

NEO STANDARD ACCOUNT

(Neo Standard Account Card fees are not included)

CLIENTS FEES

	PERSONAL EU	BUSINESS EU	PERSONAL NON-EU	BUSINESS NON-EU
CURRENT ACCOUNT				
Account opening	- €	30,00 €	15,00 €	50,00 €
Additional account opening	5,00 €	10,99 €	7,00 €	15,00 €
Monthly maintenance fee	4,99 €	34,99 €	9,99 €	69,99 €
Minimum balance	FREE	500,00 €	FREE	500,00 €
PAYMENTS				
Incoming/outgoing internal transfer within NEO/SATCHEL	FREE	FREE	FREE	FREE
SEPA outgoing Transfer	5,00 €	6,00 €	5,00 €	6,00 €
SEPA incoming Transfer	5,00 €	6,00 €	5,00 €	6,00 €
SWIFT outgoing Transfer	25,00 €	25,00 €	25,00 €	25,00 €
0,35% Min.25 € Max 400 €	400,00 €	400,00 €	400,00 €	400,00 €
0,30% to 0,40%	0,35%	40,00%	40,00%	50,00%
SWIFT incoming Transfer	15,00 €	15,00 €	15,00 €	15,00 €
0,20%, Min.15 euro. Max 100	100,00 €	100,00 €	100,00 €	100,00 €
	0,20%	0,30%	0,20%	0,30%
OTHER FEES				
SWIFT/SEPA confirmation	15,00 €	25,00 €	15,00 €	25,00 €

Payment reversal fee	70,00 €	70,00 €	70,00 €	70,00 €
Account closing	- €	70,00 €	- €	70,00 €
Compliance audit	150,00 €	600,00 €	150,00 €	600,00 €
Official reference letter	20,00 €	20,00 €	20,00 €	20,00 €
Amendment request	20,00 €	30,00 €	20,00 €	30,00 €
CARD TARIFS /FEES				
CARD ISSUANCE (phasic card)				
1000*9€			10,00 €	
2000*6€			10,00 €	
5000*4€			10,00 €	
VIRTUAL CARDS				
Monthly card fee			5,00 €	
ISSUING			3,00 €	
	%			
PHYSICAL CARDS				
Monthly card fee			8,00 €	
Card loading fee	0,15	or	5,00 €	
ATM/Cash domestic	0	+	1,25 €	
ATM/Cash international	2	+	1,00 €	
POS purchases domestic	0,3	+	0,15 €	
POS purchases international	1,5	+	0,75 €	

Transaction decline			2,00 €	
Pin Change fee			2,00 €	
Card replacements			5,00 €	
Card recycling fee (Support Plastic Recycling Charity)			3,00 €	
ATM Balance Inquiry			1,00 €	
Refundable deposit			30,00 €	
Card statement *			45,00 €	
CARD SHIPPING				
Express shipping EU (2-3 days)			60,00 €	
Express shipping worldwide (3-5 days)			85,00 €	
Regular post shipping (15-20 days)			7,00 €	
CARD LIMITS				
ATM - Max value per transaction			500,00 €	
ATM - Max number per day			10,00 €	
ATM - Max value per day			2.500,00 €	
Ecommerce - Max value per transaction			2.500,00 €	
Ecommerce - Max number per day			20,00 €	
Ecommerce - Max value per day			2.500,00 €	
Purchases - Max value per transaction			5.000,00 €	
Purchases - Max number per day			20,00 €	
Purchases - Max value per day			20.000,00 €	

Card max balance			20.000,00 €	
Daily load limit			5.000,00 €	
Monthly load limit			20.000,00 €	
Yearly load limit			200.000,00 €	
* — Card statement for the last 3 months - free				

NEO PLUS ACCOUNT

(Neo Standard Account Card fees are not included)

CLIENTS FEES

	PERSONAL EU	BUSINESS EU	PERSONAL NON-EU	BUSINESS NON-EU
CURRENT ACCOUNT				
Account opening	- €	30,00 €	15,00 €	50,00 €
Additional account opening	5,00 €	9,99 €	7,00 €	15,00 €
Monthly maintenance fee	9,99 €	40,99 €	12,99 €	79,99 €
Minimum balance	FREE	500,00 €	FREE	500,00 €
PAYMENTS				
Incoming/outgoing internal transfer within NEO/ SACHEL	FREE	FREE	FREE	FREE
SEPA outgoing Transfer	4,00 €	5,00 €	4,00 €	5,00 €
SEPA incoming Transfer	4,00 €	5,00 €	4,00 €	5,00 €
SWIFT outgoing Transfer	25,00 €	25,00 €	25,00 €	25,00 €
0,35% Min.25 € Max 400 €	400,00 €	400,00 €	400,00 €	400,00 €
	0,35%	0,40%	0,40%	0,50%
SWIFT incoming Transfer	15,00 €	15,00 €	15,00 €	15,00 €
0,15%, Min.15 euro. Max 150	150,00 €	150,00 €	150,00 €	150,00 €
	0,20%	0,30%	0,20%	0,30%
OTHER FEES				
SWIFT/SEPA confirmation	15,00 €	25,00 €	15,00 €	25,00 €

