



**Private clients** commission fees:

<b>Commission fees</b>	<b>Explanation</b>
<b>Minimum monthly</b> commission fee	Fee applied monthly by counting a difference between paid transaction and balance fees and minimum monthly fee.*
<b>Transaction</b> commission fee	The fee paid every moment by processing an internal or external payment.
<b>Balance</b> commission fee (EEA ant other countries)	Fee applied monthly by counting a yearly interest rate for account balance.
<b>Administration</b> commission fee	One time fee charged to cover administrative costs incurred by client requirements. (e.g. account confirmation letter, payment confirmation note and etc.)

*\*If the client in his personal account always has 1000 EUR balance and he pays the 0,83 EUR for the balance commission fee, his monthly commission fee for account maintenance according to the agreed contract is 5 EUR/ month then the 4,17 EUR minimum monthly commission fee will be applied for the client. Or if a client in his personal account always has 20 000 EUR balance and he pays the 16,98 EUR for the balance fee and his monthly commission fee for the account maintenance according to the agreed contract is 15EUR/ month then in this case the only commission fee which will be applied is the balance commission fee for 16,98 EUR.*

## Business clients commission fee

Commission fees	Explanation
<b>Account processing</b> commission fee	The account processing fee is for the preliminary verification of the submitted documents and the assessment of their compliance with the legal acts of the Republic of Lithuania. This commission fee is deducted after the client completes the KYC (Know your client) form and is not refundable.
<b>Minimum monthly</b> commission fee (EEA clients)	Fee applied monthly by counting a difference between paid transaction and balance fees and minimum monthly fee.*
<b>Transaction</b> commission fee (EEA)	Send SEPA transfers <hr style="width: 50%; margin: 5px auto;"/> Receive SEPA transfers
<b>Balance</b> commission fee (EEA and other countries)	Fee applied monthly by counting a yearly interest rate for account balance.
<b>Administration</b> commission fee	One time fee charged to cover administrative costs incurred by client requirements. (e.g. account confirmation letter, payment confirmation note and etc.)

*\*If the client in his business account always has 100 000 EUR balance and he pays the 63,69 EUR for the balance commission fee and the final transactions commission fees are 40 EUR and his monthly commission fee for account maintenance according to the agreed contract is 100 EUR/ month then the client has to pay 103,69 EUR per month for our services and the minimum monthly commission fee will be not deducted. Or if the client in his business account always has 100 000 EUR balance and he pays 63,69 EUR for the balance commission fee and the final transaction commission fees are 100EUR/month and the commission fee for account maintenance according to the agreed contract is 300 EUR/ month then the client has to pay 136,31 EUR commission fees which consist of balance, transactions, and minimum monthly commission fee.*