

FEES FOR BUSINESS

Effective from 15.08.2022.

Please be informed that some of the products are not fully available yet. Clients will be informed when products are available.

FINCI

Legal Person ¹	Small	Medium	Enterprise	Enterprise +
Subscription plan monthly fee ²	5 EUR	20 EUR	45 EUR	120 EUR
Conditions	50 000 EUR monthly incoming turnover	250 000 EUR monthly incoming turnover	500 000 EUR monthly incoming turnover	Individual custom limit
Account				
<i>Legal Person ¹</i>	<i>Small</i>	<i>Medium</i>	<i>Enterprise</i>	<i>Enterprise +</i>
The first verification of Client's documents ³	10 EUR	25 EUR	100 EUR	1000 EUR
Account opening	5 EUR	15 EUR	50 EUR	120 EUR
Additional Account opening	5 EUR	15 EUR	50 EUR	100 EUR
Annual fee for overnight balances over 100 000 EUR (monthly charge) ⁴	0,6%	0,6%	0,6%	0,6%
Closing an account	10 EUR	25 EUR	100 EUR	200 EUR
Closing account administration fee ⁵	5 EUR per day	5 EUR per day	5 EUR per day	10 EUR per day
Inactive account administration fee ⁶	10 EUR per day	10 EUR per day	10 EUR per day	20 EUR per day
Account statement in paper format for each opened account separately	25 EUR	25 EUR	30 EUR	50 EUR
Account statement in digital format for closed account ⁷	35 EUR	35 EUR	35 EUR	50 EUR
Reference letter in paper format ⁸	30 EUR	30 EUR	30 EUR	50 EUR
Non- standard reference letter (audit, etc.) ⁸	Up to 150 EUR	Up to 150 EUR	Up to 200 EUR	Up to 300 EUR
Increase of monthly account turnover limit ⁹	15 EUR	75 EUR	900 EUR	N/A

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Monthly fee for additional due diligence, compliance check of the Client's activity, transaction, payment partner or document. ¹⁰	Min.5 EUR - max. 100 EUR	Min.10 EUR - max. 100 EUR	Min. 25 EUR - max. 150 EUR	Min. 120 EUR - max. 200 EUR
Payments				
<i>Legal Person</i> ¹	<i>Small</i>	<i>Medium</i>	<i>Enterprise</i>	<i>Enterprise +</i>
Intra FINCI payments	Free of charge	Free of charge	Free of charge	Free of charge
Payments in EUR				
Payments via SEPA ¹¹ , SEPA Instant initiated electronically	0,25 EUR	0,30 EUR	0,40 EUR	0,2% of amount, not less than 5 EUR
Payments non-SEPA ¹² (SHA commission) ¹³	35 EUR	0,1% of amount, but not less than 35 EUR and not more than 100 EUR	0,15% of amount, but not less than 35 EUR and not more 100 EUR	0,2% of amount, but not less than 50 EUR
Payments non-SEPA ¹² (SHA commission) ¹³ to high risk region ^{14,31}	0,25% of amount, but not less than 120 EUR	0,25% of amount, but not less than 120 EUR	0,25% of amount, but not less than 150 EUR	0,25% of amount, but not less than 150 EUR
Payments non-SEPA ¹² (OUR commission) ¹⁵	45 EUR + commission ¹⁴	0,1% of amount, but no less than 45 EUR and not more than 100 EUR + commission fee ¹⁴	0,15% of amount, but no less than 45 EUR and not more than 150 EUR + commission fee ¹⁴	0,2% of amount, but not less than 50 EUR + commission fee ¹⁴
Incoming SEPA ¹¹ , SEPA ¹¹ Instant payment	Free of charge	Free of charge	0.15 EUR	0.2% of amount, but not less 5 EUR
Incoming non-SEPA ¹¹ payments (SHA commission) ¹³ from high risk region ^{14,31}	0,25% of amount, but not less than 120 EUR	0,25% of amount, but not less than 120 EUR	0,25% of amount, but not less than 150 EUR	0,25% of amount, but not less than 150 EUR
Incoming payments (non-SEPA)	Actual fee of other banks ¹⁶ (if any)	Actual fee of other banks ¹⁶ (if any)	10 EUR + actual fee of other banks ¹⁶ (if any)	0,2% of amount, but not less than 25 EUR + actual fee of other banks ¹⁶ (if any)
Payments in other currencies				
Payments within EEA ¹⁷ In other than EUR currencies (SHA commission) ¹³	40 EUR	0,1% of amount, but not less than 40 EUR and not more than 100 EUR	0,15% of amount, but not less than 40 EUR and not more than 150 EUR	0,2% of amount, but not less than 50 EUR

