

## Fees for business

Effective from 16.02.2024.

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

# FINCI

Legal Person <sup>1</sup>	Small	Medium	Enterprise	Enterprise +
Subscription plan monthly fee <sup>2</sup>	€5	€20	€45	€120
Conditions	€50 000 monthly incoming turnover	€250 000 monthly incoming turnover	€500 000 monthly incoming turnover	Individual custom limit
Verification of Client's documents <sup>3</sup>	€10	€25	€100	€1000
Priority verification of Client's documents <sup>3</sup>	€2000	€2000	€2000	€2000
Additional fee for complicated company structure documents verification <sup>4</sup>	Min €50, Max €2000	Min €50, Max €2000	Min €50, Max €2000	Min €50, Max €2000

Account				
Legal Person <sup>1</sup>	Small	Medium	Enterprise	Enterprise +
Account opening	€5	€15	€50	€120
Additional account opening	€5	€15	€50	€100
Temporary account opening	€150	€350	€550	€850
Annual fee for overnight balances over 100 000 EUR (charged monthly) <sup>5</sup>	0.6%	0.6%	0.6%	0.6%
Closing an account	€10	€25	€100	€200
Closing account administration fee <sup>6</sup> (charged daily)	€5	€5	€5	€10
Inactive account administration fee <sup>7</sup> (charged daily)	€10	€10	€10	€20

**Fees for Business effective from 16.02.2024.**

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

**FINCI**

<b>Signed account statement in digital or paper format (for each opened account separately)</b>	€25	€25	€30	€50
<b>Account statement in digital format for closed accounts <sup>8</sup></b>	€35	€35	€35	€50
<b>Reference letter in paper format <sup>9</sup></b>	€30	€30	€30	€50
<b>Non-standard reference letter (audit, etc.) <sup>9</sup></b>	Up to €150	Up to €150	Up to €200	Up to €300
<b>Increase of monthly debit turnover limit <sup>10</sup></b>	€15	€75	€900	N/A
<b>Change of beneficiary / authorized person / ownership structure</b>	€50 per each change	€120 per each change	€150 per each change	€150 per each change

<b>Payments</b>				
<i>Legal Person <sup>1</sup></i>	<i>Small</i>	<i>Medium</i>	<i>Enterprise</i>	<i>Enterprise +</i>
<b>Intra FINCI payments</b>	Free of charge	Free of charge	Free of charge	Free of charge
<b>Payments in EUR</b>				
<b>Payments SEPA, SEPA Instant <sup>11</sup></b>	€0.25	€0.30	€0.40	0.2%, Min €5
<b>Payments non-SEPA <sup>12</sup> (SHA) <sup>13</sup></b>	€35 + actual costs <sup>14</sup>	0.10%, Min €35, Max €100 + actual costs <sup>14</sup>	0.15%, Min €35, Max €100 + actual costs <sup>14</sup>	0.20%, Min €50 + actual costs <sup>14</sup>
<b>Payments non-SEPA <sup>12</sup> (OUR) <sup>15</sup></b>	€45 + actual costs <sup>14</sup>	0.10%, Min €45, Max €100 + actual costs <sup>14</sup>	0.15%, Min €45, Max €100 + actual costs <sup>14</sup>	0.20%, Min €50 + actual costs <sup>14</sup>
<b>Payments non-SEPA <sup>12</sup> (SHA) <sup>13</sup> to high-risk countries <sup>27</sup></b>	0.25%, Min €120 + actual costs <sup>14</sup>	0.25%, Min €120 + actual costs <sup>14</sup>	0.25%, Min €150 + actual costs <sup>14</sup>	0.25%, Min €150 + actual costs <sup>14</sup>
<b>Incoming SEPA, SEPA Instant payments <sup>11</sup></b>	Free of charge	Free of charge	€0.15	0.20%, Min €5
<b>Incoming non-SEPA payments</b>	Actual costs <sup>14</sup>	Actual costs <sup>14</sup>	€10 + actual costs <sup>14</sup>	0.20%, Min €25 + actual costs <sup>14</sup>

**Fees for Business effective from 16.02.2024.**

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

<b>Incoming non-SEPA payments (SHA) from high-risk countries</b>	0.25%, Min €120 + actual costs	0.25%, Min €120 + actual costs	0.25%, Min €150 + actual costs	0.25%, Min €150 + actual costs
<b>Payments in other currencies</b>				
<b>Payments within EEA (SHA)</b>	€40	0.10%, Min €40, Max €100	0.15%, Min €40, Max €150	0.20%, Min €50
<b>Payments outside EEA (SHA)</b>	€45 + actual costs	0.10%, Min €45, Max €100 + actual costs	0.15%, Min €50, Max €150 + actual costs	0.20%, Min €60 + actual costs
<b>Payments outside EEA (SHA) to high-risk countries</b>	0.25%, Min €120 + actual costs	0.25%, Min €120 + actual costs	0.25%, Min €150 + actual costs	0.25%, Min €150 + actual costs
<b>Incoming payments</b>	€25	0.10%, Min €25, Max €50	0.15%, Min €25, Max €50	0.20%, Min €50
<b>Incoming payments from high-risk countries</b>	0.25%, Min €120 + actual costs	0.25%, Min €120 + actual costs	0.25%, Min €150 + actual costs	0.25%, Min €150 + actual costs
<b>Issuance of SWIFT or SEPA statement in paper or digital format</b>	€25	€25	€25	€25
<b>Non-SEPA incoming payment return</b>	0.10%, Min €25, Max €100 + actual costs	0.10%, Min €25, Max €100 + actual costs	0.10%, Min €25, Max €100 + actual costs	0.10%, Min €25, Max €100 + actual costs
<b>Non-SEPA outgoing payment return</b>	Actual costs	Actual costs	Actual costs	Actual costs

