

Fees for individuals

Effective from 01.02.2026.

FINCI

Natural Person ¹	Basic	Premium
Subscription plan monthly fee ²	€0	€4.99
Conditions	Annual debit turnover up to €25000	Annual debit turnover up to €500000 or over by request
First verification of potential Clients' identification documents issued in Country list 1 ³	Free of charge	Free of charge
First verification of potential Clients' identification documents not issued in Country list 1 ^{3,4}	Min €200, Max €2000	Min €200, Max €2000

Account		
Natural Person ¹	Basic	Premium
Account opening	Free of charge	Free of charge
Fee for overnight balances over 100 000 EUR (charged twice per month) ⁵	0.6%	0.6%
Closing an account	Free of charge	Free of charge
One-time fee on positive balance in case of account closure ⁶	Up to €10	Up to €10
Closing account administration fee ⁷	€2 per day	€2 per day
Inactive account administration fee ⁸	€5 per day	€5 per day
Remaining balance holding fee after closing an account	€2 per day	€2 per day
Account top-up with any payment card transfer ⁹	1.25%	1.25%
Signed account statement in digital or paper format (for each opened account separately)	€25 for 10 pages, each next page €0.05	€15 for 10 pages, each next page €0.05

Account statement in digital format for closed account ¹⁰	€25	€25
Issuance of payment confirmation copy in digital or paper format	€25	€25
Reference letter in paper format ¹¹	€25	€15
Non-standard reference letter (audit, etc.) ¹¹	Up to €150	Up to €150
Increase of annual debit turnover limit	Not available	Free of charge

Payments		
Natural Person ¹	Basic	Premium
Intra FINCI payments	Free of charge	Free of charge
Payments SEPA		
Outgoing SEPA, SEPA Instant payments ¹²	€0.35	Free of charge
Incoming SEPA, SEPA Instant payments ¹²	Free of charge	Free of charge
Payments non-SEPA		
Outgoing non-SEPA payments ¹³ (SHA) ¹⁴	€35	0.10% + €30
Outgoing non-SEPA payments ¹³ (OUR) ¹⁵	0.20% + €35 + actual costs ¹⁶	0.10% + €35 + actual costs ¹⁶
Outgoing non-SEPA payments ¹³ (SHA) ¹⁴ to high-risk countries ¹⁷	0.25%, Min €120	0.25%, Min €120
Incoming non-SEPA ¹³ payments	0.10% + €25 + actual costs ¹⁶	0.10% + €15 + actual costs ¹⁶
Incoming non-SEPA ¹³ payments (SHA) ¹⁴ from high-risk countries ¹⁷	0.25%, Min €120 + actual costs ¹⁶	0.25%, Min €120 + actual costs ¹⁶
Incoming non-SEPA payments return	0.10%, Min €25, Max €100 + actual costs ¹⁶	0.10%, Min €25, Max €100 + actual costs ¹⁶
Outgoing non-SEPA payments return	Actual costs ¹⁶	Actual costs ¹⁶

Cards		
<i>Natural Person</i> ¹	<i>Basic</i>	<i>Premium</i>
Purchases with card worldwide	Free of charge	Free of charge
Issuing the card in digital format	Free of charge ¹⁸	Free of charge ¹⁹
Issuing the first physical card with standard delivery	€6 ¹⁸	Free of charge ¹⁹
Issuing the additional physical card with standard delivery	Not available	€6 ¹⁹
Monthly fee for additional card usage (physical or digital)	Not available	€1.50 per each card ²⁰
Physical card express issue with courier delivery in Europe ²¹	€60	€50
Unreasonable reclamation on cards transactions	€20	€15
Cash withdrawal from ATMs Intra-Europe ^{22, 23}	2.5% + €1.50	Up to €200 and up to 2 times per month is fee free, then 2.5% + €1.00
Cash withdrawal from ATMs outside Intra-Europe ^{22, 23}	2.5% + €2.50	2.5% + €1.00
Account balance information at any ATM	€0.30	Free of charge
Currency exchange mark-up	1.0%	0.5%
Escrow Account		
<i>Natural Person</i> ¹	<i>Basic</i>	<i>Premium</i>
Escrow account (standard terms)	0.5%, Min €150	0.5%, Min €150
Express escrow account ²⁴	0.7%, Min €150	0.7%, Min €150
Additional fee for non-standard terms of escrow account ²⁴	Min €250	Min €250
Verification of the documents if the party is not FINCI Client ⁴	€5	€5

Amendment to the escrow account agreement after signing	€250	€250
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Other fees		
<i>Natural Person</i> ¹	<i>Basic</i>	<i>Premium</i>
Manual processing of the payment under Client's order	€10	€5
Investigation and cancellation of a payment order ²⁵	€50 + actual costs ¹⁶	€40 + actual costs ¹⁶
Transfer of funds (without Client's consent) executing a PLAIS order to write off funds ²⁶	€1.02	€1.02
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 ²⁷	Actual costs ¹⁶	Actual costs ¹⁶

