

FEES AND CHARGES FOR CUSTOMERS CLASSIFIED UNDER GROUP 05

Approved on March 29, 2021 In force from April 1, 2021

This List of Fees and Charges lists Non-Standard Fees and Charges granted or agreed upon with a Customer.

Unlimint EU Ltd (hereinafter "Unlimint") is entitled to amend, change, supplement and cancel this List at its sole discretion at any time in whole or partially. The updated List comes into force at a date set forth exclusively by Unlimint. In case any or all of the Non-Standard Fees and Charges listed herein are cancelled, respective Standard Fees and Charges take force immediately.

ACCOUNT OPENING, MAINTENANCE AND CLOSING

PAYMENT ACCOUNT

Account opening	EUR 700
Account opening (within 1 working day)	EUR 1200
Additional account opening	EUR 100
Account maintenance (per month)	EUR 190
Dormant account maintenance (per month) ¹	EUR 220
Account closing ⁷	EUR 100
File update	EUR 60

REMOTE ACCOUNT MANAGEMENT

Connection to iBank	free of charge
iBank User account maintenance (per User per month) ¹²	EUR 5
Change of access right to iBank	EUR 10
Registration of new iBank User (not applicable to Users registered during Account opening)	EUR 60

STATEMENTS, REFERENCES, PAYMENT DOCUMENTS

Account statement in iBank	free of charge
Account statement for period within current calendar year (per page) confirmed by Unlimint	EUR 5
Account statement for period in previous calendar years (per page) confirmed by Unlimint	EUR 7
Account statements in additional formats (service connection fee)	EUR 50
Reference letter (subject to Unlimint's consent to context)	EUR 100
Information about Customer at request of Customer's auditor	EUR 100
Copies of payment documents (payment orders, SWIFT, etc.) (per document)	EUR 10

OTHER SERVICES

Courier mail	EUR 50
Apostille on statements, references and documents issued by Unlimint (subject to Unlimint's consent)	EUR 90
Other services (subject to Unlimint's consent)	upon agreement

PAYMENT TRANSACTIONS

INWARD TRANSFERS

		Cut-off time ²	Value date ³
EUR*			
Up to 10 000 incl.	EUR 5	9.00-17.00	T
10 001 - 50 000	EUR 15	9.00-17.00	T
Above 50 001	EUR 40	9.00-17.00	T
USD			
Currencies other than EUR and USD**	EUR 5	9.00-17.00	T

PAYMENTS WITHIN UNLIMINT¹¹

		Cut-off time ²	Value date ³
Between one Customer's Accounts	free of charge	9.00-18.00	T
To other Customer's Account	EUR 5	9.00-18.00	T

OUTGOING PAYMENTS IN EUR* within SEPA zone⁴

		Cut-off time ²	Value date ³
SHA⁶			
Standard in EU/EEA	0.1% min.EUR 60 max.EUR 350	9.00-18.00	T+1
Express ^{9, 10}	0.15% min.EUR 120 max.EUR 450	9.00-16.00	T

OUTGOING PAYMENTS IN EUR* outside SEPA zone⁴

		Cut-off time ²	Value date ³
OUR⁵			
Standard	0.1% min.EUR 90 max.EUR 350	9.00-18.00	T+2
Urgent ^{8, 10}	0.12% min.EUR 140 max.EUR 400	9.00-18.00	T+1
Express ^{9, 10}	0.15% min.EUR 180 max.EUR 450	9.00-15:30	T

		Cut-off time ²	Value date ³
SHA⁶			
Standard	0.1% min.EUR 70 max.EUR 300	9.00-18.00	T+2
Urgent ^{8, 10}	0.12% min.EUR 100 max.EUR 350	9.00-18.00	T+1
Express ^{9, 10}	0.15% min.EUR 140 max.EUR 400	9.00-15:30	T

OUTGOING PAYMENTS IN USD

		Cut-off time ²	Value date ³
OUR⁵			
Standard	0.1% min.EUR 150 max.EUR 500	9.00-18.00	T+2
Urgent ^{8, 10}	0.12% min.EUR 200 max.EUR 550	9.00-18.00	T+1

Express ^{9, 10}	0.15% min.EUR 250 max.EUR 600	9.00-15:30	T
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SHA ⁶		Cut-off time ²	Value date ³
Standard	0.1% min.EUR 100 max.EUR 400	9.00-18.00	T+2
Urgent ^{8, 10}	0.12% min.EUR 150 max.EUR 450	9.00-18.00	T+1
Express ^{9, 10}	0.15% min.EUR 200 max.EUR 500	9.00-15:30	T

OUTGOING PAYMENTS IN RUB

OUR ⁵		Cut-off time ²	Value date ³
Standard	EUR 100	9.00-18.00	T+2
Urgent ^{8, 10}	EUR 120	9.00-18.00	T+1
Express ^{9, 10}	EUR 160	9.00-11.00	T

SHA ⁶		Cut-off time ²	Value date ³
Standard	EUR 80	9.00-18.00	T+2
Urgent ^{8, 10}	EUR 100	9.00-18.00	T+1
Express ^{9, 10}	EUR 140	9.00-11.00	T

OUTGOING PAYMENTS IN CURRENCIES OTHER THAN EUR, USD AND RUB**

OUR ⁵		Cut-off time ²	Value date ³
Standard	EUR 100	9.00-18.00	T+2
Urgent ^{8, 10}	EUR 120	9.00-18.00	T+1
Express ^{9, 10}	EUR 160	9.00-11.00	T