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Payments outside EEA¹⁷ in other than EUR currencies (SHA commission)¹³	45 EUR	0,1% of amount but not less than 45 EUR and not more than 100 EUR	0,15% of amount, but not less than 50 EUR and not more than 150 EUR	0,2% of amount, but not less than 60 EUR
Payments outside EEA¹⁷ in other than EUR currencies (SHA commission)¹³ to high risk region^{14,31}	0,25% of amount, but not less than 120 EUR	0,25% of amount, but not less than 120 EUR	0,25% of amount, but not less than 150 EUR	0,25% of amount, but not less than 150 EUR
Incoming payments in other than EUR currencies (except Intra FINCI payments)	25 EUR	0,1% of amount but not less than 25 EUR and not more than 50 EUR	0,15% of amount but not less than 25 EUR and not more than 50 EUR	0,2% of amount but not less than 50 EUR
Incoming payments in other currencies than EUR (except Intra FINCI payments) from high risk region^{14,31}	0,25% of amount but not less than 120 EUR	0,25% of amount but not less than 120 EUR	0,25% of amount but not less than 150 EUR	0,25% of amount but not less than 150 EUR
Issuance of SWIFT¹⁸ or SEPA statement in paper format on outgoing or incoming payment transactions	25 EUR	25 EUR	25 EUR	25 EUR
Fee for non SEPA incoming payment return	0,1% from amount (not less than 25 EUR and not more than 100 EUR) plus actual fee of other banks (if any) ¹⁹	0,1% from amount (not less than 25 EUR and not more than 100 EUR) plus actual fee of other banks (if any) ¹⁹	0,1% from amount (not less than 25 EUR and not more than 100 EUR) plus actual fee of other banks (if any) ¹⁹	0,1% from amount (not less than 25 EUR and not more than 100 EUR) plus actual fee of other banks (if any) ¹⁹
Fee for non SEPA outgoing payment return	Actual fee of other banks (if any) ¹⁹	Actual fee of other banks (if any) ¹⁹	Actual fee of other banks (if any) ¹⁹	Actual fee of other banks (if any) ¹⁹
Cards				
<i>Legal Person¹</i>	<i>Small</i>	<i>Medium</i>	<i>Enterprise</i>	<i>Enterprise +</i>
Purchases by card worldwide	Free of charge	Free of charge	Free of charge	Free of charge
Issuing the card in digital format²⁰	Free of charge	Free of charge	Free of charge	Free of charge
Issuing the first card in physical format with standard delivery	Free of charge	6 EUR	6 EUR	25 EUR

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Issuing the additional card in physical format with standard delivery ²⁰	6 EUR	6 EUR	6 EUR	25 EUR
Monthly fee for additional card usage (physical or digital format) ²¹	2 EUR	2 EUR	5 EUR	15 EUR
Replacing the physical format card	6 EUR	6 EUR	6 EUR	25 EUR
Physical format card express issue with courier delivery in Europe ²²	60 EUR	60 EUR	60 EUR	60 EUR
Unreasonable reclamation on cards transactions	20 EUR	20 EUR	20 EUR	20 EUR
Cash withdrawal from ATMs in Intra - Europe ²³	1,5 EUR + 2,5% of the withdrawn amount ²⁴	1,5 EUR + 2,5% of the withdrawn amount ²⁴	1,5 EUR + 2,5% of the withdrawn amount ²⁴	3 EUR + 3,5% of the withdrawn amount ²⁴
Cash withdrawal from ATMs outside Intra – Europe ²³	2,5 EUR + 2,5% of the withdrawn amount ²⁴	2,5 EUR + 2,5% of the withdrawn amount ²⁴	2,5 EUR + 2,5% of the withdrawn amount ²⁴	3 EUR + 3,5% of the withdrawn amount ²⁴
Account balance information at any ATM	0,30 EUR	0,30 EUR	0,30 EUR	0,30 EUR
Currency exchange mark-up	0,5%	1%	1%	2%

Escrow Account

<i>Legal Person</i> ¹	<i>Small</i>	<i>Medium</i>	<i>Enterprise</i>	<i>Enterprise +</i>
Escrow account (standard terms) ²⁵	0,5% (but not less than 100 EUR)	0,5% (but not less than 150 EUR)	0,5% (but not less than 200 EUR)	0,7% (but not less than 400 EUR)
The first verification of the documents if the party is not FINCI Client	5 EUR for verification link + the first verification of Client's documents for Escrow account ²⁶	10 EUR for verification link + the first verification of Client's documents for Escrow account ²⁶	10 EUR for verification link + the first verification of Client's documents for Escrow account ²⁶	30 EUR for verification link + the first verification of Client's documents for Escrow account ²⁶
Fee for changing the escrow account agreement after signing	250 EUR	250 EUR	250 EUR	350 EUR

