

# Pricelist for Private Clients

Version 4.0 Valid as of 12.09.2022

This Pricelist informs you about the fees for using our services.

| Type of service  | Fee                                      |                                      |
|--|--|--------------------------------------|
| <b>1. Account management</b>   | <b>EEA residents<sup>1</sup></b>         | <b>Non-EEA residents<sup>2</sup></b> |
| 1.1. Personal account opening  | 0 €                                      | 20 €                                 |
| 1.2. Additional account opening  | 0 €                                      | 20 €                                 |
| 1.3. Monthly account maintenance   | 0 €                                      | 10 €                                 |
| 1.4. Monthly account administration, when you:   |  |                                      |
| have not logged in to your profile in 12 months  |  | 50 € per month                       |
| have not initiated at least one transaction in 3 months                                  |  | 10 € per month                       |
| keep funds on the account after Neocard terminated the Service Agreement                 |  | 50 € per month                       |
| 1.5. Account balance fee if the total balance exceeds 100 000 EUR                        | 0.1% of the total balance per month      |                                      |
| 1.6. Interest for unauthorised negative balance (per day)                                | 0.175%                                   |                                      |
| 1.7. Account closure initiated by you  | 0 €                                      | 20 €                                 |
| <b>2. Neocard Digital Channels</b>   |  |                                      |
| <b>2.1. Neocard App</b>  | <b>EEA residents</b>                     | <b>Non-EEA residents</b>             |
| 2.1.1. Download and installation   |  | 0 €                                  |
| 2.1.2. Use of Neocard App  |  | 0 €                                  |
| <b>2.2. Neoweb banking solution</b>  |  |                                      |
| 2.2.1. Neoweb banking solution registration and subscription                             |  | 0 €                                  |
| 2.2.3. Additional Neoweb banking solution user   |  | 0 €                                  |
| 2.2.4. Password unlocking or changing user settings                                      |  | 0 €                                  |
| <b>3. Transfers</b>  |  |                                      |
| <b>3.1. Transfers within Neocard</b>   | <b>EEA residents</b>                     | <b>Non-EEA residents</b>             |
| 3.1.1. Transfer between your own accounts  |  | 0 €                                  |
| 3.1.2. Transfer to another Neocard client  |  | 0 €                                  |
| <b>3.2. SEPA transfer<sup>2</sup></b>  | <b>EEA residents</b>                     | <b>Non-EEA residents</b>             |
| 3.2.1. Incoming SEPA transfer  | 0 €                                      | 1 €                                  |
| 3.2.2. Outgoing SEPA transfer  | 0,36 € per transfer                      | 25 € per transfer                    |
| <b>3.3. Cancellation, change and investigation of the transfer</b>                       |  |                                      |
| 3.3.1. Transfer cancellation in case of our mistake                                      | 0 €                                      |                                      |
| 3.3.2. SEPA transfer cancellation, change or investigation                               | 200 € (when sent from the Neocard)       |                                      |
| 3.3.3. Written confirmation about a completed transfer                                   | 10 €                                     |                                      |
| 3.3.4. Transfer confirmation copy with a stamp and signature                             | 5 €                                      |                                      |
| <b>3.4. Account Statement and other information</b>                                      |  |                                      |
| 3.4.1. Account statement in the Neocard system   | 0 €                                      |                                      |
| 3.4.2. Paper account statement with a stamp and signature for the period up to 12 months | 3 € up to 20 pages<br>30 € over 20 pages |                                      |
| 3.4.3. Paper account statement with a stamp and signature for the period above 12 months | 5 € up to 20 pages<br>50 € over 20 pages |                                      |
| 3.4.4. Standard reference about account and its balance                                  | 10 €                                     | 30 €                                 |
| 3.4.5. Recommendation letter or non-standard reference                                   | 100 €                                    | 300 €                                |
| <b>3.5. Delivery expenses</b>  | 50 € + actual expenses                   |                                      |

<sup>1</sup> **EEA Resident** - Resident of the countries of the European Economic Area: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.

<sup>2</sup> **Non-EEA Resident** - Resident of the countries which are not the countries of the European Economic Area.