<b>Cards</b>				
<i>Legal Person</i>	<i>Small</i>	<i>Medium</i>	<i>Enterprise</i>	<i>Enterprise +</i>
<b>Purchases with card worldwide</b>	Free of charge	Free of charge	Free of charge	Free of charge
<b>Issuing the digital card</b>	Free of charge	Free of charge	Free of charge	Free of charge
<b>Issuing the first physical card with standard delivery</b>	Free of charge	€6	€6	€25
<b>Issuing the additional physical card with standard delivery</b>	€6	€6	€6	€25

**Fees for Business effective from 16.02.2024.**

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

**FINCI**

<b>Monthly fee for additional card usage (physical or digital)</b> <sup>19</sup>	€2	€2	€5	€15
<b>Physical card express issue with courier delivery in Europe</b> <sup>20</sup>	€60	€60	€60	€60
<b>Unreasonable reclamation on cards transactions</b>	€20	€20	€20	€20
<b>Cash withdrawal from ATMs in Intra-Europe</b> <sup>21, 22</sup>	€1.50 + 2.5%	€1.50 + 2.5%	€1.50 + 2.5%	€3.00 + 3.5%
<b>Cash withdrawal from ATMs outside Intra-Europe</b> <sup>21, 22</sup>	€2.50 + 2.5%	€2.50 + 2.5%	€2.50 + 2.5%	€3.00 + 3.5%
<b>Account balance information at any ATM</b>	€0.30	€0.30	€0.30	€0.30
<b>Currency exchange mark-up</b>	0.5%	1.0%	1.0%	2.0%

<b>Escrow Account</b>				
<i>Legal Person</i> <sup>1</sup>	<i>Small</i>	<i>Medium</i>	<i>Enterprise</i>	<i>Enterprise +</i>
<b>Escrow account (standard terms)</b>	0.5%, Min €100	0.5%, Min €150	0.5%, Min €200	0.7%, Min €400
<b>Express escrow account</b> <sup>23</sup>	0.7%, Min €100	0.7%, Min €150	0.7%, Min €200	0.9%, Min €400
<b>Additional fee for non-standard terms of escrow account</b> <sup>23</sup>	Min €350	Min €350	Min €350	Min €350
<b>Verification of the documents if the party is not FINCI Client</b> <sup>24</sup>	€5	€10	€10	€30
<b>Amendment to the escrow account agreement after signing</b>	€250	€250	€250	€350

**Fees for Business effective from 16.02.2024.**

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

<b>Other fees</b>				
<i>Legal Person</i> <sup>1</sup>	<i>Small</i>	<i>Medium</i>	<i>Enterprise</i>	<i>Enterprise +</i>
<b>Manual processing of the payment under Client's order</b>	€25	€25	€30	€50
<b>Investigation and cancellation of a payment order</b> <sup>25</sup>	€70 + actual costs <sup>14</sup>	€80 + actual costs <sup>14</sup>	€90 + actual costs <sup>14</sup>	€120 + actual costs <sup>14</sup>
<b>Additional user profile custom setup</b>	€25	€25	€25	€25
<b>Transfer of funds (without client's consent) executing a PLAIS order to write off funds</b> <sup>28</sup>	€1.02	€1.02	€1.02	€1.02
<b>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</b> <sup>26</sup>	Actual costs <sup>14</sup>	Actual costs <sup>14</sup>	Actual costs <sup>14</sup>	Actual costs <sup>14</sup>

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").
2. Account maintenance fee for Subscription plan.
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. The structure is deemed complex if it does not have immediate transparency of ownership and/or control.
5. An annual fee of 0,6% will be applied on overnight balances over 100000 EUR. The fee will be calculated and charged monthly.
6. 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.
7. An inactive account is one where no transactions have been made under Client's instructions for 180 (one hundred eighty) consecutive calendar days. An inactive administration fee applies after 60 (sixty) calendar days from FINCI's notice for an inactive account status.
8. FINCI does not provide paper format account statements for closed accounts.
9. 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.
10. Fee for evaluation of 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. 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>
12. Payments outside SEPA are processed under TARGET2 is the real-time gross settlement (RTGS) system owned and operated by the osystem. TARGET stands for Trans- opean 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>

## Fees for Business effective from 16.02.2024.

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

**FINCI**

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. Actual costs - fees of the third-party financial institutions involved in payment processing.
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. Member-states of the EEA (**within the scope of this document**): 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.
17. SWIFT - (The Society for Worldwide Interbank Financial Telecommunication) is a messaging system that runs on a network of financial institutions globally.
18. 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 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.
19. If the Client closes an additional card, FINCI may charge a monthly fee at the time of closing the card.
20. 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.
21. 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.
22. Additional fees from ATM systems may apply.
23. The final fee is agreed on case-by-case basis. For express escrow account processed within 24 h on business days. Fees for urgency and non-standard terms are combinable.
24. FINCI may charge a fee of min 200 and max 2000 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.
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. 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.
27. High-risk countries shall be defined based on the 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.
28. 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.