



FINCI

Fee Information Document



Name of the account provider: FINCI UAB

Account name: Account

Date: 21 June 2021

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in our Personal Banking Terms and Conditions and Charges.
- A glossary of the terms used in this document is available free of charge.

Service ¹	Fee
General account services	
Annual fee for overnight balances over 100 000 EUR	Monthly 0,6%
Closing an account	0,00 EUR
One time fee on positive balance in case of account closure ²	up to 10,00 EUR
Closing account administration fee	2,00 EUR
Inactive account administration fee	5,00 EUR
General account services for Basic Subscription plan	
Escrow account (standard terms)	0,5%, but not less than 150,00 EUR
Account statement in paper format for each opened account separately	25 EUR for 10 pages, each next page plus 0,05 EUR
Account statement in digital format for closed account	25,00 EUR
Reference letter in paper format	25,00 EUR
Increase of annual account turnover limit	Not available
Monthly fee for additional due diligence, compliance check of the Client's activity, transaction, payment partner or document	Monthly min. 5,00 EUR – max. 100,00 EUR
General account services¹ for Premium Subscription plan	
Escrow account (standard terms)	0,5%, but not less than 100 EUR
Account statement in paper format for each opened account separately	15 EUR for 10 pages, each next page plus 0,05 EUR

¹ The Fee information document includes services in EUR.

² FINCI has right to write off one-time fee up to 10 EUR after FINCI's or 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 or immediately after receiving FINCI's notice on account closing.

Account statement in digital format for closed account	25,00 EUR
Reference letter in paper format	15,00 EUR
Increase of annual account turnover limit	0,00 EUR
Monthly fee for additional due diligence, compliance check of the Client's activity, transaction, payment partner or document	Monthly min. 5,00 EUR - max. 100,00 EUR
Payments (excluding cards)	
Payments (excluding cards) for Basic Subscription plan	
Payments between FINCI accounts	0,00 EUR
Payments in EUR	
SEPA, SEPA instant payments initiated electronically	0,20 EUR
Payments outside SEPA in EUR (SHA commission)	20,00 EUR
Payments outside SEPA in EUR (OUR commission)	35,00 EUR + commission fee ³
Payments in other currencies	
Payments within EEA (SHA commission)	40,00 EUR
Payments outside EEA (SHA commission)	50,00 EUR + commission fee ³
Incoming payment in other currencies (except between FINCI accounts)	25,00 EUR
Other fees	
Customer support for processing payment order	10,00 EUR
Investigation and cancellation of a payment order	50,00 EUR + extra costs charge ⁴

³ Third bank commission fee might be applied (third banks may charge additional fees during processing the payment).

⁴ Extra costs - commission, determined by correspondent bank and/or beneficiary bank apart from FINCI's for payment order investigation.

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)	up to 25,00 EUR
Payments (excluding cards) for Premium Subscription plan	
Payments between FINCI accounts	0,00 EUR
Payments in EUR	
Payments outside SEPA in EUR (SHA commission)	15,00 EUR
Payments outside SEPA in EUR (OUR commission)	30,00 EUR + commission fee ³
Payments in other currencies	
Payments within EEA (SHA commission)	35,00 EUR
Payments outside EEA (SHA commission)	45,00 EUR + commission fee ³
Incoming payment in other currencies (except between FINCI accounts)	20,00 EUR
Other fees	
Customer support for processing payment order	5,00 EUR
Investigation and cancellation of a payment order	40,00 EUR + extra costs charge ⁴
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)	up to 25,00 EUR
Cards and cash	
Purchases by cards worldwide	0,00 EUR

Cards and cash for Basic Subscription plan	
Issuing the first card in physical format with standard delivery	6,00 EUR
Virtual Card issue for one year	2,00 EUR
Issuing the additional card in physical format with standard delivery	Not available
Monthly fee for additional card usage (digital or digital format)	Not available
Replacing the physical format card	6,00 EUR
Physical format card express issue with courier delivery in Europe	35,00 EUR
Unreasonable reclamation on cards transactions	20,00 EUR
Cash withdrawal from ATMs in Intra-Europe	1,50 EUR + 2,5% of the withdrawn amount ⁵
Cash withdrawal from ATMs outside Intra-Europe	2,50 EUR + 2,5% of the withdrawn amount ⁵
Account balance information at any ATM	0,30 EUR
Currency exchange mark-up	1,0%
Cards and cash for Premium Subscription plan	
Virtual Card issue for one year	0,00 EUR
Issuing the additional card in physical format with standard delivery	6,00 EUR
Monthly fee for additional card usage (physical or digital format)	1,50 EUR
Replacing the physical format card	0,00 EUR
Physical format card express issue with courier delivery in Europe	30,00 EUR

⁵ Additional fees from ATM systems might be applied.

Unreasonable reclamation on cards transactions	15,00 EUR
Cash withdrawal from ATMs in Intra-Europe 24	Free of charge up to 200,00 EUR per month in maximum two instalments, then regular fees apply ^{5,6}
Cash withdrawal from ATMs outside Intra-Europe	1,00 EUR + 2,5% of the withdrawn amount ⁵
Currency exchange mark-up	0,5%
Subscription plan	
Basic subscription plan includes:	
Account opening	0,00 EUR
Internetbank opening and using	
Issuing the card in digital format	
Premium subscription plan includes:	
Account opening	Monthly 4,99 EUR
Internetbank opening and using	
SEPA, SEPA instant payments initiated electronically	
Issuing the card in digital format	
Issuing the first card in physical format with standard delivery	
Account balance information at any ATM	

⁶ First 200 EUR in max 2 instalments per month are free of charge. If the withdrawn amount exceeds 200 EUR or more than 2 instalments per month, commission is 1,5 EUR + 2% from the withdrawn amount. Limits are applicable for all digital and physical cards in total.