

PRICE LIST

Legal person account

Each client category is assigned to a different price level. Business account categories are designed below.

Client categories

Category L1	Category L2	Category L3
<ul style="list-style-type: none"> EEA based; low risk and clear business activities; simple one-layer shareholder structure. 	<ul style="list-style-type: none"> EEA based; complex ownership structure; compliance intensive. 	<ul style="list-style-type: none"> non-EEA based; higher risk business activities.

Explanations

EEA countries: Austria, Belgium, Bulgaria, Croatia, Republic of 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 and the UK.

EEA based means that the company is incorporated and registered in EEA.

Compliance intensive means that such client requires relatively more time and effort for the UAB Nandi Finance to assess and manage compliance risk on an ongoing basis.

Higher risk business activities might include: financial services, organization and execution of lotteries, gambling businesses, high value dealers (artefacts and antiquities, gold and diamonds, other), legal services, notary activities, accountancy, auditing, real estate trade; organization and conduct of auctions, trade in oil products, wholesale of alcoholic beverages and alcohol products, tobacco products, pharmaceutical activities, etc. (Institution remains the right to add other business activities which it considers to be higher risk in nature.)

The final decision on the Category assignment depends on the Institution. The principles indicated above to determine the category apply in most of the cases, but exceptions might be applied. Individual pricing list might be applied for non – standard business cases. In such case, the Customer will be presented with individual pricing list for its account before the pre-approval fee is collected.

Payment processing times for SEPA payments

Time of payment submission through the online banking	Preliminary payment receipt time during the business day
Before 9:00 AM EEST	Same day after 11:15 AM EEST
9:01 AM – 11:30 AM EEST	Same day after 13:45 PM EEST
11:31 AM – 14:00 PM EEST	Same day after 16:15 PM EEST
14:01 PM – 16:00 PM EEST	Same day after 17:45 PM EEST
16.01 PM EEST	Next business day after 11:15 AM EEST

Please note that business days exclude weekends, Good Friday and Public Holidays in Lithuania. Preliminary payment receipt times will be affected on non-business days.

Legal person account Category L1 price list:

Fee	Category L1	
Application processing fee	0 €	
Monthly account maintenance fee	50 €	
Minimum subscription period (months / total EUR)	6 months	300 €
Incoming/Outgoing internal transfers (rate / rate% / min rate)	0,0 %	0 €
Incoming SEPA (rate / rate% / min rate)	0,1 %	min 3 €
Outgoing SEPA (rate / rate% / min rate)	0,1 %	min 3 €
Incoming International Money Transfer (rate / rate% / min rate)	not yet available	
Outgoing International Money Transfer (rate / rate% / min rate)	not yet available	
Balance fee (applied for EUR accounts)*	0,5 %	
OTHER APPLICABLE FEES		
Fee for refund when payment cannot be credited to the account of the recipient (e.g. due to incorrect payment data)	30 € + actual bank fees	
SEPA/ International Money Transfer cancellation, investigation, etc.	50 € + actual bank fees	
Bank letters (e.g. Reference Letters, Letters to Auditors, etc.)	50 €	
Payment confirmation	10 €	

* fees for foreign currency accounts will be determined before provision of service for particular currency

Legal person account Category L2 price list:

Fee	Category L2	
Application processing fee	0 €	
Monthly account maintenance fee	200 €	
Minimum subscription period (months / total EUR)	6 months	1200 €
Incoming/Outgoing internal transfers (rate / rate% / min rate)	0,0%	0 €
Incoming SEPA (rate / rate% / min rate)	0,1%	min 3 €
Outgoing SEPA (rate / rate% / min rate)	0,2%	min 3 €
Incoming International Money Transfer (rate / rate% / min rate)	not yet available	
Outgoing International Money Transfer (rate / rate% / min rate)	not yet available	
Balance fee (applied if average monthly account balance is over EUR 100 000 (or equivalent))*	0,5 %	
OTHER APPLICABLE FEES		
Fee for refund when payment cannot be credited to the account of the recipient (e.g. due to incorrect payment data)	30 € + actual bank fees	
SEPA/ International Money Transfer cancellation, investigation, etc.	50 € + actual bank fees	
Bank letters (e.g. Reference Letters, Letters to Auditors, etc.)	50 €	
Payment confirmation	10 €	