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Other fees				
Legal Person ¹	Small	Medium	Enterprise	Enterprise +
Manual processing of the payment under client's order	25 EUR	25 EUR	30 EUR	50 EUR
Investigation and cancellation of a payment order ²⁷	70 EUR + extra costs ²⁸	80 EUR + extra costs ²⁸	90 EUR + extra costs ²⁸	120 EUR + extra costs ²⁸
Additional user profile custom setup	25 EUR	25 EUR	25 EUR	25 EUR
Fee for processing the tax administration / bailiff's collection order	10 EUR	20 EUR	20 EUR	30 EUR
Fee for manual execution of the tax administration / bailiff's order	5 EUR	20EUR	30 EUR	50 EUR
Fee for unscheduled due diligence of an incoming / outgoing payment for the Client (including due diligence requested by a correspondent bank, beneficiary bank, intermediary bank involved in executing the payment) ²⁹	up to 100 EUR + other bank commission ^{16, 30}	up to 100 EUR + other bank commission ^{16, 30}	up to 150 EUR + other bank commission ^{16, 30}	up to 150 EUR + other bank commission ^{16, 30}

1. According to FINCI General Terms and Conditions of Provision of Services - a legal person that is registered or intends to register in the System and intends to have or has a User profile (hereinafter "Client"). Account maintenance fee for Subscription plan. If the Client changes the subscription plan till the 15th date of the specific month, then FINCI applies a full commission fee, but if after the 15th date, then half of the commission fee is applied.
2. Account maintenance fee for Subscription plan. If the Client changes the subscription plan till the 15th date of the specific month, then FINCI applies a full commission fee, but if after the 15th date, then half of the commission fee is applied.
3. 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 to the Client.
4. Annual fee of 0,6% will be applied on overnight balances over 100 000 EUR. The fee will be calculated and charged on a monthly basis.
5. FINCI applies Closing account administration fee if the Client fails to fulfil the request of FINCI to transfer the funds from Clients' Account and/or close the Account within the deadline specified by FINCI.
6. Inactive account is an account where no transactions have been made under customer's instructions for the period of consecutive 180 (one hundred eighty) calendar days. Inactive administration fee applies after 60 (sixty) calendar days from FINCI's notice for an inactive account status.
7. FINCI does not provide paper format account statement for closed accounts.
8. Standard template letter in paper format issued in EN, LT, RUS or LV languages. Reference letter will be sent in digital format. If customer requires paper format to be sent by regular mail, postal costs will be added. Individual pricing based on the type of request will be applied for non-standard reference letter.
9. Fee for evaluation of possible limit change that applies per each request. Fee is non-refundable in case of refusal on limit increase. Fees are combinable if client wants to increase the limit and move over several levels of subscription plans.
10. Individual monitoring of the Client with a feature of politically exposed person, high risk persons including, but not limited to monitoring of the

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operations on the accounts of the Client in accordance with the Law on the Prevention of Money Laundering and Terrorism Financing or monitoring non-compliance with the annual incoming turnover (fee is determined on a monthly basis by FINCI depending on the individual client's risk level and the Client is notified of the application of a fee with a personal notification). Fee will apply on the monthly basis.

11. SEPA countries - Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Denmark, Estonia, Finland, France, Germany, Gibraltar, Great Britain, 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>
12. Payments outside SEPA are processed under TARGET2 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/profuse/participation/html/index.en.html>
13. 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.
14. Commission fee of the correspondent bank (correspondent banks may charge additional fees during processing the payment).
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. Other bank commission fee might be applied (other banks may charge additional fees during processing the payment). Other banks -all banks involved during processing the payment.
17. Member-states of the EEA: Iceland, Liechtenstein, Norway and 27 EU member-states: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Hungary, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.
18. SWIFT - (The Society for Worldwide Interbank Financial Telecommunication) is a messaging system that runs on a network of financial institutions globally.
19. The actual accrued fees of other banks may be added to the fees. Fee will be charged for the cancellation of the payment order, regardless of whether the funds are returned.
20. FINCI can issue a maximum of 5 cards per Cardholder per month, provided that not more than 3 active cards at one time. If the Client requested for the Cardholder to issue or the Cardholder has been issued more with more than 5 cards, FINCI may not individually authorize the issuance of a new additional card or close the issued additional digital cards if circumstances are found to be inconsistent with the FINCI General Terms and Conditions of Provision of Services.
21. If the Client closes an additional card, FINCI may charge a monthly fee at the time of closing the card.
22. 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.
23. 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.
24. Additional fees from ATM systems might be applied.
25. For express escrow account (processed within 24 h) additional fee of 0,2% + 100 EUR is applicable depending on subscription plan. Additional fee for non-standard terms of escrow account agreed on case-by-case basis, but not less than 350 EUR. Fees for urgency and non-standard terms are combinable.
26. 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 2 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. Country List 2 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.
27. 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).
28. Extra costs - commission, determined by correspondent bank and/or beneficiary bank apart from the FINCI's for payment order investigation.
29. 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.
30. FINCI may apply the fee and fee amount depends on the scope of the investigation.
31. High risk regions – Russia, Belarus. FINCI reserves the right to supplement or amend the list of high risk regions.