

Fees for Business effective from 21.06.2021



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

Legal Person ¹	Small	Medium	Enterprise	Enterprise +
Subscription plan monthly fee ²	5 EUR	10 EUR	25 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				
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	0,60%	0,60%	0,60%	0,60%
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

¹ According to FINCI's T&C - a legal person that is registered or intends to register in the System and intends to have or has a User profile (hereinafter "Client").

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.

<i>Legal Person</i>	<i>Small</i>	<i>Medium</i>	<i>Enterprise</i>	<i>Enterprise +</i>
Escrow account (standard terms) ⁷	0,5% (min. 100 EUR)	0,5% (min. 120 EUR)	0,5% (min. 150 EUR)	0,7% (min 400 EUR)
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 ⁸	35 EUR	35 EUR	35 EUR	50 EUR
Reference letter in paper format ⁹	30 EUR	30 EUR	30 EUR	50 EUR
Increase of monthly account turnover limit ¹⁰	15 EUR	75 EUR	900 EUR	N/A
Monthly fee for additional due diligence, compliance check of the Client's activity, transaction, payment partner or document. ¹¹	Min.5 EUR - max. 100 EUR	Min.10 EUR - max. 100 EUR	Min. 25 EUR - max. 100 EUR	Min. 120 EUR - max. 200 EUR
Payments				
Payments between FINCI accounts	Free of charge	Free of charge	Free of charge	Free of charge

⁷ 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.

⁸ FINCI does not provide paper format account statement for closed accounts.

⁹ Standard template letter in paper format issued in EN, LT, RUS, LV or EE languages. Reference letter will be sent in digital format. If customer 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 letter.

¹⁰ 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.

¹¹ 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.

<i>Legal Person</i>	<i>Small</i>	<i>Medium</i>	<i>Enterprise</i>	<i>Enterprise +</i>
Payments in EUR				
SEPA ¹², SEPA instant payments initiated electronically	0.25 EUR	0.30EUR	0.35 EUR	5 EUR
Payments outside SEPA ¹³ in EUR (SHA commission)¹⁴	35 EUR	0,1% of amount, but not less than 35EUR and not more than 100EUR	0,15% of amount, but not less than 35EUR and not more 100 EUR	0,2% of amount, but not less than 50EUR and not more than 150 EUR
Payments outside SEPA in EUR (OUR commission type) ¹⁵	45 EUR + commission ¹⁶	0,1% of amount, but no less than 45EUR and not more than 100EUR + commission fee ¹⁶	0,15% of amount , but no less than 45EUR and not more than 150EUR + commission fee ¹⁶	0,2% of amount, but not less than 50EUR and not more than 250EUR + commission fee ¹⁶
Incoming SEPA, SEPA Instant payment	Free of charge	Free of charge	0.15 EUR	5 EUR
Incoming payments (non-SEPA)	Free of charge	Free of charge	10 EUR	0,1% of amount , but not less than 25 EUR

¹² 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>

¹³ 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>

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 Commission fee of the correspondent bank (correspondent banks may charge additional fees during processing the payment).

<i>Legal Person</i>	<i>Small</i>	<i>Medium</i>	<i>Enterprise</i>	<i>Enterprise +</i>
Payments in other currencies				
Payments within EEA ¹⁷ (SHA commission)	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 and not more than 250 EUR
Payments outside EEA (SHA commission)	45 EUR + commission fee ¹⁸	0,1% of amount but not less than 45 EUR and not more than 100 EUR + commission fee ¹⁸	0,15% of amount, but not less than 50 EUR and not more than 150 EUR + commission fee ¹⁸	0,2% of amount, but not less than 60 EUR and not more than 250 EUR + commission fee ¹⁸
Incoming payment in other currencies (except between FINCI accounts)	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 and not more than 200 EUR
Issuance of SWIFT ¹⁹ or SEPA statement in paper format on outgoing or incoming payment transactions	25 EUR	25 EUR	25 EUR	25 EUR
Other fees				
Customer support for processing payment order	25 EUR	25 EUR	30 EUR	50 EUR
Investigation and cancellation of a payment order ²⁰	70 EUR + extra costs ²¹	80 EUR + extra costs ²¹	90 EUR + extra costs ²¹	120 EUR + extra costs ²¹

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 Third bank commission fee might be applied (third banks may charge additional fees during processing the payment).

¹⁹ SWIFT - (The Society for Worldwide Interbank Financial Telecommunication) is a messaging system that runs on a network of financial institutions globally.

²⁰ 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).

²¹ Extra costs - commission, determined by correspondent bank and/or beneficiary bank apart from the FINCI's for payment order investigation.

<i>Legal Person</i>	<i>Small</i>	<i>Medium</i>	<i>Enterprise</i>	<i>Enterprise +</i>
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) ²²	25 EUR	25 EUR	25 EUR	50 EUR
Cards				
Purchases by cards worldwide	Free of charge	Free of charge	Free of charge	Free of charge
Issuing the card in digital format	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
Issuing the additional card in physical format with standard delivery	6 EUR	6 EUR	6 EUR	25 EUR
Monthly fee for additional card usage (physical or digital format)	2 EUR	2 EUR	5 EUR	15 EUR
Replacing the physical format card	6 EUR	6 EUR	6 EUR	25 EUR

²² FINCI may apply the fee to investigate transaction in Clients account according third part request 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 do not correspond to the requirements set out by FINCI in the request to the Client FINCI or third bank can block transaction, return the transaction and deduct commission.

Fees for Business effective from 21.04.2021

FINCI

<i>Legal Person</i>	<i>Small</i>	<i>Medium</i>	<i>Enterprise</i>	<i>Enterprise +</i>
Physical format card express issue with courier delivery in Europe ²³	35 EUR	35 EUR	35 EUR	50 EUR
Unreasonable reclamation on cards transactions	20 EUR	20 EUR	20 EUR	20 EUR
Cash withdrawal from ATMs in Intra - Europe ²⁴	1,5 EUR + 2,5% of the withdrawn amount ²⁵	1,5 EUR + 2,5% of the withdrawn amount ²⁵	1,5 EUR + 2,5% of the withdrawn amount ²⁵	3 EUR + 3.5% of the withdrawn amount ²⁵
Cash withdrawal from ATMs outside Intra - Europe	2,5 EUR + 2,5% of the withdrawn amount ²⁵	2,5 EUR + 2,5% of the withdrawn amount ²⁵	2,5 EUR + 2,5% of the withdrawn amount ²⁵	3 EUR + 3.5% of the withdrawn amount ²⁵
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%

²³ 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.

²⁴ 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.

²⁵ Additional fees from ATM systems might be applied.