Payment reversal fee	70,00 €	70,00 €	70,00 €	70,00 €
Account closing	- €	70,00 €	- €	70,00 €
Compliance audit	150,00 €	600,00 €	150,00 €	600,00 €
Official reference letter	20,00 €	20,00 €	20,00 €	20,00 €
Amendment request	20,00 €	30,00 €	20,00 €	30,00 €
CARDS TARIFS /FEES				
CARD ISSUANCE (phisc card)				
1000*9€			10,00 €	
2000*6€			10,00 €	
5000*4€			10,00 €	
VIRTUAL CARDS				
Monthly card fee (<i>free</i>)			- €	
ISSUING			1,00 €	
	%			
PHYSICAL CARDS				
Monthly card fee			6,00 €	
Card loading fee	0,15	or	3,50 €	
ATM/Cash domestic	0	+	1,25 €	
ATM/Cash international	2	+	1,00 €	
POS purchases domestic	0,3	+	0,15 €	
POS purchases international	1,5	+	0,75 €	

Transaction decline			2,00 €	
Pin Change fee			2,00 €	
Card replacements			5,00 €	
Card recycling fee (Support Plastic Recycling Charity)			3,00 €	
ATM Balance Inquiry			1,00 €	
Refundable deposit			30,00 €	
Card statement *			45,00 €	
CARD SHIPPING				
Express shipping EU (2-3 days)			60,00 €	
Express shipping worldwide (3-5 days)			85,00 €	
Regular post shipping (15-20 days)			7,00 €	
CARD LIMITS				
ATM - Max value per transaction			500,00 €	
ATM - Max number per day			10,00 €	
ATM - Max value per day			2.500,00 €	
Ecommerce - Max value per transaction			2.500,00 €	
Ecommerce - Max number per day			20,00 €	
Ecommerce - Max value per day			2.500,00 €	
Purchases - Max value per transaction			5.000,00 €	
Purchases - Max number per day			20,00 €	
Purchases - Max value per day			20.000,00 €	

Card max balance			20.000,00 €	
Daily load limit			5.000,00 €	
Monthly load limit			20.000,00 €	
Yearly load limit			200.000,00 €	
* — Card statement for the last 3 months - free				

NEO SMART ACCOUNT

1.Virtual card fees included (free of charges) 2.monthly card fee included (free of charge)

CLIENTS FEES

	PERSONAL EU	BUSINESS EU	PERSONAL NON-EU	BUSINESS NON-EU
CURRENT ACCOUNT				
Account opening	- €	30,00 €	15,00 €	50,00 €
Additional account opening	5,00 €	10,99 €	7,00 €	15,00 €
Monthly maintenance fee	14,99 €	54,99 €	19,99 €	89,99 €
Minimum balance	FREE	500,00 €	FREE	500,00 €
PAYMENTS				
Incoming/outgoing internal transfer within NEO/SATCHEL	FREE	FREE	FREE	FREE
SEPA outgoing Transfer	2,50 €	3,00 €	3,00 €	3,50 €
SEPA incoming Transfer	2,50 €	3,00 €	3,00 €	3,50 €
SWIFT outgoing Transfer	25,00 €	25,00 €	25,00 €	25,00 €
0,35% Min.25 € Max 400 €	400,00 €	400,00 €	400,00 €	400,00 €
	0,35%	0,40%	0,40%	0,50%
SWIFT incoming Transfer	15,00 €	15,00 €	15,00 €	15,00 €
0,15%, Min.15 euro. Max 150	150,00 €	150,00 €	150,00 €	150,00 €
	0,20%	0,30%	0,20%	0,30%
OTHER FEES				
SWIFT/SEPA confirmation	15,00 €	25,00 €	15,00 €	25,00 €

Payment reversal fee	70,00 €	70,00 €	70,00 €	70,00 €
Account closing	- €	70,00 €	- €	70,00 €
Compliance audit	150,00 €	600,00 €	150,00 €	600,00 €
Official reference letter	20,00 €	20,00 €	20,00 €	20,00 €
CARDS TARIFS / FEES				
CARD ISSUANCE (phisc card)				
1000*9€			10,00 €	
2000*6€			10,00 €	
5000*4€			10,00 €	
VIRTUAL CARDS				
Monthly card fee (<i>free</i>)			- €	
ISSUING (<i>free</i>)			- €	
	%			
PHYSICAL CARDS				
Monthly card fee (<i>free of charge</i>)			- €	
Card loading fee	0,15	or	3,00 €	
ATM/Cash domestic	0	+	1,25 €	
ATM/Cash international	2	+	1,00 €	
POS purchases domestic	0,3	+	0,15 €	
POS purchases international	1,5	+	0,75 €	
Transaction decline			2,00 €	

