

## RATES OF FEES CHARGED BY TRUSTCOM FINANCIAL UAB FOR ITS SERVICES AND OPERATIONS

*Effective as from 01 of April, 2019*

### I. MAINTAINING OF ACCOUNTS

#### 1. Maintaining of accounts for LEGAL PERSONS (BUSINESS)

TRUSTCOM assigns a category to each client and the prices differ according to the PAYMENT PLAN chosen by the client. Payment plans and related fees are assigned below:

<b>1.1. FEES applied to Legal Persons non-resident in Lithuania *</b>				
<b>PAYMENT PLAN</b>	<b>Basic</b>	<b>Standard</b>	<b>Premium</b>	<b>Extra UE</b>
Opening an account	150 Eur	150 Eur	150 Eur	600 Eur
Account management ** (monthly expenses)	20 Eur	40 Eur	80 Eur	100 Eur
Transfers included ***	7	15	31	30
Fee for additional SEPA <sup>1</sup> credit transfers ****	4 Eur	4 Eur	4 Eur	4 Eur
Accrediting incoming payments in EUR	free	free	free	free
Issue of a Debit card	free	free	free	free
Debit card shipping cost*****	50 Eur	50 Eur	50 Eur	50 Eur
<b>1.2. FEES applied to Legal Persons resident in Lithuania</b>				
Opening an account	15 Eur			
Account management (monthly expenses)**	10 Eur			
Accrediting incoming payments in EUR	free			
SEPA credit transfers (outgoing SEPA <sup>1</sup> payments)	0,10 Eur			
Issue of a Debit card	free			
Debit card shipping cost*****	50 Eur			
<b>1.3. FEES applied to ALL LEGAL PERSONS</b>				
Accrediting international incoming payments (incoming SWIFT <sup>2</sup> payments)	12 Eur + 1,5 %	from 0 Eur to 2500 Eur		
	20 Eur + 1,5 %	from 2500 Eur to 12500 Eur		
	1,5 %	over 12500 Eur		
Non SEPA <sup>1</sup> credit transfers (outgoing SWIFT <sup>2</sup> payments)	30 Eur + 2 %			
Maintaining the inactive account <sup>4</sup>	1% a month of the remaining balance			

\* Non-resident is a legal person which is registered outside the Republic of Lithuania.

\*\* Account management includes: maintaining a Bank account (including its closure), Crediting of incoming payments within Trustcom, crediting of incoming payments in Eur.

\*\*\* The number of outgoing payment transfers in a month.

\*\*\*\* Commission fee on each outgoing payment, over the limit of the number of monthly outgoing payments available according to the chosen payment plan.

\*\*\*\*\* Debit card can be sent only by postal delivery service.

## 2. Maintaining accounts for INDIVIDUALS (PERSONAL)

TRUSTCOM assigns a category to each client and prices differ according to the PAYMENT PLAN chosen by the client. The payment plans are described below:

<b>2.1. FEES applied to Individuals non-resident in Lithuania *</b>			
<b>PAYMENT PLAN</b>	<b>Basic</b>	<b>Standard</b>	<b>Premium</b>
Opening an account	50 Eur	50 Eur	50 Eur
Account management (monthly expenses)**	5 Eur	10 Eur	20 Eur
Transfers included ***	3	7	15
Fee for additional SEPA <sup>1</sup> credit transfers ****	2 Eur	2 Eur	2 Eur
Accrediting incoming payments in EUR	free	free	free
Debit card issuing and shipping cost*****	50 Eur	50 Eur	50 Eur
<b>2.2. FEES applied to INDIVIDUALS resident in Lithuania</b>			
Opening an account	free		
Account management (monthly expenses)	1 Eur		
Accrediting incoming payments in EUR	free		
SEPA credit transfers (outgoing SEPA <sup>1</sup> payments)	0,10 Eur		
Issue of a Debit card	free		
Debit card shipping cost*****	50 Eur		
<b>2.3. FEES applied to ALL INDIVIDUALS</b>			
Accrediting international incoming payments (incoming SWIFT <sup>2</sup> payments)	12 Eur + 1,5 %	from 0 Eur to 2500 Eur	
	20 Eur + 1,5 %	from 2500 Eur to 12500 Eur	
	1,5 %	over 12500 Eur	
Non SEPA <sup>1</sup> credit transfers (outgoing SWIFT <sup>2</sup> payments)	30 Eur + 2 %		
Maintaining the inactive account <sup>4</sup>	1% a month of the remaining balance		

\* Non-resident is a person which is registered outside the Republic of Lithuania.

