



Name of the account provider: FINCI UAB

Account name: Account

Date: 23 February 2024

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our Fees for Individuals, General Service Terms and Conditions and FINCI Card Terms and Conditions.
- A glossary of the terms used in this document is available free of charge.

Service ¹	Fee
General account services	
Annual fee for overnight balances over 100 000 EUR	Monthly 0,6%
Closing an account	0,00 EUR
One-time fee on positive balance in case of account closure ²	up to 10,00 EUR
Closing account administration fee	2,00 EUR per day
Inactive account administration fee	5,00 EUR per day
General account services for Basic Subscription plan	
Escrow account (standard terms)	0,5%, Min 150,00 EUR
Express escrow account	0,7%, Min 150,00 EUR
Additional fee for non-standard terms of escrow account	Min 250,00 EUR
Amendment to the escrow account agreement after signing	250,00 EUR
Signed account statement in paper or digital format for each opened account separately	25,00 EUR for 10 pages, each next page 0,05 EUR
Account statement in digital format for closed account	25,00 EUR
Issuance of SWIFT/ SEPA statement in paper or digital format on outgoing/ incoming transaction	25,00 EUR
Reference letter in paper format	25,00 EUR
Non-standard reference letter (audit, etc.)	Up to 150,00 EUR
Increase of annual account turnover limit	Not available

¹ The Fee information document includes services in EUR.

² FINCI has right to write off one-time fee up to 10 EUR after FINCI's or Client's notice on account closing if Client's account balance is up to 10 EUR and the Client hasn't ensured 0 balance on his account by transferring all his funds from the Client's FINCI account to any other account specified by the Client before sending a notice on account closing to FINCI or immediately after receiving FINCI's notice on account closing.

General account services for Premium Subscription plan	
Escrow account (standard terms)	0,5%, Min 150,00 EUR
Express escrow account	0,7%, Min 150,00 EUR
Additional fee for non-standard terms of escrow account	Min 250,00 EUR
Amendment to the escrow account agreement after signing	250,00 EUR
Signed account statement in paper or digital format for each opened account separately	15,00 EUR for 10 pages, each next page 0,05 EUR
Account statement in digital format for closed account	25,00 EUR
Issuance of SWIFT/ SEPA statement in paper or digital format on outgoing / incoming transaction	25,00 EUR
Reference letter in paper format	15,00 EUR
Non-standard reference letter (audit, etc.)	Up to 150,00 EUR
Increase of annual account turnover limit	0,00 EUR
Payments (excluding cards)	
Payments (excluding cards) for Basic Subscription plan	
Intra FINCI payments	0,00 EUR
Payments in EUR	
Payments SEPA, SEPA instant	0,20 EUR
Payments non-SEPA (SHA)	20,00 EUR + actual costs ³
Payments non-SEPA (OUR)	35,00 EUR + actual costs ³
Payments non-SEPA (SHA) to high-risk countries	0,25%, Min 120,00 EUR + actual costs ³
Incoming SEPA, SEPA Instant payments	0,00 EUR

Incoming non-SEPA payments	0,00 EUR + actual costs ³
Incoming non-SEPA payments (SHA) from high-risk countries	0,25%, Min 120,00 EUR + actual costs ³
Payments in other currencies	
Payments within EEA (SHA)	40,00 EUR
Payments outside EEA (SHA)	50,00 EUR + actual costs ³
Payments outside EEA (SHA) to high-risk countries	0,25%, Min 120,00 EUR + actual costs ³
Incoming payments	25,00 EUR
Incoming payments from high-risk countries	0,25%, Min 120,00 EUR + actual costs ³
Incoming payment return	0,1%, Min 25,00 EUR, Max 100,00 EUR + actual costs ³
Outgoing payment return	Actual costs ³
Other fees	
Manual processing of the payment under Client's order	10,00 EUR
Investigation and cancellation of a payment order	50,00 EUR + actual costs ³
Transfer of funds (without Client's consent) executing a PLAIS order to write off funds	1,02 EUR
Fee for investigation of an incoming / outgoing payment of the Client applied by a correspondent bank, beneficiary bank, intermediary bank involved in executing the payment	Actual costs ³
Payments (excluding cards) for Premium Subscription plan	
Intra FINCI payments	0,00 EUR

