

STANDARD COMMISSIONS

ACCOUNT OPENING		
	BUSINESS	CONSUMER
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.	Free	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 Walletto. 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 50	EUR 20
Opening of an additional payment account	Free	Free
SERVICE AND MAINTENANCE OF THE ACCOUNT		
	BUSINESS	CONSUMER
Account balance fee	Free	Free
Account termination fee	Free / EUR 50*	Free / EUR 25*
Inactive account maintenance fee**	EUR 50	EUR 25
Account statement		
Account statement for the period up to one year	Free	Free
Account statement for the period more than one year	Free	Free
Closed account statement	EUR 10	EUR 5
Enquiries		
Confirmation letter about an existence of an account, account balance	EUR 5	Free
Provision of the information upon request to the audit	EUR 5 for legal entities / Free for individual entrepreneurs	N/A
Provision of payment account or merchant account statement upon the Client's request	Free	Free
Additional fee for the urgent response (within two business hours from the moment of the submission of the request)	EUR 10	EUR 5

Data change in the Client profile	Free	Free
Other enquiries upon the Client's request	EUR 10	EUR 5
Dispatch of the documents by post	Free +actual costs	Free +actual costs
Issuing copies of archived documents	EUR 5	Free
Execution of the orders issued by the law enforcement authorities		
Acceptance to execute the acts issued by the law enforcement authorities	Free	Free
Execution of the orders issued by the law enforcement authorities	Free	Free
SWIFT correspondence from the Bank of Lithuania	Free	Free
PAYMENTS		
	BUSINESS	CONSUMER
Incoming payments to the payment account in Walletto in EUR		
Incoming SEPA payments	Free	Free
Incoming Non-SEPA payments	EUR 5+0.05%	EUR 5
Additional fee for incoming payments when processed by a payment service provider other than Walletto (in the context of acquiring of payments)	Free	Free
Internal payments	Free	Free
Outgoing payments to another payment service provider		
SEPA payments	Free	Free
Non-SEPA payments	EUR 10+0.05%	EUR 10
Additional services		
Investigation, cancellation and modification of conditions of outgoing payment, investigation of the expected and incoming payment	EUR 5 +actual costs	EUR 5 +actual costs
Issuance of the certified SWIFT copy to the Client	EUR 5	EUR 5
Cancellation of internal payment to the Client	Free	Free
Return of an incoming payment upon the Client's request	EUR 5	EUR 5
Processing of payments		
Incoming payment processing with inaccurate details of the payee (beneficiary)	EUR 5	EUR 5
Non-cash currency exchange	In accordance with Walletto approved exchange rate, without any commission	
CARD ISSUING AND MANAGEMENT		

	BUSINESS	CONSUMER
Issuing of a virtual card	EUR 5	Free
Issuing of a plastic card	EUR 10	Free
Card delivery (N/A for virtual cards)	Free	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
ACQUIRING****		
	BUSINESS	CONSUMER****
Transaction cost		
Rate	1% Transaction fee for EU card 2.7% Transaction fee for non-EU card	N/A
Fixed cost	EUR 0.05 Transaction fee for EU card EUR 0.10 Transaction fee for non-EU card	N/A
Refund and reversal fee	EUR 0.50	N/A
Chargeback processing fee	EUR 35	N/A
VISA's Rapid Dispute Resolution (RDR) Service****	EUR 5	N/A
MasterCom Collaboration fee****	EUR 35	N/A
Onboarding fee per MID	Free	N/A
Monthly monitoring fee	Free	N/A
MODEL How Deposit and Pay-outs will be made	0-10% From monthly turnover on 180 days – rolling	N/A

	service	
MODEL How Pay-out will be freezed and released	Subject to individual agreement	N/A
Settlement		
SEPA payments	Free for payments in EUR	N/A
Non-SEPA payments	EUR 5+0.05% for payments in EUR	N/A
Card issuance products (distribution, co-brand, BIN-sponsorship)	Subject to an individual agreement	N/A

***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.**