\*\* Account management includes: maintaining a Bank account (including its closure), Crediting of incoming payments within Trustcom, crediting of incoming payments in Eur.

\*\*\* The number of outgoing payment transfers in a month.

\*\*\*\* Commission fee on each outgoing payment, over the limit of the number of monthly outgoing payments available according to the chosen payment plan.

\*\*\*\*\* Debit card can be sent only by postal delivery service.

## II. DEBIT MASTERCARD

<b>Issue of a Debit card</b>	<b>Free</b>
Debit Card issuing and shipping cost *	50 Eur
Debit Card validity (from the date of manufacturing of the card)	3 years
Card administration monthly fee	free of charge
Replacement of a card if it has been lost, damaged, the cardholder forgot the PIN or upon cardholder's request	50 Eur
Card renewal fee upon expiry	free (card shipping costs apply as above)
Blocking of a lost or stolen card	free of charge
Cash withdrawals	0,70 Eur + 2 %
Cash deposit at ATM's <sup>3</sup>	not available
Currency exchange fee when a transaction is made not in euro	2 %
Commission chargeback (when payment is declined)	free
Purchases with card	free
Checking account balance in ATM's <sup>3</sup> (where it is technically possible)	free
Copy of a receipt upon client's request	free
Standard transactions limits:	
Maximum cash withdrawals	1000 Eur per day
Minimum cash withdrawals	10 Eur
Purchases with card limits	5000 Eur per day
Maximum transactions limits	100.000 Eur per month

\* Fee will be charged from the client's Trustcom account at the moment of request of the card

## III. IDENTIFICATION TOOLS (OTP TOKEN)

3.1. Issuance of OTP token	99 Eur
3.2. Replacement of OTP token	99 Eur
3.3. De-blocking of OTP token	free

#### IV. FEES FOR CLIENT CATEGORIES BASED ON THE LIMITS OF PAYMENT OPERATIONS

4. According to the operation limits applied to the Clients, the Clients of Trustcom Financial UAB are assigned one of the following KYC (*Know Your Client*) levels:

KYC LEVEL	DAILY LIMIT	SINGLE OPERATION LIMIT	MONTHLY LIMIT	PRICE
KYC 0	5 000	5 000	10 000	No extra fee charged
KYC 1	50 000	50 000	50 000	No extra fee charged
KYC 2	100 000	100 000	300 000	599,00 EUR/year or 50,00 EUR/month
KYC 3	200 000	200 000	1 000 000	1 599,00 EUR/year or 135,00 EUR/month
KYC 4	300 000	300 000	2 000 000	3 599,00 EUR/year or 300,00 EUR/month
KYC 5	UNLIMITED	UNLIMITED	UNLIMITED	6 500,00 EUR/year or 545,00 EUR/month

5. The commission fee applied is calculated according to the KYC level and indicated in section 4 is not related in any way to the Fees described in sections I and II. It is calculated, where applied, without taking into consideration the Payment Plan chosen by the client.

#### V. ADDITIONAL SERVICES RELATED TO CREDIT TRANSFERS

6. Cancellation* and correction** of credit transfers:	
6.1. Cancellation or correction of the international credit transfer:***	
- when the credit transfer has not been sent out from Trustcom	15 Eur
- when the transfer has been sent out from Trustcom	60 Eur + fees applied by other banks
6.2. Cancellation of the credit transfer SEPA <sup>1</sup> to banks incorporated in Lithuania	8 Eur
7. Confirmations, notices, information:	
7.1. A copy of Trustcom confirmation on executed international credit transfers or a copy of SWIFT <sup>2</sup>	24 Eur per copy
7.2. Investigation on an international credit transfer execution *** at the client's request, and provision of the resulting information****	80 Eur

\* In the case of cancellation of an international credit transfer\*\*\*, its conversion transaction is not revoked.

\*\* Any amendment to the payment order data shall be considered as correction thereof.

\*\*\* International credit transfer - credit transfer non SEPA to banks/credit institutions incorporated in Lithuania, credit transfer SEPA to foreign banks/credit institutions and credit transfers non SEPA to foreign banks/credit institutions.

\*\*\*\* The fee shall not be applied if credit transfer from a natural person's Trustcom account has been executed in the currency of the SEPA Member state to the SEPA Member state and the client's request is reasonable, i.e. the transfer in question has failed or has been executed improperly.