SHA ⁶		Cut-off time ²	Value date ³
Standard	EUR 80	9.00-18.00	T+2
Urgent ^{8, 10}	EUR 100	9.00-18.00	T+1
Express ^{9, 10}	EUR 140	9.00-11.00	T

ADDITIONAL TERMS FOR SPECIFIC CURRENCIES

*EUR

Minimum balance at which liquidity fee will apply ¹³	Liquidity fee ¹⁴
EUR 100,000	0.50% annually

CHF

Liquidity fee	1.50 % annually ¹⁵
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CNY

Every order for CNY transaction shall be accompanied by documents supporting and justifying that transaction. It is advised to buy only an amount of CNY that is necessary to execute a transaction. In case a CNY transaction is rejected, there is a possibility that it will not be possible to sell CNY. Unlimint is not obliged to buy CNY. It is a customer's risk to transact in CNY and maintain CNY balance.

CURRENCY RESTRICTIONS

Availability of any currency may be restricted at any time. Unlimint shall notify on restricted currencies. Non-compliant transactions shall be rejected.

**Transactions in currencies other than EUR, USD and RUB are available only upon advance agreement with Unlimint. Non-compliant transactions shall be rejected.

ADDITIONAL COMPLIANCE CHECK

In case of a third party's request (e.g., intermediary bank, recipient bank) for information/documents necessary for a transaction processing, a fee of EUR 100 per request may be charged.

CORRECTION, CANCELLATION AND INVESTIGATION OF PAYMENTS

Payment to/from Unlimint ¹¹	EUR 70 +actual expenses
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CURRENCY EXCHANGE

Currency exchange order is processed at the same Unlimint's business day, provided that the order has been received by Unlimint before the cut-off time 17.00 Cyprus time. If the order is received after the cut-off time, it will be processed on the next business day of Unlimint. Currency exchange is performed at Unlimint's rate unless agreed otherwise.

- N.B. All fees and charges listed, save those for Payment Transactions and Liquidity Fee, are subject to and are inclusive of VAT.
- 1 Dormant account is an account where no payment transactions (outgoing payments initiated by Customer and/or inward transfers) have been executed over a period of 4 consecutive months. The fee is applicable starting from the fifth month.
 - 2 If a payment order is received by Unlimint before the cut-off time (Cyprus time), it will be processed within business day of Unlimint, no later than the value date for the particular type of payment. A payment order received by Unlimint after cut-off time or not within a business day will be handled as if received on the next business day.
 - 3 Value date means a date when Unlimint transfers funds to a recipient bank: T – date of processing a payment order, T+1 - next working day of recipient bank, T+2 second working day of recipient bank.
 - 4 SEPA (Single EURO Payments Area) – implementation of transfers in EUR (without any restrictions on the transfer amount) within EU/EEA and the United Kingdom. For the execution of SEPA transfers, a payment order shall include: IBAN; Identification code of the beneficiary bank - SWIFT/BIC; Payment type shall be standard; Type of commission - SHA (sender only pays commission of its payment services provider). For execution of transfers to/from United Kingdom, a payment order shall additionally include complete details of the beneficiary and the Beneficiary bank. In case a payment order does not contain all mandatory details stated above, Unlimint may apply a commission that is applicable for standard transfer of EUR outside SEPA zone. For payments in EUR and in other currencies of the EU/EEA within Cyprus and other countries of SEPA zone, the type of commission is SHA only.
Member countries of the European Economic Area: Iceland, Norway, Liechtenstein and 27 EU Member States — Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.
 - 5 OUR commission fee covers only the services of Unlimint. Unlimint shall send a payment to a correspondent bank indicating OUR in a respective field of a SWIFT report. Unlimint's liability is limited to this condition. Transfers that Unlimint may present to an intermediary bank or a recipient bank directly Unlimint will mark SHA. Unlimint shall not be responsible for failure to comply with Unlimint's instructions on the part of the intermediary bank or the recipient bank or for an incomplete receipt of the transfer for other reasons that are beyond Unlimint's control (for example, transfer practice of a respective country).
 - 6 SHA commission fee covers only the services of Unlimint. For payments in EUR and in other currencies of EU/EEA within Cyprus and other countries of EU/EEA the type of commission is SHA only. As per EU Directive 2015/2366 on payment services, a commission fee from the amount of payment will not be charged.
 - 7 In case the balance after fees on Account at time of Account closing is less than EUR 100, the Account closing fee shall be charged in the amount of total Account balance, towards the discharging of said fee. In case a residual balance after fees remains on Account at time of Account closing, a fee of EUR 250 (monthly) for maintenance of residual balance shall be applied to residual balance of closed Account. The fee is applicable per closed Account, starting from the month following the month of Account closing.
 - 8 Urgent payment means a payment performed on the next day.
 - 9 Express payment means a payment performed on the same day, subject to technical possibilities.
 - 10 Performance of Urgent and Express payments shall be agreed in advance with Unlimint.
 - 11 A payment order for funds transfer within Unlimint will be processed at the latest on the next business day after its receipt by Unlimint.
 - 12 The fee is applicable starting from the month of Account opening. In case of a new iBank User registration after Account opening, the fee is applicable from the month of said iBank User registration by Unlimint.
 - 13 In case the total EUR balance of all Customer's accounts with Unlimint (regardless of the account type) reach or exceeds the threshold, the fee will be charged on the whole amount.
 - 14 The fee is calculated daily and charged monthly.
 - 15 The fee is calculated daily and charged monthly on the whole amount of the total CHF balance of all Customer's accounts with Unlimint (regardless of the account type).