

Fee Information Document

Name of the account provider: “Maneuver LT”, UAB.

Account name: Genome Wallet

Date: 25 August 2025

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Genome pricing.
- A glossary of the terms used in this document is available free of charge.

Service	EEA Resident Personal Account Fee	*World (Non-EEA) Resident Personal Account Fee	Ukrainians Personal Account Fee
Account fees			
Initial EUR IBAN account opening	Free	Free	Free
Monthly account fee	Free	20 EUR / month or 200 EUR / year	0 EUR (for first-time Ukrainian clients registered before 01.09.2025, valid until 13.06.2026)*; 5 EUR/month or 50 EUR/year (applies to clients registering on or after 01.09.2025)
Additional (EUR or multicurrency) account opening	Free	Free	Free
Monthly multicurrency account fee	Free	Free	Free
Account confirmation letter	5 EUR	5 EUR	5 EUR

Dormant account fee (applies monthly after 6 months of inactivity until the balance reaches 0)	10 EUR	20 EUR	20 EUR
Funds safekeeping fee (in case of impossibility to redeem / transfer funds as described in Clause 20.7 of Genome T&Cs; applies starting from the 8th day of notification)	0.005 % (but not less than 1 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).	0.005 % (but not less than 1 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).	0.005 % (but not less than 1 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	Free
SEPA Incoming (Credit and Instant) transfers	Free	Free	Free
SEPA Outgoing Credit Transfers (SEPA Instant Transfers are coming soon)	1 EUR	1 EUR	1 EUR
Top-up by non-Genome card (same cardholder only)	3%	3%	3%
Cancellation of outgoing SEPA transfer	20 EUR	20 EUR	20 EUR
Refund (investigation request)	99 EUR	99 EUR	99 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 (Temporarily unavailable)	10 EUR (Temporarily unavailable)	-
SWIFT Outgoing transfer ¹	20 EUR (Temporarily unavailable)	20 EUR (Temporarily unavailable)	-
Faster Payments Incoming transfer	1 EUR (Temporarily unavailable)	1 EUR (Temporarily unavailable)	-
Faster Payments Outgoing transfer ²	1 EUR (Temporarily unavailable)	1 EUR (Temporarily unavailable)	-
CHAPS Incoming transfer	20 EUR (Temporarily unavailable)	20 EUR (Temporarily unavailable)	-

CHAPS Outgoing transfer ²	20 EUR (Temporarily unavailable)	20 EUR (Temporarily unavailable)	-
TARGET2 (T2) Incoming transfer	20 EUR (Temporarily unavailable)	20 EUR (Temporarily unavailable)	-
TARGET2 (T2) Outgoing transfer	20 EUR (Temporarily unavailable)	20 EUR (Temporarily unavailable)	-
BACS Incoming transfer	1 EUR (Temporarily unavailable)	1 EUR (Temporarily unavailable)	-
Payment Cancellation/Recall ³	50 EUR	50 EUR	-
Payment queries (Amendment)	50 EUR	50 EUR	-
Payment Investigation ⁴	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, and AUD currencies	2%	2%	2%
Card fees			
Virtual card activation fee for the first 10 cards	1 EUR/card	1 EUR/card	1 EUR/card
Virtual card activation fee starting from the 11th card	10 EUR/card	10 EUR/card	10 EUR/card
Card issuing fee	Free	Free	Free
Card delivery fee	8 EUR	8 EUR	8 EUR
Card activation	Free	Free	Free
Monthly fee for the card	Free	Free	Free
Second card fee (with delivery)	8 EUR	8 EUR	8 EUR
Card order cancellation	Free	Free	Free
Lost card or replacement (order a new one)	8 EUR	8 EUR	8 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 currencies	2%	2%	2%
ATM withdrawal fee (International)	1.5 EUR + 2%	1.5 EUR + 2%	1.5 EUR + 2%
ATM withdrawal fee (Intra EEA, except Lithuania)	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
Dispute representment fee (per each disputable transaction)	10 EUR	10 EUR	10 EUR
OCT (International)	Free	Free	Free
OCT (Intra EEA)	Free	Free	Free
OCT (Lithuania)	Free	Free	Free

Glossary

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total number of transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
Overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines the maximum amount that can be borrowed and whether fees and interest will be charged to the customer.
Credit transfer	The account provider transfers money, on the instruction of the customer, from the customer's account to another account.
Standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another

	account.
Direct debit	The customer permits someone else (the recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Cash withdrawal	The customer takes cash out of the customer's account.

*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, Uruguay.

¹ 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.

² 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.

³ If the payment has not yet been processed, we will issue a cancellation request; otherwise, we will initiate a payment recall.

⁴ In addition to any extra charges that may incur during the investigation.