

Genome pricing for personal accounts		
Effective date: 17 August 2026		
Service	EEA Resident Personal Account Fee	*World (Non-EEA) Resident Personal Account Fee
Account fees		
Initial EUR IBAN account opening fee	Free	Free
Monthly account fee	Free	20 EUR/month or 200 EUR/year
Monthly account fee (previous promotions)	-	5 EUR/month or 50 EUR/year – for clients registered before 10.03.2022 and between 14.09.2022–13.06.2025 0 EUR – for clients registered between 10.03.2022–13.09.2022
Additional (EUR or multicurrency) account opening	Free	Free
Monthly multicurrency account fee	Free	Free
Account confirmation letter	6 EUR (VAT included)	6 EUR (VAT included)
Warranty reserve	0 EUR	0 EUR
Wallet maintenance fee (applies monthly after 12 months of inactivity until the balance reaches 0 or account activity resumes)	10 EUR	20 EUR

Funds safekeeping fee (in case funds cannot be redeemed / transferred due to missing SEPA payment details and/or the client's failure to complete Selfie verification as described in Clause 20.7 of Genome T&Cs)	0.01% (but not less than 3 EUR) of the daily balance stored. (If your remaining balance is 1 EUR or below, we may apply a one-time fee up to the amount of your remaining balance)	0.01% (but not less than 3 EUR) of the daily balance stored. (If your remaining balance is 1 EUR or below, we may apply a one-time fee up to the amount of your remaining balance)
SEPA, internal, and card transfer fees		
Incoming / Outgoing transfer inside Genome	Free	Free
SEPA Incoming (Credit and Instant) transfers	Free	Free
SEPA Outgoing (Credit and Instant) transfers ¹	1 EUR	1 EUR ¹ Clients registered between 10.03.2022–13.09.2022 are subject to a promotional fee of 0.11 EUR per outgoing SEPA transfer.
Top-up by card (initiated in your Genome account)**	3%	3%
Top-up by card (initiated outside Genome)***	1%	1%
Cancellation of outgoing SEPA transfer	20 EUR	20 EUR
Incoming SEPA payment recall processing fee*	50 EUR	50 EUR
Dispute or search of outgoing wire transferred funds	150 EUR	150 EUR
*Charged per incoming SEPA recall request declined or left unanswered. **Applies when you top up your Genome account using your own external card while logged in to Genome. Only a card issued in your name can be used. ***Applies when your Genome account is topped up by card via a card network from		

another bank or financial institution, without you initiating the top-up in your Genome account. The full incoming amount is credited to your account first; the fee is then charged as a separate transaction. Effective from 21.09.2026.

Currency exchange

Currency exchange rates	For up-to-date currency exchange rates, please check the currency exchange calculator	For up-to-date currency exchange rates, please check the currency exchange calculator
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Card fees

Virtual card activation fee for the first 10 cards	1 EUR/card	1 EUR/card
Virtual card activation fee starting from the 11th card	10 EUR/card	10 EUR/card
Card issuing fee (including initial card delivery)	8 EUR	8 EUR
Card delivery fee (return or resend of a physical card)	8 EUR (VAT included)	8 EUR (VAT included)
Card activation	Free	Free
Monthly fee for the card	Free	Free
Second card issuing fee (with delivery)	8 EUR	8 EUR
Card order cancellation	Free	Free
Card issuing fee (replacement of the lost or stolen card, including delivery)	8 EUR	8 EUR
Sales transaction fee (International)	Free	Free
Sales transaction fee (Intra EEA)	Free	Free
Sales transaction fee (Lithuania)	Free	Free
FX on VISA Direct transactions in other	3%	3%

currencies		
FX on transactions in other currencies	2%	2%
ATM withdrawal fee (International)	1.5 EUR + 2%	1.5 EUR + 2%
ATM withdrawal fee (Intra EEA, except Lithuania)	2 EUR	2 EUR
ATM withdrawal fee (Lithuania)	1.5 EUR + 1%	1.5 EUR + 1%
Balance inquiry via ATM	0.5 EUR	0.5 EUR
Dispute representment fee (per each disputable transaction)	10 EUR	10 EUR

*Residents from non-EEA countries on the List: Andorra, Aruba, Australia, Bahrain, Bangladesh, Canada, China, Costa Rica, Curacao, Dominican Republic, Gibraltar, Grenada, Honduras, Hong Kong, Isle of Man, Israel, Japan, Malawi, Malaysia, Mexico, New Zealand, Peru, Republic of Korea, San Marino, Serbia, Singapore, South Africa, Switzerland, Taiwan, Thailand, Ukraine, Uruguay.