<sup>3</sup> **SEPA transfers** - transfers in Euros to the financial institutions registered in Lithuania or SEPA member states of the European Economic Area: Austria, Belgium, Bulgaria, Czech Republic, Denmark, France, Greece, Estonia, Italy, Ireland, Iceland, Cyprus, Croatia, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden. Andorra, San Marino, Switzerland, United Kingdom, Vatican City State, and Monaco Bank transfers will be processed with shared fees (SHA).

# Pricelist for NeoCard Private

Version 2.0 Valid as of 12.09.2022

| Type of service   | Fee                               |         |
|---|-----------------------------------|---------|
| <b>1. NeoCard Mastercard Debit</b>                              |                                   |         |
| <b>1.1. NeoCard opening, renewing and closing</b>               | Plastic <sup>1</sup>              | Virtual |
| 1.1.1. Monthly maintenance:                                     |                                   |         |
| Active NeoCard - at least one transaction in 12 months          | 0 €                               | 0 €     |
| Inactive NeoCard - no transaction in 12 months                  | 10 €                              | 10 €    |
| 1.1.2. Monthly fee for the second NeoCard                       | 0 €                               | 0 €     |
| 1.1.3. NeoCard delivery   | 10 €                              | n/a     |
| 1.1.4. NeoCard replacing:                                       |                                   |         |
| when replaced before the expiry date                            | 30 €                              | 0 €     |
| when replaced due to expiry date                                | 0 €                               | 0 €     |
| <b>1.2. NeoCard Purchases</b>                                   | Plastic                           | Virtual |
| 1.2.1. Purchase fee for transactions in EUR                     | 0 €                               | 0 €     |
| 1.2.2. Purchase fee for transactions in other currencies        | 0 €                               | 0 €     |
| <b>1.3. Cash withdrawals</b>                                    | Plastic                           | Virtual |
| 1.3.1. ATM withdrawal in euro in EU countries                   | 2% of the amount, min 5 €         | n/a     |
| 1.3.2. ATM withdrawal in a foreign currency in non-EU countries | 3% of the amount, min 5 €         | n/a     |
| 1.3.3. ATM balance inquiry                                      | 5 € per inquiry                   | n/a     |
| 1.3.4. ATM withdrawal limits                                    | 3 000 € daily<br>15 000 € monthly | n/a     |
| <b>1.4. Chargeback request fee</b>                              | 30 €                              |         |

<sup>1</sup> Plastic cards are delivered within the European Economic Area only.

## Plan "Europe"<sup>1</sup>

Version 1.0. Valid as of 12.09.2022

Plan "Europe" is available for Private Customers - EEA residents<sup>2</sup> with temporary or permanent residence permits.

| Type of service                                | Fee            |
|--|----------------|
| <b>1. Account management</b>                   |                |
| 1.1. Personal account opening                  | 0 €            |
| 1.2. Additional account opening                | 0 €            |
| 1.3. Monthly account maintenance               | 0 €            |
| 1.4. Monthly account administration, when you: |                |
| have not logged in to profile in 12 months     | 50 € per month |