Payments in EUR	
Payments non-SEPA (SHA)	15,00 EUR + actual costs ³
Payments non-SEPA (OUR)	30,00 EUR + actual costs ³
Payments non-SEPA (SHA) to high-risk countries	0,25%, Min 120,00 EUR + actual costs ³
Incoming SEPA, SEPA Instant payments	0,00 EUR
Incoming non-SEPA payments	0,00 + actual costs ³
Incoming non-SEPA payments (SHA) from high-risk countries	0,25%, Min 120,00 EUR + actual costs ³
Payments in other currencies	
Payments within EEA (SHA)	35,00 EUR
Payments outside EEA (SHA)	45,00 EUR + actual costs ³
Payments outside EEA (SHA) to high-risk countries	0,25%, Min 120,00 EUR + actual costs ³
Incoming payments	20,00 EUR
Incoming payments from high-risk countries	0,25%, Min 120,00 EUR + actual costs ³
Incoming payment return	0,10%, €25,00 EUR, Max 100,00 EUR + actual costs ³
Outgoing payment return	Actual costs ³
Other fees	
Manual processing of the payment under Client's order	5,00 EUR
Investigation and cancellation of a payment order	40,00 EUR + actual costs ³
Transfer of funds (without Client's consent) executing a PLAIS order to write off funds	1,02 EUR

Fee for investigation of an incoming / outgoing payment of the Client applied by a correspondent bank, beneficiary bank, intermediary bank involved in executing the payment	Actual costs ³
Cards and cash	
Purchases with cards worldwide	0,00 EUR
Cards and cash for Basic Subscription plan	
Issuing the first physical card with standard delivery	6,00 EUR
Issuing the additional physical card with standard delivery	Not available
Monthly fee for additional card usage (physical or digital)	Not available
Physical card express issue with courier delivery in Europe	60,00 EUR
Unreasonable reclamation on cards transactions	20,00 EUR
Cash withdrawal from ATMs in Intra-Europe	1,50 EUR + 2,5% ⁴
Cash withdrawal from ATMs outside Intra-Europe	2,50 EUR + 2,5% ⁴
Account balance information at any ATM	0,30 EUR
Currency exchange mark-up	1,0%
Cards and cash for Premium Subscription plan	
Issuing the additional physical card with standard delivery	6,00 EUR
Monthly fee for additional card usage (physical or digital format)	1,50 EUR
Physical card express issue with courier delivery in Europe	50,00 EUR

Unreasonable reclamation on cards transactions	15,00 EUR
Cash withdrawal from ATMs in Intra-Europe	Up to 200,00 EUR and up to 2 times per month is fee free, then 1.00 EUR + 2,5% ⁵
Cash withdrawal from ATMs outside Intra-Europe	1,00 EUR + 2,5% ⁴
Currency exchange mark-up	0,5%
Subscription plan	
Basic subscription plan includes:	
Account opening	0,00 EUR
Internetbank opening and using	
Issuing the card in digital format	
Premium subscription plan includes:	
Account opening	Monthly 4,99 EUR
Internetbank opening and using	
Payments SEPA, SEPA instant	
Issuing the card in digital format	
Issuing the first physical card with standard delivery	
Account balance information at any ATM	

³ Actual costs – fees of the third-party financial institutions involved in payment processing.

⁴ Additional fees from ATM systems might be applied.

⁵ First 200 EUR in max 2 instalments per month are free of charge. If the withdrawn amount exceeds 200 EUR or more than 2 instalments per month, commission is 1,5 EUR + 2% from the withdrawn amount. Limits are applicable for all digital and physical cards in total.