

Genome pricing for business accounts			
Effective date: 20 June 2025			
BUSINESS ACCOUNT SERVICE	Low Risk Business Account Fee*	High Risk Business Account Fee*	Pricing for Lithuanian companies*
Account fees			
Initial EUR IBAN account opening	100 EUR	100 EUR - Account opening fee; 400 EUR - Application review fee (must be paid to progress with the application. The price for Curacao-based companies is 900 EUR for the application review.)	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 in % of monthly average balance ¹ based on annual rate)	0%	0,5%	0%
Account confirmation letter	5 EUR	5 EUR	5 EUR
Account balance confirmation for audit purposes	20 EUR	20 EUR	20 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 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).
Code generator (Token)	50 EUR	50 EUR	50 EUR
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 Transfers (SEPA Instant Transfers are coming)	1 EUR	10 EUR + 0.2% of the transaction amount	0,11 EUR

soon)			
Top-up by non-Genome card (same cardholder only)	5%	5%	5%
Cancellation of outgoing SEPA transfer	30 EUR	50 EUR	30 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	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,	1%	1%	1%

USD, and GBP currencies only			
Currency exchange involving CHF, PLN, CAD, JPY, CZK, HUF, SEK, AUD, and DKK currencies	2%	2%	2%
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	10 EUR	10 EUR	10 EUR
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)	10 EUR	10 EUR	10 EUR
Card order cancellation	Free	Free	Free
Lost card or replacement (order a new one)	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 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) 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

*The Genome team will assign your business risk level (i.e., Low or High) upon completing the due diligence procedures applicable to our clients.

¹ Monthly average balance on Your Genome Wallet shall be calculated by taking the remaining Balance of Your Genome Wallet at the end of the day (23:59, Vilnius time) and dividing the sum by 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 incur during the investigation.

⁶ Except Lithuania.