide Platform S.A., Luxembourg Trade and Companies Register (Registre de Commerce et des Sociétés), registration number RCS: B272663

Name and address of the bank account provider

Adyen N.V.
 Simon Carmiggeltstraat 6-50
 1011 DJ
 Netherlands
 Contact address for complaints: complaints.de@tide.co

Competent supervisory authority of the bank account provider

De Nederlandsche Bank
PO box 98 1000 AB Amsterdam
Netherlands
Contact: info@dnb.nl
Telephone: + 31 20 524 91 11 (from Monday to Friday between 9:00 and 17:00)

Statutory deposit protection

In the EU, Adyen N.V. is registered in the Dutch Deposit Guarantee Register. This means that eligible deposits up to EUR 100,000 are legally protected by the Dutch Deposit Guarantee Scheme.

Name and address of the card issuer

PPS EU SA
Boulevard du Souverain 165, Box 9
1160 Auderghem
Belgium
Tide Platform S.A. has been registered as an agent of PPS EU SA under Agent ID – PPSELUA000001 and is authorised to represent PPS EU in the processing of card payments in connection with your Tide Card.

Contract language

The main language for the business relationship with Tide Platform S.A. is German, unless otherwise agreed in individual cases.

Business days of the respective service provider

A business day is any day on which the respective service provider maintains the necessary business operations for execution of payment transactions.

Tide Platform S.A. maintains this operation on all business days, with the exception of:

- Sundays
- Good Friday
- Easter Monday
- Christmas Eve (24 December)
- New Year's Eve (31 December)
- Business days on which Tide Platform S.A. is closed due to local circumstances and such days have been announced in good time in advance.

Adyen N.V. maintains the business operations necessary for the execution of payment transactions*** on all business days, with the exception of:

- Saturdays
- Sundays
- Good Friday
- Easter Monday
- Labour Day (1 May)
- Christmas Eve (24 December)
- 26 December
- Business days on which the account-holding office of Adyen N.V. is closed due to local circumstances and these days have been announced in advance.

The following applies to SEPA Instant transfers: A business day is any day of the year.

***The term may include the relevant payment account services "SEPA/SWIFT credit transfer", "direct debit" and "standing order".

Cut-off times (Annahmefristen) for bank transfers

SEPA credit transfer: until 15:45 on business days of Adyen N.V.

Foreign bank transfer: until 16:55 on Adyen N.V. business days

SEPA Instant transfer: all day on all calendar days

Execution times for bank transfers

SEPA credit transfer

The transfer amount will normally be received by the payee's payment service provider on the next business day.

If the agreed day for processing a payment order is not a business day, the payment order will be processed on the following business day.

Requirements for SEPA-transfers

The remitter has provided his IBAN and that of the payee and the payee's bank participates in the SEPA Credit Transfer Scheme.

Execution times of SEPA Direct Debit Requests

The direct debit amount shall reach the beneficiary's payment service provider within a maximum of one business day.

Adyen receives the payment order the working day before the money is debited to your Tide Business Account. You'll see it in your Tide Business Account overview as a "scheduled payment". The money will be collected by 06:00 the day after the order has been received.