

Genome pricing for personal accounts			
Effective date: 9 June 2025			
Applicable to current Genome clients from 9 June 2025			
PERSONAL ACCOUNT 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	5 EUR/month or 50 EUR/year
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	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	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).	remaining balance).	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	20 EUR (Temporarily	-

	unavailable)	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, AUD, and DKK 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

*Residents from non-EEA countries of 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.