

PAYMENT CARD FEES

**Note: "DSBC Financial Europe" UAB payment cards are issued to all EU/EEA countries citizens or European persons resident in EU/EEA.*

"DSBC Financial Europe" UAB provides all common card services unless there are no technical possibilities or such services would unreasonably increase the card price, as most card services are provided at cost price, i.e. the fees that we are charged by our partners.

| CARDHOLDER FEES | |
|---|---------------------------|
| Service Name | Fee/ per card |
| Physical card issuance/ replacement <i>*(Taking up 5 - 7 business days with regular post-delivery within EU)</i> | 60 EUR |
| Express Card shipping (Additional fee by using Express DHL, TNT...) <i>*(Taking up around 2 business days within EU)</i> | +60 EUR |
| Digital card issuing/replacement (card life cycle is restricted to 12 months) | 10 EUR |
| Card activation (via the Internet) | Free of charge |
| Monthly fee of the first card (paid in advance for the upcoming month) | 5 EUR |
| Second (and following) card monthly fee (when the card is linked to the same account as the first one) | Free of charge |
| Currency conversion rate | 3.5% |
| Fund loading to Card | 0.8% of the amount loaded |
| Card closing | 10 EUR |

*Currency exchange fee in percentage from the VISA/MasterCard rate.

| CASH OPERATIONS AT ATM | |
|--|----------------|
| Service Name | Fee/ per card |
| Cash withdrawal fee (in EUR currency within SEPA region) | 1%, min 5 EUR |
| Cash withdrawal fee (in other currencies and/or Non-SEPA region) | 3%, min 10 EUR |
| ATM balance request | 1 EUR |
| ATM decline fee | Free of charge |

*Currency exchange fee in percentage from the VISA/MasterCard rate.

Sign to Confirm _____

HEAD OFFICE

| CARD LIMITS | |
|-----------------------------------|-----------------------|
| Service Name | Limited Amount |
| Maximum monthly transaction limit | 10,000 EUR |
| Monthly ATM withdrawal limit | 5,000 EUR |
| Daily ATM withdrawal limit | 2,000 EUR |
| Single ATM withdrawal limit | 1,000 EUR |

| SPECIAL OFFER - ELITE PACKAGE | |
|--------------------------------------|--|
| Service Name | Offer Values |
| Standard Package | 19 EUR / Monthly Account Maintenance Fee |
| Elite Package | 9 EUR / Monthly Account Maintenance Fee |

***Elite Package:** From **19th October 2020**, new customers will get more than 50% discount on Current Account monthly maintenance fee (9 EUR a month) when applying for a Personal Account along with a Payment Card (digital or physical). The details of this package are published on our website.

Additional information

- The validity term of the physical card is 2 years.
- The validity term of the digital card is 12 months.
- Upon expiration, a new card is automatically ordered if at least one card transaction has been performed in the last three months.

Information updated as of 21 October 2020. The fees and charges are subject to change from time to time.

I have read and agree with all the fees and charges indicated above.

Signature

Full name:

Date: ____ / ____ / ____