

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

Effective as from 06. October, 2020

### I. THE LIST OF THE MOST TYPICAL SERVICES RELATED TO THE PAYMENT ACCOUNT

	<b>The service related to the payment account</b>	<b>The definition of the service related to the payment account</b>
1.1.	Account management/administration	The provider of the account administers the account opened for the Client.
1.2.	Provision/issue of a prepaid payment card	The provider of the account provides a payment card linked to the Client's payment account. Each amount payed using the payment card is immediately debited from the Client's account.
1.3.	Cash withdrawal	The Client withdraws cash from his / her card balance.
1.4.	SEPA credit transfer	According to the order of the Client, the provider of the account transfers the funds from the Client's account to another account. The funds are transferred in euros to the accounts opened in the countries which are part of SEPA.
1.5.	Non SEPA credit transfer	According to the order of the Client, the provider of the account transfers the funds from the Client's account to another account. The funds are transferred in currency other than euros or the transfer is made to an account opened in countries which are not part of SEPA.
1.6.	Crediting incoming payments in euros	The provider of the account credits to the Client's account the payments in euros, received from the accounts opened in the countries which are part of SEPA.
1.7.	Crediting incoming international payments	The provider of the account credits the incoming payments in currencies other than euros or from accounts opened in countries which are not part of SEPA.

### II. MAINTAINING OF ACCOUNTS

#### 2.1. Account management 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 listed below:

<b>2.1.1. FEES applied to Legal Persons registered not 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
Opening an additional account (additional accounts)	free	free	free	free
Account management * (monthly expenses)	20 Eur	40 Eur	80 Eur	100 Eur
SEPA credit transfers included in the monthly fee (units per month)	7	15	31	30
Fee for additional SEPA <sup>1</sup> credit transfers **	4 Eur	4 Eur	4 Eur	4 Eur

Fee for instant transfer (SEPA Instant) <sup>2</sup>	5 Eur	5 Eur	5 Eur	5 Eur
Accrediting incoming payments in EUR	free	free	free	free
Issue/provision of a prepaid payment card	free	free	free	free
Prepaid payment card shipping expenses (the card is sent only by postal delivery service)	50 Eur	50 Eur	50 Eur	50 Eur

### 2.1.2. FEES applied to Legal Persons registered in Lithuania

Opening an account	15 Eur
Opening an additional account (additional accounts)	free
Account management (monthly expenses) *	10 Eur
Accrediting incoming payments in EUR	free
SEPA credit transfers	0,10 Eur
Fee for instant transfer (SEPA Instant) <sup>2</sup>	5 Eur
Issue/provision of a prepaid payment card	free
Prepaid payment card shipping expenses (the card is sent only by postal delivery service)	free

### 2.1.3. FEES applied to ALL LEGAL PERSONS

Accrediting international incoming payments (incoming SWIFT <sup>3</sup> payments)	12 Eur + 1,5 %	payments from 0 Eur to 2500 Eur
	20 Eur + 1,5 %	payments from 2500 Eur to 12500 Eur
	1,5 %	payments over 12500 Eur
International credit transfers (outgoing SWIFT <sup>3</sup> payments)	30 Eur + 2 %	
Closing the account at the Client's request <sup>4</sup>	5 % from the funds in the Client's account	
Redemption of electronic money in excess of applicable monthly limits <sup>5</sup>	5 % from the amount in excess of applicable monthly limit to the Client	
Maintaining inactive account <sup>6</sup>	5 % a month from the funds in the Client's account	
Storage of funds <sup>7</sup>	5 % a month from the funds in the Client's account	

\* Account management includes: administrating the bank account (including its closure), crediting incoming payments within Trustcom System, crediting incoming payments in Eur. Applicable to each account of the Client.

\*\* Commission fee on each SEPA credit transfer, over the limit of the number of monthly SEPA credit transfers available according to the chosen payment plan.

