

Genome pricing for personal accounts		
Effective date: 19 February 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)	-	<p>5 EUR/month or 50 EUR/year (for Ukrainian clients registered before 13.06.2025 and between 01.09.2025–15.12.2025)¹</p> <p>¹ For clients registered between 01.09.2025–15.12.2025, the fee will increase to 20 EUR/month or 200 EUR/year starting from 14 February 2026, following an advance notice period.</p> <p>0 EUR (for first-time Ukrainian clients registered between 13.06.2025 and 31.08.2025, valid until 13.06.2026)²</p> <p>² The 0 EUR monthly fee offer is valid until June 13, 2026, for Ukrainians who registered their account before September 1, 2025</p>
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

Dormant account fee (applies monthly after 6 months of inactivity until the balance reaches 0)	10 EUR	20 EUR
Funds safekeeping fee (in case funds cannot be redeemed / transferred due to missing SEPA payment details or the client's failure to complete Selfie verification as described in Clause 20.7 of Genome T&Cs ; applies starting from the 8th day of notification)	0.01% (but not less than 3 EUR) of the daily balance stored. (If your remaining balance is 10 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 10 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 EUR	1 EUR
Top-up by non-Genome card (same cardholder only)	3%	3%
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.		
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
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 currencies	3%	3%
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
OCT (International)	Free	Free

OCT (Intra EEA)	Free	Free
OCT (Lithuania)	Free	Free

*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.