

FEES FOR INDIVIDUALS

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

Natural Person ¹	Basic	Premium
Subscription plan monthly fee ²	0 EUR	4,99 EUR
Conditions	Annual incoming turnover up to 25 000 EUR	Annual incoming turnover up to 500 000 EUR or over by request
Account		
Natural Person ¹	Basic	Premium
The first verification of Client's documents for those Clients whose identification documents have been issued in the Country list 1 ⁴	Free of charge	Free of charge
The first verification of the Client's documents, for those Clients whose identification documents have not been issued in the Country list 1 ^{3,4}	Min. 200 EUR- max. 2000 EUR ⁴	Min. 200 EUR- max. 2000 EUR ⁴
Account opening	Free of charge	Free of charge
Annual fee for overnight balances over 100 000 EUR (charged monthly) 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	Up to 10 EUR ⁶	Up to 10 EUR ⁶
Closing account administration fee ⁷	2 EUR per day	2 EUR per day
Inactive account administration fee ⁸	5 EUR per day	5 EUR per day
Account top-up with any payment card transfer ⁹	3,5% from amount	3 % from amount
Account statement in paper format for each opened account separately	25 EUR for 10 pages, each next page plus 0,05 EUR	15 EUR for 10 pages, each next page plus 0,05 EUR
Account statement in digital format for closed account ¹⁰	25 EUR	25 EUR
Reference letter in paper format ¹¹	25 EUR	15 EUR
Non- standard reference letter (audit, etc.) ¹¹	Up to 150 EUR	Up to 150 EUR

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Increase of annual account turnover limit	Not available	Free of charge
Monthly fee for additional due diligence, compliance check of the Client's activity, transaction, payment partner or document ¹²	Min. 5 EUR – max. 100 EUR	Min. 5 EUR - max. 100 EUR
Payments		
<i>Natural Person</i> ¹	<i>Basic</i>	<i>Premium</i>
Intra FINCI payments	Free of charge	Free of charge
Payments in EUR		
Payments via SEPA ¹³ , SEPA Instant initiated electronically	0,20 EUR	Free of charge
Payments non-SEPA ¹⁴ (SHA commission) ¹⁵	20 EUR	15 EUR
Payments non-SEPA ¹⁴ (OUR commission) ¹⁶	35 EUR + commission fee ¹⁷	30 EUR + commission fee ¹⁷
Payments non-SEPA ¹⁴ (SHA commission) ¹⁵ to high risk regions ^{17,33}	0,25% of amount, but not less than 120 EUR	0,25% of amount, but not less than 120 EUR
Incoming non-SEPA payments ¹³ (SHA commission) ¹⁵ from high risk regions ^{17,33}	0,25% of amount, but not less than 120 EUR	0,25% of amount, but not less than 120 EUR
Payments in other currencies		
Payments within EEA ¹⁸ in currencies other than EUR (SHA commission) ¹⁵	40 EUR	35 EUR
Payments outside EEA ¹⁸ in currencies other than EUR (SHA commission) ¹⁵	50 EUR	45 EUR
Payments outside EEA ¹⁸ in currencies other than EUR (SHA commission) ¹⁵ to high risk regions ^{17,33}	0,25% of amount, but not less than 120 EUR	0,25% of amount, but not less than 120 EUR
Incoming payment in currencies other than EUR (except Intra FINCI payments)	25 EUR	20 EUR