## 2.2. Account management for PHYSICAL PERSONS (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>2.2.1. FEES applied to PHYSICAL PERSONS 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
Opening an additional account (additional accounts)	free	free	free
Account management (monthly expenses) *	20 Eur	40 Eur	80 Eur
SEPA credit transfers included in the monthly fee (units per month)	3	7	15
Fee for additional SEPA <sup>1</sup> credit transfers **	2 Eur	2 Eur	2 Eur
Fee for instant transfer (SEPA Instant) <sup>2</sup>	5 Eur	5 Eur	5 Eur
Accrediting incoming payments in EUR	free	free	free
Issuing/provision of a prepaid payment card	free	free	free
Prepaid payment card shipping expenses (the card is sent only by postal delivery service)	50 Eur	50 Eur	50 Eur
<b>2.2.2. FEES applied to PHYSICAL PERSONS 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		
Fee for instant transfer (SEPA Instant) <sup>2</sup>	5 Eur		
Issuing/provision of a prepaid payment card	free		
Prepaid payment card shipping expenses (the card is sent only by postal delivery service)	free		
<b>2.2.3. FEES applied to ALL PHYSICAL PERSONS</b>			
Accrediting international incoming payments (incoming SWIFT <sup>3</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>3</sup> payments)	30 Eur + 2 %		

Closing the account at the Client's request <sup>4</sup>	5 % from the funds in the Client's account
Redemption of electronic money in excess of applicable monthly limits <sup>5</sup>	5 % from the amount in excess of applicable monthly limits to the Client
Maintaining inactive account <sup>6</sup>	5 % a month from the funds in the Client's account
Storage of funds <sup>7</sup>	5 % a month from the funds in the Client's account

\* Account management includes: administrating the bank account (including its closure), crediting incoming payments within Trustcom System, crediting incoming payments in Eur. Applicable to each account of the Client.

\*\* Commission fee on each SEPA credit transfer over the limit of the number of monthly SEPA credit transfers available according to the chosen payment plan.

### III. MASTERCARD PREPAID PAYMENT CARD

<b>Issuing/provision of a prepaid payment card</b>	<b>Free</b>
Card shipping expenses (the card is sent only by postal delivery service) *	50 Eur
Prepaid payment 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 Client's request	50 Eur
Card renewal fee upon expiry	free (card shipping costs apply as above)
Blocking a lost or stolen card	free of charge
Cash withdrawals from ATM's <sup>8</sup>	0,70 Eur + 2 %
Cash deposit at ATM's <sup>8</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>8</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

### IV. IDENTIFICATION TOOLS (OTP TOKEN)

4.1. Issuance of OTP token	99 Eur
4.2. Replacement of OTP token	99 Eur
4.3. De-blocking of OTP token	free

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

5.1. 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:

5.1.1. For the Clients with the accounts of physical persons (Personal):

<b>KYC LEVEL</b>	<b>DAILY LIMIT</b>	<b>SINGLE OPERATION LIMIT</b>	<b>MONTHLY LIMIT</b>	<b>PRICE</b>
KYC 0	500	500	500	No extra fee charged
KYC 1	5 000	5 000	10 000	No extra fee charged
KYC 2	10 000	10 000	50 000	99,00 EUR/ year
KYC 3	100 000	100 000	300 000	599,00 EUR/year
KYC 4	200 000	200 000	500 000	1 599,00 EUR/year
KYC 5	300 000	300 000	1 000 000	3 599,00 EUR/year or

5.1.2. For the Clients with the accounts of legal persons (Business)

<b>KYC LEVEL</b>	<b>DAILY LIMIT</b>	<b>SINGLE OPERATION LIMIT</b>	<b>MONTHLY LIMIT</b>	<b>PRICE</b>
KYC 0	2 500	2 500	5 000	No extra fee charged
KYC 1	10 000	10 000	50 000	No extra fee charged
KYC 2	100 000	100 000	300 000	599,00 EUR/year or 150,00 EUR/month
KYC 3	200 000	200 000	1 000 000	1 599,00 EUR/year or 250,00 EUR/month
KYC 4	300 000	300 000	2 000 000	3 599,00 EUR/year or 500,00 EUR/month
KYC 5	UNLIMITED	UNLIMITED	UNLIMITED	6 500,00 EUR/year or 800,00 EUR/month

5.2. The commission fee applied is calculated according to the KYC level and the rates indicated in section V are not related in any way to the rates described in section II and other sections. It is calculated, where applicable, without taking into consideration the Payment Plan chosen by the Client.

## VI. ADDITIONAL SERVICES RELATED TO CREDIT TRANSFERS

6.1. Cancellation* and correction** of credit transfers:	
6.1.1. Cancellation or correction of an international credit transfer: ***	
- when the credit transfer has not been sent out from Trustcom yet	15 Eur
- when the transfer has already been sent out from Trustcom	60 Eur + fees applied by other banks
6.1.2. Cancellation of a SEPA <sup>1</sup> credit transfer to banks incorporated in Lithuania	8 Eur
6.2. Confirmations, notices, information:	
6.2.1. A copy of Trustcom confirmation on executed international credit transfers or a copy of SWIFT <sup>3</sup>	24 Eur per copy
6.2.2. Investigation on an international credit transfer execution at the Client's request, and provision of the resulting information****	80 Eur
6.3. Returning the funds when the Payment Order can not be executed and the funds can not be credited to the beneficiary's account	free

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

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

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

\*\*\*\* Trustcom may charge the commission fee for provision of this kind of notices, if the refusal to execute a Payment Order has an objective background.

