

SERVICE FEES APPLICABLE TO CUSTOMERS OF UAB “NS PAY”

Fee type	Amount of the fee in EUR		
	For the Financier		For the Project Owner
	For a natural person	For a legal person	
Payment Transaction fees related to the conclusion of Crowdfunding agreements on the Platform	EUR 0	EUR 0	EUR 0
Depositing of the funds to the Electronic Money Account:			
• <u>SEPA orders</u>	EUR 0	EUR 0	EUR 0
• <u>SWIFT orders</u>	EUR 10		
Redemption of electronic money:			
• <u>SEPA orders</u>	EUR 0.49	EUR 0.99	EUR 3.99
• <u>SWIFT orders</u>	EUR 35		
Electronic Money Account fee¹	EUR 0	EUR 0.99	EUR 0

¹The Electronic Money Account fee is charged every calendar month for the maintenance and administration of the Electronic Money Account. This fee is added to the Inactive Electronic Money Account fee (if applicable) and the Fee for Keeping Electronic Money in the Electronic Money Account (if applicable).

Inactive Electronic Money Account fee²	1% of the electronic money balance in the Electronic Money Account (a minimum of EUR 2.99)	1% of the electronic money balance in the Electronic Money Account (a minimum of EUR 3.99)	EUR 9.99
Fee for keeping electronic money in the Electronic Money Account³:			
<ul style="list-style-type: none"> From <u>EUR 20 thousand (inclusive)</u> 	0.5% of the electronic money balance in the Electronic Money Account		
<ul style="list-style-type: none"> From <u>EUR 50 thousand (inclusive)</u> 	1% of the electronic money balance in the Electronic Money Account		
<ul style="list-style-type: none"> From <u>EUR 100 thousand (inclusive)</u> 	1.5% of the electronic money balance in the Electronic Money Account		

²The fee for an inactive Electronic Money Account starts to be charged from the moment when 3 (three) calendar months have elapsed after the expiry of all Loan Contracts concluded by the Financier and / or the Project Owner through the Platform. This fee is calculated for the Financiers if the Financiers do not have any active investments (Loan Contracts) for at least 3 (three) calendar months, and this fee is calculated for the Project Owner if the Project Owner, after the expiry of the Loan Contracts, holds funds in the Electronic Money Account for more than 3 (three) calendar months. The fee is charged for each calendar month and deducted from the balance in the Electronic Money Account. This fee is added to the Electronic Money Account fee (if applicable) and the Fee for Keeping Electronic Money in the Electronic Money Account (if applicable).

³ The fee is charged if the respective amount of electronic money is kept in the Electronic Money Account for more than 30 calendar days. The fee is deducted from the balance in the Electronic Money Account each calendar month. This fee is added to the Electronic Money Account fee and the Inactive Electronic Money Account fee.