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Incoming payment in currencies other than EUR (except Intra FINCI payments) from high risk regions <small>17,33</small>	0,25% of amount, but not less than 120 EUR	0,25% of amount, but not less than 120 EUR
Incoming payments (non-SEPA)	Free of charge plus actual fee of other banks (if any) ¹⁹	Free of charge plus actual fee of other banks (if any) ¹⁹
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) ²⁰	0.1% from amount (not less than 25 EUR and not more than 100 EUR), plus actual fee of other banks (if any) ²⁰
Fee for non-SEPA outgoing payment return	Actual fee of other banks (if any) ²⁰	Actual fee of other banks (if any) ²⁰
Cards		
<i>Natural Person</i> ¹	<i>Basic</i>	<i>Premium</i>
Purchases by card worldwide	Free of charge	Free of charge
Issuing the card in digital format	Free of charge ²¹	Free of charge ²²
Issuing the first card in physical format with standard delivery	6 EUR	Free of charge
Issuing the additional card in physical format with standard delivery	Not available	6 EUR ²²
Monthly fee for additional card usage (physical or digital format)	Not available	1,5 EUR per each card ²³
Replacing the physical format card	6 EUR	Free of charge
Physical format card express issue with courier delivery in Europe ²⁴	60 EUR	50 EUR
Unreasonable reclamation on cards transactions	20 EUR	15 EUR
Cash withdrawal from ATMs in Intra-Europe ²⁵	1,5 EUR + 2,5% of the withdrawn amount ²⁶	Free of charge up to 200 EUR per month in maximum two instalments, then regular fees apply ²⁶
Cash withdrawal from ATMs outside Intra-Europe ²⁵	2,5 EUR + 2,5% of the withdrawn amount ²⁶	1 EUR + 2,5% of the withdrawn amount ²⁶
Account balance information at any ATM	0,30 EUR	Free of charge
Currency exchange mark-up	1%	0,5%

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Escrow Account		
<i>Natural Person</i> ¹	<i>Basic</i>	<i>Premium</i>
Escrow account (standard terms) ²⁷	Min. 0,5%, but not less than 150 EUR	Min. 0,5%, but not less than 150 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 ²⁸	5 EUR for verification link + the first verification of Client's documents for Escrow account ²⁸
Fee for changing the escrow account agreement after signing	250 EUR	250 EUR
Other fees		
<i>Natural Person</i> ¹	<i>Basic</i>	<i>Premium</i>
Manual processing of the payment under client's order	10 EUR	5 EUR
Investigation and cancellation of a payment order ²⁹	50 EUR + extra costs charge ³⁰	40 EUR + extra costs charge ³⁰
Fee for processing the tax administration / bailiff's collection order	10 EUR	5 EUR
Fee for manual execution of the tax administration / bailiff's order	5 EUR	Free of charge
Fee for unscheduled due diligence of an incoming or outgoing payment for the Client (including due diligence requested by a correspondent bank, beneficiary bank, intermediary bank involved in executing the payment) ³¹	up to 100 EUR + other bank commission ^{19, 32}	up to 100 EUR + other bank commission ^{19, 32}

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"). The Fees shall enter into force and become valid when the Client agrees with them.
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. 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. 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.
5. 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.
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 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.

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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. 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 account using payment card. Minimum replenishment (top-up) amount is 10 EUR.
10. FINCI does not provide paper format account statement for closed accounts.
11. 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.
12. Individual monitoring of the Client with a feature of politically exposed person, high risk persons including, but not limited to monitoring of the 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.
13. SEPA countries - Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Denmark, Estonia, Finland, France, Germany, Gibraltar, Great Britain, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, 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>
14. 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>
15. 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.
16. 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.
17. Commission fee of the correspondent bank (correspondent banks may charge additional fees during processing the payment).
18. 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.
19. Other bank commission fee might be applied (third banks may charge additional fees during processing the payment). Other banks -all banks involved during processing the payment.
20. 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.
21. FINCI can issue a maximum of 3 cards per Cardholder per month, provided that not more than 1 active cards in one time. If the Cardholder has requested or has been issued with more than 3 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.
22. 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.
23. If the Client closes an additional card, FINCI may charge a monthly fee at the time of closing the card.
24. 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.
25. 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.
26. Additional fees from ATM systems might be applied.
27. For express escrow account (processed within 24 h) fee is 0,7%, but not less than 150 EUR. Additional fees for non-standard terms of escrow account agreed on case-by-case basis, but not less than 250 EUR. Fees for urgency and non-standard terms are combinable.
28. 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.
29. 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).
30. Extra costs - commission, determined by correspondent bank and/or beneficiary bank apart from the FINCI's for payment order investigation.
31. 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.
32. FINCI may apply the fee and fee amount depends on the scope of the investigation.
33. High risk regions – Russia, Belarus. FINCI reserves the right to supplement or amend the list of high risk regions.