* fees for foreign currency accounts will be determined before provision of service for particular currency

Legal person account Category L3 price list:

Fee	Category L3	
Application processing fee	min 2000 €	
Monthly account maintenance fee	200 €	
Minimum subscription period (months / total EUR)	6 months	min 1200 €
Incoming/Outgoing internal transfers (rate / rate% / min rate)	0,0%	0 €
Incoming SEPA (rate / rate% / min rate)	0,2%	min 3 €
Outgoing SEPA (rate / rate% / min rate)	0,3%	min 3 €
Incoming International Money Transfer (rate / rate% / min rate)	not yet available	
Outgoing International Money Transfer (rate / rate% / min rate)	not yet available	
Balance fee (applied if average monthly account balance is over EUR 100 000 (or equivalent))*	0,5%	
OTHER APPLICABLE FEES		
Fee for refund when payment cannot be credited to the account of the recipient (e.g. due to incorrect payment data)	30 € + actual bank fees	
SEPA/ International Money Transfer cancellation, investigation, etc.	50 € + actual bank fees	
Bank letters (e.g. Reference Letters, Letters to Auditors, etc.)	50 €	
Payment confirmation	10 €	

* fees for foreign currency accounts will be determined before provision of service for particular currency

Glossary of standardized terms

Account maintenance

Operating the account for the use by the client. Depending on the exact client category, Account maintenance fee might be charged before activating account.

Application processing

Service provider reviews application for account opening, provided information and documentation.

Application processing fee

Before we can start the review of your application initial transfer of an amount indicated in a price list or provided directly to the applicant might be applied. Application processing fee covers revision of an application and account opening. In case the application is approved, and the account is opened the application processing fee will be deducted from the initial transfer and the remaining funds will be made available in your Nandi Pay account. Fee is not refundable even if UAB Nandi Finance after revision rejects to open an account.

Instructions for sending the application processing fee:

SEPA payments

Beneficiary name: UAB Nandi Finance

IBAN account no: LT143450000000000002

BIC – SWIFT code: UANILT22

Financial Institution Name: UAB Nandi Finance

Financial institution address: A. Tumėno g. 4, LT-01109 Vilnius

Payment details: Application processing fee for [applicant's full name].

Application processing

Service provider reviews application for account opening, provided information and documentation.

Balance fee

A fee charged for exceeding average monthly balance (shown in the pricing or agreed separately). Fee is charged on a monthly basis based on the percentage shown in the pricing schedule or agreed separately.

Internal transfer

Transfer between Nandi Pay clients.

Incoming SEPA

Service provider credits the received payments to the customer's account. Euros are transferred from the accounts opened with SEPA member financial institutions.

Institution

UAB Nandi Finance

Outgoing SEPA

Service provider transfers money on the instruction of the customer from the customer's account to another account. Euros are transferred to accounts opened with SEPA member financial institutions.

Incoming international money transfer

The service provider credits the received payments to the customer's account. Includes all other payment types, payers' countries and transfer currencies excluding euros transferred via SEPA scheme. Final scope of available services depends on UAB Nandi Finance and will be provided to customers upon request.

Outgoing international money transfer

The service provider transfers money on the instruction of the customer from the customer's account to another account. Includes all other payment types, receivers' countries and transfer currencies excluding euros transferred via SEPA scheme. Final scope of available services depends on Nandi Finance decisions and will be provided to customers upon request.

SEPA

The Single Euro Payments Area (SEPA) is a payment-integration initiative of the European Union for simplification of bank transfers denominated in euro. The geographical scope of the SEPA schemes currently covers 36 countries and territories: the 27 EU Member States plus United Kingdom, Iceland, Norway, Lichtenstein, Switzerland, Monaco, San Marino, Andorra and Vatican City State/Holy See.

Payment confirmation

A signed and stamped document issued by the service provider that confirms successful payment completion.