1. According to FINCI General Terms and Conditions of Provision of Services - a capable natural person who has reached the age of 18 that is registered or intends to register in the System and who expresses the desire to receive, receives and/or could receive the Services for purposes not related to its business or professional activity (hereinafter "Client").
2. Account maintenance fee for Subscription plan.
3. Country List 1 include: Ireland, Austria, Belgium, Bulgaria, Czech Republic, Denmark, Estonia, Greece, Spain, Italy, Cyprus, Croatia, Latvia, Poland, Liechtenstein, Luxembourg, Malta, the Netherlands, Norway, Portugal, France, Romania, Slovak Republic, Slovenia, Finland, Sweden, Hungary, Germany, Lithuania, San Marino, Andorra, Switzerland, Singapore, Iceland, Canada, Great Britain, Australia, New Zealand, Japan, South Korea, China.
4. FINCI may charge a fee of min 200 EUR or max 2000 EUR for the first verification of nationals using a personal identification document issued in countries other than the ones included in the Country List 1 and do not hold a valid residence permit issued in the Republic of Lithuania. The Client is notified of the application of a fee before documents' verification processing. The Fee is paid upon submission of the application for the Client account opening. If FINCI refuses to open Client account, the paid Fee is not returned.
5. A fee of 0.6%/360 days will be applied on overnight balances over 100000 EUR. The fee will be calculated daily and charged twice per month.
6. FINCI has right to write off one-time fee up to 10 EUR after 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.
7. FINCI applies a Closing account administration fee if the Client fails to fulfil the request of FINCI to transfer the funds from Client's Account and/or close the Account within the deadline specified by FINCI.
8. Inactive account is an account where no transactions have been made under the Client's instructions for the period of consecutive 180 (one hundred eighty) calendar days. An inactive administration fee applies after 60 (sixty) calendar days from FINCI's notice for an inactive account status.
9. Method of depositing or transferring funds to the Client's account using payment card. Minimum replenishment (top-up) amount is 10 EUR.
10. FINCI does not provide paper format account statements for closed accounts.
11. Standard template letter in paper format issued in EN, LT, RUS or LV languages. Reference letters will be sent in digital format. If Client requires paper format to be send by regular mail, postal costs will be added. Individual pricing based on the type of request will be applied for non-standard reference letters.

12. SEPA countries - Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Denmark, Estonia, Finland, France, Germany, Gibraltar, UK, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Rumania, San Marino, Spain, Slovakia, Slovenia, Sweden, Switzerland, the Czech Republic, the Vatican City State. Current List of SEPA countries is available here: <https://www.ecb.europa.eu/paym/integration/retail/sepa/html/index.en.html>
13. Payments outside SEPA are processed under TARGET2, which is the real-time gross settlement (RTGS) system owned and operated by the Eurosystem. TARGET stands for Trans-European Automated Real-time Gross settlement Express Transfer system. The current list of TARGET2 is available here: <https://www.ecb.europa.eu/paym/target/target2/proofuse/participation/html/index.en.html>
14. SHA - the commission fee of FINCI is covered by the Client, while all commission fees of correspondent banks and the recipient bank related to the payment are covered by the recipient. FINCI sends the payment to the correspondent bank or recipient bank with the instruction SHA in the Details of Charges SWIFT notification field. Correspondent banks or the recipient bank have the right to withhold the commission fees from the transferred amount before or after depositing the funds in the recipient's account.
15. OUR – the commission of FINCI, as well as all commissions of the correspondent bank and recipient bank related to performance of the transfer are covered by the Client. FINCI sends the payment to the correspondent bank or beneficiary bank with indication OUR in the respective SWIFT message area Details of Charges, instructing the beneficiary bank to pay the transfer amount to the recipient. This provision limits the liability of FINCI. FINCI is not liable if the correspondent bank or recipient bank has failed to adhere to the instructions given by FINCI or if the credit transfer has not been received in full due to other reasons not controlled by FINCI.
16. Actual costs- fees of the third-party financial institutions involved in payment processing.
17. High-risk countries shall be defined based on internal regulations of FINCI. FINCI reserves the right to amend the list of high-risk countries. A list of high-risk countries can be provided to the Client upon written request.
18. FINCI can issue a maximum of 10 cards per Cardholder per month, but not more than 1 active card at the same time. If the Cardholder has requested or has been issued with more than 10 cards FINCI may not individually authorize the issuance of a new additional card or close the issued additional cards if circumstances are found to be inconsistent with the FINCI General Terms and Conditions of Provision of Services.
19. FINCI can issue a maximum of 10 cards per Cardholder per month, provided that not more than 6 active cards in one time. If the Cardholder has requested or has been issued with more than 10 cards FINCI may not individually authorize the issuance of a new additional card or close the issued additional cards if circumstances are found to be inconsistent with the FINCI General Terms and Conditions of Provision of Services.
20. If the Client closes an additional card, FINCI may charge a monthly fee at the time of closing the card.
21. If Client orders the card on business day till 13:00, it will be transferred to DHL on the same day after 16:00. If the card is ordered after 13:00, it will be transferred to DHL on the next business day.
22. Intra- Europe: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Hungary, Germany, Great Britain, Greece, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.
23. Additional fees from ATM systems may apply.
24. The final fee is agreed on a case-by-case basis. For express escrow account processed within 8 working hours. Fees for urgency and non-standard terms are combinable.
25. FINCI may process investigation and cancellation of a payment order approximately within 10 working days (payments between FINCI accounts, SEPA and SEPA instant) or approximately within 30 calendar days (SWIFT payments).
26. Information System of Cash-Flow Restrictions (abbr. PLAIS in Lithuanian) support fee, which shall be paid to the State Enterprise Centre of Registers, the amount and administration procedure of which are set by the Ministry of Justice of the Republic of Lithuania.
27. FINCI may apply the fee to investigate transaction in Client's account according to the request by third party(ies) to finalize the transaction. In case if Client does not submit information and documents in due time, indicated by FINCI in the request and/or in case when submitted documents and information does not correspond to the requirements set by FINCI in the request to the Client, FINCI or other bank can block transaction, return the transaction, and deduct commission.