## VII. INFORMATION ON ACCOUNTS\*

7.1. A copy of an account statement downloaded by the Client from his / her Online banking	free of charge
7.2. A copy of the account statement when closing the account by the Client's request	free of charge
7.3. A copy of a one-time copy of account statement for a period indicated by the Client, sent by Trustcom via e-mail, when the account of the Client has not been closed	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
7.4. A copy of a one-time copy of account statement for a period indicated by the Client, sent by Trustcom via postal service within the Republic of Lithuania, when the account of the Client has not been closed	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

7.5. A copy of a one-time copy of account statement for a period indicated by the Client, sent by Trustcom via postal service to foreign countries, when the account of the Client has not been closed	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
7.6. A one-time copy of the 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

## VIII. OTHER SERVICES

8.1. Processing of documents:	
- executed transaction search request in the Trustcom information system*	4 Eur per search
8.2. Sending 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
8.3. Certification of documents with signatures and /or seals	free of charge
8.4. Acceptance of the Client's request to conduct search of documents in Trustcom archives:	
- for Physical persons	8 Eur
- for Legal persons	20 Eur
8.5. 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
8.6. References issued to auditors	80 Eur per reference in the Lithuanian language 100 Eur per reference in the English language
8.7. Recommendations	60 Eur per reference in the Lithuanian language 80 Eur per reference in the English language
8.8. Other references and notifications/letters	from 60 Eur per page

8.9. Any reference drafted within 1 business day	60 Eur extra
8.10. Reviewing documents for complex Clients <sup>9</sup> and/ or Clients with higher risk business activity <sup>10</sup>	300 Eur
8.11. Contractual penalty for Client avoiding to collaborate or failing to provide documentation within the deadline indicated by Trustcom	3% from the turnover of last three months in the Client's account

\*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.

## IX. ADDITIONAL INFORMATION

### 9.1. **The commission fees apply to each account of the Client.**

9.2. <sup>1</sup> **SEPA** (*Single Euro Payments Area*) – is a payment-integration initiative of the European Union for simplification of bank transfers denominated in euro. As of 2020, there are 36 members in SEPA, consisting of 27 member states of the European Union, 4 member states of the European Free Trade Association (Iceland, Liechtenstein, Norway and Switzerland), and the United Kingdom. Some countries participate in the technical schemes: Andorra, Monaco, San Marino, and Vatican City.

9.3. <sup>2</sup> **Instant transfers (SEPA Instant)** are executed only in [EEA countries](#) and only if the Beneficiary's bank is connected to the [SEPA Instant](#) system. The transfer reaches the Beneficiary's payment service provider in less than one minute. It is possible to transfer with SEPA Instant up to EUR 100,000. Payment transfers exceeding EUR 100,000 are executed as standard payment transfers.

9.4. <sup>3</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.

9.5. <sup>4</sup> Fee for **closing the account** applies to the Clients, who had used their Trustcom account for less than 6 months.

9.6. <sup>5</sup> **Redemption of electronic money in excess of applicable monthly limits** – applies when the amount of funds in the Client's account and to be redeemed exceeds the limits of payment transactions applicable to the Client at the time of electronic money redemption (Clause 2.19 of Account Opening Rules).

9.7. <sup>6</sup> **Maintaining inactive account** – applies to the Clients who perform zero transactions in their Trustcom account during the period of twelve months.

9.8. <sup>7</sup> **Storage of funds** – storing the Client's funds in Trustcom account when the Business Relation with the Client has been closed (Clause 2.17 of Account Opening Rules).

9.9. <sup>8</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.

9.10. <sup>9</sup> **Complex Clients** are Legal persons with complex ownership structure: where Ultimate beneficial owner (-s) are indirect shareholder(-s) (partner(-s), member(-s), trustee(-s) etc.)

9.11. <sup>10</sup> **List of the Clients with higher risk business activity:** crypto currency exchange, Forex, ICOs, high value assets 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 etc.

9.12. Relevant fee will be charged from the Client's Trustcom account.