

Pricelist for Private Clients

Version 4.1 Valid as of 01.12.2022

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

Type of service	Fee	
1. Account management	EEA residents¹	Non-EEA residents²
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 initiated at least one transaction in 12 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. Account closure initiated by you	0 €	0 €
2. Neocard Digital Channels		
2.1. Neocard App	EEA residents	Non-EEA residents
2.1.1. Download and installation		0 €
2.1.2. Use of Neocard App		0 €
2.2. Neoweb banking solution		
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 €
3. Transfers		
3.1. Transfers within Neocard	EEA residents	Non-EEA residents
3.1.1. Transfer between your own accounts		0 €
3.1.2. Transfer to another Neocard client		0 €
3.2. SEPA transfer²	EEA residents	Non-EEA residents
3.2.1. Incoming SEPA transfer	0 €	1 €
3.2.2. Outgoing SEPA transfer	0,36 € per transfer	25 € per transfer
3.3. Cancellation, change and investigation of the transfer		
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 €	
3.4. Account Statement and other information		
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 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 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 €
3.5. Delivery expenses		50 € + actual expenses

¹**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.

²**Non-EEA Resident** – Resident of the countries which are not the countries of the European Economic Area.

³**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 2.1 Valid as of 01.12.2022

Type of service	Fee	
1. NeoCard Mastercard Debit		
1.1. NeoCard opening, renewing and closing	Plastic ¹	Virtual
1.1.1. Monthly maintenance:		0 €
1.1.2. NeoCard delivery	10 €	n/a
1.1.3. NeoCard replacing:		
when replaced before the expiry date	30 €	0 €
when replaced due to expiry date	0 €	0 €
1.2. NeoCard Purchases		
1.2.1. Purchase fee for transactions in EUR	0 €	0 €
1.2.2. Purchase fee for transactions in other currencies	0 €	0 €
1.3. Cash withdrawals		
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 15 000 € monthly	n/a
1.4. Denied chargeback request fee	30 €	
1.5. Interest for unauthorized negative balance (per day)	0.175%	

¹ Plastic cards are delivered within the European Economic Area only.

Plan “Europe”¹

Version 1.1. Valid as of 01.12.2022

Plan “Europe” is available for Private Customers - EEA residents² with temporary or permanent residence permits.

Type of service	Fee
1. Account management	
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:	

Type of service	Fee	
have not initiated at least one transaction in 12 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. Account closure initiated by you	0 €	
2. Neocard Digital Channels		
2.1. Neocard App		
2.1.1. Download and installation	0 €	
2.1.2. Use of a Neocard App	0 €	
2.2. Neoweb banking solution		
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 €	
3. NeoCard Mastercard Debit		
3.1. NeoCard opening, renewing and closing	Plastic	Virtual
3.1.1. Monthly maintenance		0 €
3.1.2. NeoCard delivery	0 €	n/a
3.1.3. NeoCard replacing:		
when replaced before the expiry date	30 €	0 €
when replaced due to expiry date	0 €	0 €
3.2. NeoCard Purchases	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 €
3.3. Cash withdrawals	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
3.4. Denied chargeback request fee	30 €	
3.5. Interest for unauthorized negative balance (per day)	0.175%	
4. Transfers		
4.1. Transfers within Neocard		
4.1.1. Transfer between your own accounts	0 €	
4.1.2. Transfer to another Neocard client	0 €	
4.2. SEPA transfer³		
4.2.1. Incoming SEPA transfer	0 €	
4.2.2. Outgoing SEPA transfer	0 €	
4.3. Cancellation, change and investigation of the transfer		
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 €	
4.4. Account Statement and other information		
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 30 € over 20 pages	

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

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

² **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.

³ **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).