

Genome pricing for business accounts			
Effective date: 19 February 2026			
BUSINESS ACCOUNT SERVICE	Low Risk Business* Account Fee	High Risk Business Account* Fee	Pricing for Lithuanian* companies
Account fees			
Initial EUR IBAN account opening fee	100 EUR	500 EUR The price for Curacao-based companies is 1000 EUR	Free
Monthly account fee	10 EUR / month or 100 EUR / year	100 EUR / month or 1000 EUR / year	Free
Additional (EUR or multicurrency) account opening	Free	1000 EUR for USD account; 500 EUR for each additional account in other currencies except EUR; 0 EUR for an additional EUR account	Free
Monthly multicurrency account fee	Free	100 EUR	Free
Monthly administration fee (is charged monthly as a % of the monthly average balance ¹ based on the annual rate)	0%	0,5%	0%

Account confirmation letter	6 EUR**	6 EUR**	6 EUR (VAT included)
Account balance confirmation for audit purposes	25 EUR**	25 EUR**	25 EUR (VAT included)
Warranty reserve	100 EUR	100 EUR	100 EUR
Dormant account fee (applies monthly after 6 months of inactivity until the balance reaches 0)	100 EUR	200 EUR	100 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)	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).	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).
Code generator (Token)	50 EUR	50 EUR	50 EUR
*The Genome team will assign your business risk level (i.e., Low or High) upon completing the due diligence procedures applicable to our clients. **VAT included where applicable: for EU businesses outside Lithuania, VAT may be 0% or a reverse-charge applies.			
SEPA, internal, and card transfer fees			
Incoming / Outgoing transfer inside Genome	Free	Free (5 EUR for Curacao-based companies)	Free
SEPA Incoming (Credit and Instant) transfers	1 EUR	5 EUR (5 EUR + 0.2% of the SEPA incoming transfer amount for Curacao-based companies)	0,06 EUR
SEPA Outgoing (Credit and Instant) transfers	1 EUR	10 EUR + 0.2% of the transaction amount	0,11 EUR

Top-up by non-Genome card (same cardholder only)	5%	5%	5%
Cancellation of outgoing SEPA transfer	30 EUR	50 EUR	30 EUR
Dispute or search of outgoing wire transferred funds	150 EUR	150 EUR	150 EUR
International transfer fees & currency exchange			
SWIFT Incoming transfer	10 EUR	30 EUR	10 EUR
SWIFT Outgoing transfer ²	20 EUR	30 EUR + 0.20%	20 EUR
Faster Payments Incoming transfer	1 EUR	10 EUR	1 EUR
Faster Payments Outgoing transfer ³	1 EUR	10 EUR + 0.20%	1 EUR
CHAPS Incoming transfer	20 EUR	30 EUR	20 EUR
CHAPS Outgoing transfer ³	20 EUR	30 EUR + 0.20%	20 EUR
TARGET2 (T2) Incoming transfer	20 EUR	30 EUR	20 EUR
TARGET2 (T2) Outgoing transfer	20 EUR	30 EUR + 0.20%	20 EUR
BACS Incoming transfer	1 EUR	30 EUR	1 EUR
Payment Cancellation/Recall ⁴	50 EUR	50 EUR	50 EUR
Payment queries (Amendment)	50 EUR	50 EUR	50 EUR
Payment Investigation ⁵	150 EUR	150 EUR	150 EUR
Currency exchange between EUR, USD, and GBP currencies only	1%	1%	1%
Currency exchange involving CHF, PLN, CAD, JPY, CZK, HUF, SEK,	2%	2%	2%

AUD, and DKK currencies			
Card fees			
Virtual card activation fee for the first 100 cards	1 EUR/card	1 EUR/card	1 EUR/card
Virtual card activation fee starting from the 101st card	5 EUR/card	5 EUR/card	5 EUR/card
Card issuing fee (including initial card delivery)	18 EUR	18 EUR	18 EUR
Card delivery fee (return or resend of a physical card)*	8 EUR	8 EUR	8 EUR
Card activation	Free	Free	Free
Monthly fee for the card	Free	Free	Free
Second card issuing fee (with delivery)	10 EUR	10 EUR	10 EUR
Card order cancellation	Free	Free	Free
Card issuing fee (replacement of the lost or stolen card, including delivery)	10 EUR	10 EUR	10 EUR
Sales transaction fee (International)	Free	Free	Free
Sales transaction fee (Intra EEA)	Free	Free	Free
Sales transaction fee (Lithuania)	Free	Free	Free
FX on VISA Direct transactions in other currencies	3%	3%	3%
FX on transactions in other	2%	2%	2%

currencies			
ATM withdrawal fee (International)	1.5 EUR + 2%	1.5 EUR + 2%	1.5 EUR + 2%
ATM withdrawal fee (Intra EEA) ⁶	2 EUR	2 EUR	2 EUR
ATM withdrawal fee (Lithuania)	1.5 EUR + 1%	1.5 EUR + 1%	1.5 EUR + 1%
Balance inquiry via ATM	0.5 EUR	0.5 EUR	0.5 EUR
OCT (International)	Free	Free	Free
OCT (Intra EEA)	Free	Free	Free
OCT (Lithuania)	Free	Free	Free
*VAT included where applicable: for EU businesses outside Lithuania, VAT may be 0% or a reverse-charge applies.			

¹ Monthly average balance on Your Genome Wallet shall be calculated taking the remaining Balance of Your Genome Wallet at the end of the day (23:59, Vilnius time) and dividing the sum from the number of calendar days in a relevant month.

² THE SHA payment instruction is applied to outgoing SWIFT transfers. You will pay for the transfer order while the beneficiary will handle the charges applied by their bank and any other intermediaries.

³ For payments in British Pounds within the United Kingdom, in case any faster and/or cheaper payment option is available, we will route the payment and adjust the fee accordingly.

⁴ If the payment has not yet been processed, we will issue a cancellation request; otherwise, we will initiate a payment recall.

⁵ In addition to any extra charges that may be incurred during the investigation.

⁶ Except Lithuania.