**VI. INFORMATION ON ACCOUNTS\***

8.1. A copy of an account statement downloaded by the client from his Online banking	free of charge
8.2. A copy of the account statement when closing the account by client's request	free of charge
8.3. A copy of a one-time account statement for a period indicated by the client, sent by Trustcom via e-mail**	4 Eur for a statement of one day
	20 Eur for a statement of one month
	30 Eur for a statement of one quarter
	50 Eur for a statement of one year
8.4. A copy of a one-time account statement for a period indicated by the client, sent by Trustcom via postal service within the Republic of Lithuania**	6 Eur for a statement of one day
	25 Eur for a statement of one month
	40 Eur for a statement of one quarter
	60 Eur for a statement of one year
8.5. A copy of a one-time account statement for a period indicated by the client, sent by Trustcom via postal service foreign countries**	12 Eur for a statement of one day
	50 Eur for a statement of one month
	80 Eur for a statement of one quarter
	200 Eur for a statement of one year
8.6. A copy of a one-time account statement for a period indicated by the client, sent by Trustcom via e-mail or postal service, when the client's account was closed by the decision of Trustcom	500 Eur

\* Account statements are issued only in English

\*\* When the client's Trustcom account has not been closed

## VII. OTHER SERVICES

9. Processing of documents:	
9.1. Executed transaction search request in the Trustcom information system*	4 Eur per search
9.2. Sending of documents:	
- to a foreign country by registered postal service	4 Eur per page, minimum 12 Eur
- by courier	12 Eur + the courier's fees
- within Lithuania by regular postal service	1 Eur per page, minimum 4 Eur
- within Lithuania by registered postal service	1 Eur per page, minimum 8 Eur
- by e-mail	2 Eur per page
9.3. Certification of documents with signatures and /or seals	Free of charge
9.4. Acceptance of the client's request to conduct search of documents in Trustcom archives:	
- for Individuals	8 Eur
- for Legal persons	20 Eur
9.5. Issuance of references about opened and closed accounts and their balances*:	
- in the Lithuanian language	10 Eur per reference
- in the English language	18 Eur per reference
- in the Lithuanian language drafted within 1 business day	20 Eur per reference
- in the English language drafted within 1 business day	30 Eur per reference
9.6. References issued to auditors	80 Eur per reference in the Lithuanian language 100 Eur per reference in the English language
9.7. Recommendations	60 Eur per reference in the Lithuanian language 80 Eur per reference in the English language
9.8. Other references and notifications/notes/notices	from 60 Eur per page
9.9. Any reference drafted within 1 business day	60 Eur extra
10. The reviewing of documents for complex clients <sup>5</sup> and/ or clients with higher risk business activity <sup>6</sup>	300 Eur
11. Contractual penalty for failing to provide documentation within the deadline indicated by Trustcom	100 Eur for Individuals 200 Eur for Legal persons

\*The fees are not applied in the cases indicated by the Laws of the Republic of Lithuania where the information must be provided free of charge.

## VIII. ADDITIONAL INFORMATION

### 12. **Fee applies to every account held by the client.**

11. <sup>1</sup> **SEPA** (*Single Euro Payments Area*) – is single euro payment area approved and regulated by the European Commission.
13. <sup>2</sup> **SWIFT** (Society for Worldwide Interbank Financial Telecommunication) – transfers in other currencies and/ or Euro payments to banks/credit institutions in countries outside the EEA or SEPA.
14. <sup>3</sup> **ATM** – automated teller machine is an electronic telecommunications device that enables clients of financial institutions to perform financial transactions, such as cash withdrawals, deposits, funds transfers, or account information inquiries, at any time and without the need for direct interaction with bank staff.
15. <sup>4</sup> **Maintaining the inactive account** – applies to clients who perform 0 transactions in their Trustcom account during the period of three months.
16. <sup>5</sup> **Complex clients** are Legal persons with complex ownership structure: where Ultimate beneficial owner (-s) are indirect shareholder (partner, member, trustee etc.)
17. <sup>6</sup> **List of the Clients with higher risk business activity**: crypto currency exchange, Forex, ICOs, high value dealers (artefacts and antiquities, gold and diamonds etc.), accountancy, auditing, tax advisors, independent legal professionals, notary services, public procurement, real estate investment, management, construction, healthcare, pharmaceutical, casinos, gaming machines and poker, lotteries, online gambling, betting, IT, software management and solutions, arms trade and defence.
18. Relevant fee will be charged from the client's Trustcom account.
19. Fee and transactions limits may be changed upon individual client's requests.