Pin Change fee			2,00 €	
Card replacements			5,00 €	
Card recycling fee (Support Plastic Recycling Charity)			3,00 €	
ATM Balance Inquiry			1,00 €	
Refundable deposit			30,00 €	
Card statement *			45,00 €	
CARD SHIPPING				
Express shipping EU (2-3 days)			60,00 €	
Express shipping worldwide (3-5 days)			85,00 €	
Regular post shipping (15-20 days)			7,00 €	
CARD LIMITS				
ATM - Max value per transaction			500,00 €	
ATM - Max number per day			10,00 €	
ATM - Max value per day			2.500,00 €	
Ecommerce - Max value per transaction			2.500,00 €	
Ecommerce - Max number per day			20,00 €	
Ecommerce - Max value per day			2.500,00 €	
Purchases - Max value per transaction			5.000,00 €	
Purchases - Max number per day			20,00 €	
Purchases - Max value per day			20.000,00 €	
Card max balance			20.000,00 €	

Daily load limit			5.000,00 €	
Monthly load limit			20.000,00 €	
Yearly load limit			200.000,00 €	
* — Card statement for the last 3 months - free				

NEO X ACCOUNT

1. final name to be given 2. Virtual card fees included (free of charge) 3. Monthly card fees included (free of charge)

CLIENTS FEES

	PERSONAL EU	BUSINESS EU	PERSONAL NON-EU	BUSINESS NON-EU
CURRENT ACCOUNT				
Account opening	- €	30,00 €	15,00 €	50,00 €
Additional account opening	5,00 €	10,99 €	7,00 €	15,00 €
Monthly maintenance fee	19,99 €	44,99 €	19,99 €	90,00 €
Minimum balance	FREE	500,00 €	FREE	500,00 €
PAYMENTS				
Incoming/outgoing internal transfer within NEO/SATCHEL	FREE	FREE	FREE	FREE
SEPA outgoing Transfer	2,30 €	4,00 €	3,00 €	5,00 €
SEPA incoming Transfer	2,30 €	4,00 €	3,00 €	4,00 €
SWIFT outgoing Transfer	25,00 €	25,00 €	25,00 €	25,00 €
0,35% Min.25 € Max 400 €	400,00 €	400,00 €	400,00 €	400,00 €
	0,35%	0,40%	0,40%	0,50%
SWIFT incoming Transfer	15,00 €	15,00 €	15,00 €	15,00 €
0,15%, Min.15 euro. Max 150	150,00 €	150,00 €	150,00 €	150,00 €
	0,20%	0,30%	0,20%	0,30%
OTHER FEES				
SWIFT/SEPA confirmation	15,00 €	25,00 €	15,00 €	25,00 €

Payment reversal fee	70,00 €	70,00 €	70,00 €	70,00 €
Account closing	- €	70,00 €	- €	70,00 €
Compliance audit	150,00 €	600,00 €	150,00 €	600,00 €
Official reference letter	20,00 €	20,00 €	20,00 €	20,00 €
Amendment request	20,00 €	30,00 €	20,00 €	30,00 €
CARD TARIFS / FEES				
CARD ISSUANCE (phisc card)				
1000*9€			10,00 €	
2000*6€			10,00 €	
5000*4€			10,00 €	
Monthly card fee (free)			- €	
ISSUING (free)			- €	
	%			
PHYSICAL CARDS				
Monthly card fee			- €	
Monthly card fee agreed by Satchel e-mail				
Card loading fee	0,15	or	3,00 €	
ATM/Cash domestic	0	+	1,25 €	
ATM/Cash international	2	+	1,00 €	
POS purchases domestic	0,3	+	0,15 €	

POS purchases international	1,5	+	0,75 €	
Transaction decline			1,50 €	
Pin Change fee			1,00 €	
Card replacements			5,00 €	
Card recycling fee (Support Plastic Recycling Charity)			3,00 €	
ATM Balance Inquiry			1,00 €	
Refundable deposit			30,00 €	
Card statement *			45,00 €	
CARD SHIPPING				
Express shipping EU (2-3 days)			60,00 €	
Express shipping worldwide (3-5 days)			85,00 €	
Regular post shipping (15-20 days)			7,00 €	
CARD LIMITS				
ATM - Max value per transaction			500,00 €	
ATM - Max number per day			10,00 €	
ATM - Max value per day			2.500,00 €	
Ecommerce - Max value per transaction			2.500,00 €	
Ecommerce - Max number per day			20,00 €	
Ecommerce - Max value per day			2.500,00 €	
Purchases - Max value per transaction			5.000,00 €	
Purchases - Max number per day			20,00 €	

Purchases - Max value per day			20.000,00 €	
Card max balance			20.000,00 €	
Daily load limit			5.000,00 €	
Monthly load limit			20.000,00 €	
Yearly load limit			200.000,00 €	
* — Card statement for the last 3 months - free				