| Type of service  | Fee  |         |
|--|--|---------|
| have not initiated at least one transaction in 3 months                                  | 10 € per month                                     |         |
| keep funds on the account after Neocard terminated the Service Agreement                 | 50 € per month                                     |         |
| 1.5. Account balance fee if the total balance exceeds 100 000 EUR                        | 0.1% of the total balance per month                |         |
| 1.6. Interest for unauthorised negative balance (per day)                                | 0.175%   |         |
| 1.7. Account closure initiated by you  | 0 €  |         |
| <b>2. Neocard Digital Channels</b>   |  |         |
| <b>2.1. Neocard App</b>  |  |         |
| 2.1.1. Download and installation   | 0 €  |         |
| 2.1.2. Use of a Neocard App  | 0 €  |         |
| <b>2.2. Neoweb banking solution</b>  |  |         |
| 2.2.1. Neoweb banking solution registration and subscription                             | 0 €  |         |
| 2.2.2. Additional Neoweb banking solution user   | 0 €  |         |
| 2.2.3. Password unlocking or changing user settings                                      | 0 €  |         |
| <b>3. NeoCard Mastercard Debit</b>   |  |         |
| <b>3.1. NeoCard opening, renewing and closing</b>  | Plastic  | Virtual |
| 3.1.1. Monthly maintenance:  |  |         |
| Active NeoCard - at least one transaction in 12 months                                   | 0 €  | 0 €     |
| Inactive NeoCard - no transaction in 12 months   | 10 €   | 10 €    |
| 3.1.2. Monthly fee for the second NeoCard  | 0 €  | 0 €     |
| 3.1.3. NeoCard delivery  | 0 €  | n/a     |
| 3.1.4. NeoCard replacing:  |  |         |
| when replaced before the expiry date   | 30 €   | 0 €     |
| when replaced due to expiry date   | 0 €  | 0 €     |
| <b>3.2. NeoCard Purchases</b>  | Plastic  | Virtual |
| 3.2.1. Purchase fee for transactions in EUR  | 0 €  | 0 €     |
| 3.2.2. Purchase fee for transactions in other currencies                                 | 0 €  | 0 €     |
| <b>3.3. Cash withdrawals</b>   | Plastic  | Virtual |
| 3.3.1. ATM withdrawal in euro in EU countries  | 2% of the amount, min 5 €                          | n/a     |
| 3.3.2. ATM withdrawal in a foreign currency in non-EU countries                          | 3% of the amount, min 5 €                          | n/a     |
| 3.3.3. ATM balance inquiry   | 5 € per inquiry                                    | n/a     |
| 3.3.4. ATM withdrawal limits   | 3 000 € daily                                      | n/a     |
| 3.3.5. NeoCard total spending limits   | 5 000 € monthly                                    | n/a     |
| <b>3.4. Chargeback request fee</b>   | 30 €   |         |
| <b>4. Transfers</b>  |  |         |
| <b>4.1. Transfers within Neocard</b>   |  |         |
| 4.1.1. Transfer between your own accounts  | 0 €  |         |
| 4.1.2. Transfer to another Neocard client  | 0 €  |         |
| <b>4.2. SEPA transfer<sup>3</sup></b>  |  |         |
| 4.2.1. Incoming SEPA transfer  | 0 €  |         |
| 4.2.2. Outgoing SEPA transfer  | 0 €  |         |
| <b>4.3. Cancellation, change and investigation of the transfer</b>                       |  |         |
| 4.3.1. Transfer cancellation in case of our mistake                                      | 0 €  |         |
| 4.3.2. SEPA transfer cancellation, change or investigation                               | 200 € (when sent from the Neocard)                 |         |
| 4.3.3. Written confirmation about a completed transfer                                   | 10 €   |         |
| 4.3.4. Transfer confirmation copy with a stamp and signature                             | 5 €  |         |
| <b>4.4. Account Statement and other information</b>                                      |  |         |
| 4.4.1. Account statement in the Neocard system   | 0 €  |         |
| 4.4.2. Paper account statement with a stamp and signature for the period up to 12 months | 3 € up to 20 pages<br>+ 5 € per page over 20 pages |         |

| Type of service  | Fee  |
|--|--|
| 4.4.3. Paper account statement with a stamp and signature for the period above 12 months | 7 € up to 20 pages<br>+ 5 € per page over 20 pages |
| 4.4.4. Standard reference about account and its balance                                  | 10 €   |
| 4.4.5. Recommendation letter or non-standard reference                                   | 100 €  |
| <b>4.5. Delivery expenses</b>  | 50 € + delivery expenses                           |

<sup>1</sup> **After your temporary or permanent residence permit expires, we will change the Plan “Europe” to the appropriate general Pricelists.**

<sup>2</sup> **EEA Resident** - Resident of the countries of the European Economic Area: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.

<sup>3</sup> **SEPA transfers** in Euros to the financial institutions registered in Lithuania or SEPA member states of the European Economic Area: Austria, Belgium, Bulgaria, Czech Republic, Denmark, France, Greece, Estonia, Italy, Ireland, Island, Cyprus, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden. Andorra, San Marino, Switzerland, United Kingdom, Vatican City State, and Monaco Bank transfers will be processed with shared fees (SHA).