

## ADVANCED COMMISSIONS

<b>ACCOUNT OPENING</b>		
	<b>BUSINESS</b>	<b>CONSUMER</b>
Account opening fee	Free	Free
The commission for the review of the documents and application processing. The commission is paid in advance and is not refundable in case of a negative decision or in case of non-provision of the requested information and / or documents.	EUR 1,000	Free
The commission for the urgent review of the documents for an opening of an account within 48 hours of submission of the complete documentation to Walleto. The commission is payable in advance and is not refundable in the event of a negative decision or failure to submit the requested information and / or documents.	EUR 2,000	EUR 50
Opening of an additional payment account	EUR 100	EUR 25
<b>SERVICE AND MAINTENANCE OF THE ACCOUNT</b>		
	<b>BUSINESS</b>	<b>CONSUMER</b>
Account balance fee	-0.5% per annum*	-0.5% per annum*
Account termination fee	EUR 50**	Free / EUR 25**
Inactive account maintenance fee***	EUR 50	EUR 25
<b>Account statement</b>		
Account statement for the period up to one year	EUR 10	EUR 10
Account statement for the period more than one year	EUR 20	EUR 10
Closed account statement	EUR 50	EUR 25
<b>Enquiries</b>		
Confirmation letter about an existence of an account, account balance	EUR 50	EUR 10
Provision of the information upon request to the audit	EUR 100 for legal entities / EUR 50 for individual entrepreneurs	N/A
Provision of payment account or merchant account statement upon the Client's request	EUR 20	EUR 20
Additional fee for the urgent response (within two business hours from the moment of the submission of the	EUR 50	EUR 50

request)		
Data change in the Client profile	EUR 50	EUR 50
Other enquiries upon the Client's request	EUR 50	EUR 25
Dispatch of the documents by post	EUR 20 +actual costs	EUR 20 +actual costs
Issuing copies of archived documents	EUR 50	EUR 25
<b>Execution of the orders issued by the law enforcement authorities</b>		
Acceptance to execute the acts issued by the law enforcement authorities	EUR 25	EUR 25
Execution of the orders issued by the law enforcement authorities	EUR 25+fee in accordance with the payment rates	Free
SWIFT correspondence from the Bank of Lithuania	EUR 20	EUR 20
<b>PAYMENTS</b>		
	<b>BUSINESS</b>	<b>CONSUMER</b>
<b>Incoming payments to the payment account in Walleto in EUR</b>		
Incoming SEPA payments	EUR 5	EUR 1
Incoming Non-SEPA payments	EUR 10	EUR 5
Additional fee for incoming payments when processed by a payment service provider other than Walleto (in the context of acquiring of payments)	0.5%-1% To be agreed on an individual basis	N/A
Internal payments	EUR 1	EUR 1
<b>Outgoing payments to another payment service provider</b>		
SEPA payments	EUR 20	EUR 5
Non-SEPA payments	EUR 60	EUR 60
<b>Additional services</b>		
Investigation, cancellation and modification of conditions of outgoing payment, investigation of the expected and incoming payment	EUR 150 +actual costs	EUR 150 +actual costs
Issuance of the certified SWIFT copy to the Client	EUR 10	EUR 10
Cancellation of internal payment to the Client	EUR 25	EUR 25
Return of an incoming payment upon the Client's request	EUR 25	EUR 25
<b>Processing of payments</b>		
Incoming payment processing with inaccurate details of the payee (beneficiary)	EUR 25	EUR 25
Non-cash currency exchange	In accordance with Walleto approved exchange rate, without any commission	

<b>CARD ISSUING AND MANAGEMENT</b>		
	<b>BUSINESS</b>	<b>CONSUMER</b>
Issuing of a virtual card	EUR 5	Free
Issuing of a plastic card	EUR 10	Free
Card delivery (N/A for virtual cards)	EUR 5	Free
Monthly service commission per card	EUR 5	Free
ATM balance enquiry	EUR 0.70	Free
ATM disbursement	EUR 2.50+1.6%	EUR 1+0.5%
POS transaction	Free	Free
Account funding (card-to-card) fee	EUR 1.50	EUR 0.50
FX mark up****	3%	1%
Chargeback handling fee per one chargeback	EUR 20	Free
<b>ACQUIRING*****</b>		
	<b>BUSINESS</b>	<b>CONSUMER*****</b>
<b>Transaction cost</b>		
Rate	From 1.5% Transaction fee for EU card  From 2.9% Transaction fee for non-EU card	N/A
Fixed cost	Subject to individual agreement	N/A
Refund and reversal fee	EUR 0.50	N/A
Chargeback processing fee	From EUR 50	N/A
VISA's Rapid Dispute Resolution (RDR) Service*****	EUR 5	N/A
MasterCom Collaboration fee*****	EUR 35	N/A
Onboarding fee per MID	From EUR 50	N/A
Monthly monitoring fee	From EUR 10	N/A
MODEL How Deposit and Pay-outs will be made	0-10% From monthly turnover on 180 days – rolling service	N/A
MODEL How Pay-out will be freezed and released	Subject to	N/A

	individual agreement	
<b>Settlement</b>		
SEPA payments	EUR 30 for payments in EUR	N/A
Non-SEPA payments	EUR 60 for payments in EUR	N/A
Card issuance products (distribution, co-brand, BIN-sponsorship)	Subject to an individual agreement	N/A

**\*The commission is calculated daily for the actual balance of funds in the account at the end of the day by applying the following formula:  $account\ balance * 0.5\% / 360$ . The commission is charged monthly at the last day of the month.**

**\*\*In accordance with Clause 10.2 of the General Terms and Conditions, we are entitled to charge the Client an Account termination fee if the Client is a Consumer and/or a Business Client that we consider to be a low or medium risk and the Client initiates the termination of the Contract for Payment Services within 6 (six) months of the conclusion of the Contract. We are also entitled to apply this fee in accordance with Clause 10.3 of the General Terms and Conditions, i.e. in all cases where we consider the Business Client to be high risk.**

**\*\*\*In accordance with Clause 10.8 of the General Terms and Conditions we are entitled to charge the Client with an Inactive account maintenance fee if the account has not been active more than 12 (twelve) months. Please note that the fee shall be calculated on a monthly basis.**

**\*\*\*\*Applicable only for the transactions in non-EUR currencies.**

**\*\*\*\*\*Due to the nature and essence of the service the acquiring of payments is provided to Business Clients only.**

**\*\*\*\*\*Valid from 13 October 2023.**