

# PRICE LIST

## Natural Person account

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

### Client categories

Category P1	Category P2	Category P3
<ul style="list-style-type: none"> <li>▪ EEA residents;</li> <li>▪ no individual business activities;</li> <li>▪ no risk enhancing factors.</li> </ul>	<ul style="list-style-type: none"> <li>▪ EEA residents;</li> <li>▪ compliance intensive</li> </ul>	<ul style="list-style-type: none"> <li>▪ non-EU or EEA residents;</li> <li>▪ compliance intensive.</li> </ul>

### 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.

Compliance intensive shall mean a person who is an owner of multiple businesses, holds high office positions, is a high net worth individual, a Politically exposed person, operates under individual business/freelance certificate, has a need for higher than standard permanent limits and activities of such person require relatively more time and effort to assess and manage compliance risk on an ongoing basis.

The final decision on the Category assignment depends on the Institution. The principles indicated in Client categories section to determine the category apply in most of the cases, however exceptions may 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.

## Personal account Category P1 price list:

Fee	Category P1
Application processing fee	0 €
Monthly account maintenance fee	0 €
Minimum subscription period (months / total EUR)	0 €
Incoming/Outgoing internal transfers (rate / rate% / min rate)	0 €
Incoming SEPA (rate / rate% / min rate)	1 €
Outgoing SEPA (rate / rate% / min rate)	1 €
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.)	10 €
Payment confirmation	10 €

\* depends on actual interbank rate for each specific currency

## Personal account Category P2 price list:

Fee	Category P2	
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 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 €	

\* depends on actual interbank rate for each specific currency

## Personal account Category P3 price list:

Fee	Category P3	
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)	0,2%	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 €	

\*depends on actual interbank rate for each specific 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].

### 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

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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

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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

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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

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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

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