

In force from March 30, 2023

This List of Fees and Charges lists services and prices that apply for certain services within the contractual relationship between Unlimint EU Ltd ("Unlimint") and Customer.

This List of Fees and Charges applies to Customers of Unlimint who have opened their account through **Holyheld Finance UAB ("Holyheld")**.

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.

ACCOUNT DETAILS

Account type	Payment Account
Account currency	EUR

ACCOUNT OPENING, MAINTENANCE AND CLOSING

PAYMENT (CURRENT) ACCOUNT

Account opening	free of charge
Account maintenance (per month)	free of charge
Dormant account ¹ maintenance (per month)	EUR 1
Account closing ⁷	free of charge

STATEMENTS, REFERENCES, PAYMENT DOCUMENTS

Account statement in User Interface	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
Copies of payment documents (payment orders, SWIFT, etc.) (per document)	EUR 25

OTHER SERVICES

Courier mail	free of charge
Other services (subject to Unlimint's consent)	upon agreement

PAYMENT TRANSACTIONS

INWARD TRANSFERS (SEPA zone)⁴

		Cut-off time ²	Value date ³
EUR	free of charge	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	free of charge	9.00-18.00	T

OUTGOING PAYMENTS IN EUR within SEPA zone⁴

SHA⁶

		Cut-off time ²	Value date ³
Express ^{9, 10}	EUR 1	9.00-16.00	T

ADDITIONAL TERMS

Unlimint may reject Inwards Transfers/Outgoing Payments from/to accounts other than those in the Customer's name (own accounts) with other banks or institutions.

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	EUR 23 +actual expenses
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N.B. All fees and charges listed, save those for Payment Transactions, 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 SEPA 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 a residual balance remains on Account at time of Account closing, a fee of EUR 250 (monthly) for maintenance of residual balance may be applied to residual balance of closed Account. The fee may be applied 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 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).