



**Personal IBAN accounts
Price list**

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1. Client categories and assignment

Ibanera assigns a group to each client and prices differ per group. Categories are assigned based on the below criteria:

If you reside in an EU member country, you are in **Group 1**. If not, you are in **Group 2**. If any of the below mentioned criteria is applicable for you, you are in **Group 3**.

- Your account balance in any currency is equivalent or higher than €50,000
- You have a need for higher than standard permanent limits
- You operate under individual business/ freelance certificate.

Explanations and definitions:

- The ultimate and final decision on the assigned group lies with Ibanera. The criteria indicated above to determine the group apply in the majority of the cases, but not always.
- Residing in an EU country means you live and have an address in an EU country. EU = European Union. A list of EU member countries is provided below.
- If you have not chosen Group S in your application form and/or any of the criteria is applicable, you will be offered to switch to Group S. This process will be discussed individually between you and Ibanera.

EU member countries:

The EU member countries are Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK.

2. Personal IBAN accounts - Group 1 price list

Please note that for receiving funds ONLY SEPA is available. For sending funds, both SEPA and non SEPA (SWIFT) are available. All EU banks (and many more) support SEPA transfers. SEPA participant countries can be found [here](#). SEPA is the fastest and cheapest way to send and receive funds, most SEPA transactions clear the same day.

Application processing fee	€50,00	
Credit transfer	Debit transfer and debiting of outgoing payments	Debit transfer
Amount (from-to)	SEPA* i	non SEPA (SWIFT) i
€0.01 - €5,000.00	€1	€40
€5,000.01 - €50,000.00	€1	€40
€50,000.01 - €200,000.00	€2	€60
€200,000.01 - €500,000.00	€2	€70
€500,001 +	€4	€90
Online banking	Free of charge	
Incoming Credit Transfer	€2	
Internal transfer i	SEPA Transfer	
Currency exchange i	Currency exchange rates are provided during exchange transaction	
Maintaining the account i	€15	
SEPA transfer cancellation fee i	€20	
Data, cancellation, investigation of international transfer	€100	
Refund fee when payment cannot be credited i	1% from transferred amount, max €100	
Cash withdrawal	<i>Service is not available</i>	
Account top up in cash	<i>Service is not available</i>	

3. Personal IBAN accounts - Group 2 price list

Please note that for receiving funds ONLY SEPA is available. For sending funds, both SEPA and non SEPA (SWIFT) are available. All EU banks (and many more) support SEPA transfers. SEPA participant countries can be found [here](#). SEPA is the fastest and cheapest way to send and receive funds, most SEPA transactions clear the same day.

Application processing fee** ⓘ	€150	
Amount (from-to)	Debit transfer and debiting of outgoing payments	Debit transfer
	SEPA** ⓘ	non SEPA (SWIFT) ⓘ
€0.01 - €5,000.00	€5	€50
€5,000.01 - €50,000.00	€5	€50
€50,000.01 - €200,000.00	€20	€70
€200,000.01 - €500,000.00	€30	€80
€500,001 +	€50	€100
Online banking	Free of charge	
Incoming Credit Transfer	€4	
Internal transfer ⓘ	SEPA Transfer	
Currency exchange ⓘ	Currency exchange rates are provided during exchange transaction	
Maintaining the account ⓘ	€20	
SEPA transfer cancellation fee ⓘ	€50	
Data, cancellation, investigation of international transfer	€250	
Refund fee when payment cannot be credited ⓘ	Same as sending and receiving	
Cash withdrawal	<i>Service is not available</i>	
Account top up in cash	<i>Service is not available</i>	
Monthly fee for holding funds (if the account balance is equivalent or higher than €50,000) ⓘ	0,05%	
Fee for closing the account ⓘ	€100	

4. Personal IBAN accounts - Group 3 price list

Please note that for receiving funds ONLY SEPA is available. For sending funds, both SEPA and SWIFT are available. All EU banks (and many more) support SEPA transfers. SEPA participant countries can be found [here](#). SEPA is the fastest and cheapest way to send and receive funds, most SEPA transactions clear the same day.

Application processing fee** ⓘ	€200	
Amount (from-to)	Debit transfer and debiting of outgoing payments	Debit transfer
	SEPA** ⓘ	non SEPA (SWIFT) ⓘ
€0.01 - €5,000.00	€5	€50
€5,000.01 - €50,000.00	€5	€50
€50,000.01 - €200,000.00	€20	€70
€200,000.01 - €500,000.00	€30	€80
€500,001 +	€50	€100
Online banking	Free of charge	
Incoming Credit Transfer	€6	
Internal transfer ⓘ	SEPA Transfer	
Currency exchange ⓘ	Currency exchange rates are provided during exchange transaction	
Maintaining the account ⓘ	€25	
SEPA transfer cancellation fee ⓘ	€50	
Data, cancellation, investigation of international transfer	€250	
Refund fee when payment cannot be credited ⓘ	Same as sending and receiving	
Cash withdrawal	<i>Service is not available</i>	
Account top up in cash	<i>Service is not available</i>	
Monthly fee for holding funds (if the account balance is equivalent or higher than €50,000) ⓘ	0,05%	
Fee for closing the account ⓘ	€100	

5. *Payment processing schedule

Time of payment submission through the online banking	Preliminary payment receipt time during the business day
9:10 AM EEST	Same day 11:20 AM EEST
9:11 AM – 11:40 AM EEST	Same day 13:45 PM EEST
11:41AM – 14:10 PM EEST	Same day 16:15 PM EEST
14:11 PM – 16:10 PM EEST	Same day 17:45 PM EEST
16.11 PM EEST	Next business day 11:20 AM EEST

Please note that business days exclude weekends, Good Friday and [Public Holidays in Lithuania](#). Preliminary payment receipt times will be affected on non-business days.



6. ****Application processing fee**

The application processing fee for Group 2 and Group 3 is €200. This fee covers all costs incurred for opening your account with Ibanera.

Before we start the review of your application, please transfer the application processing fee to the account below:

For **SEPA** payments, please transfer €200 to:

For **SEPA** payments, please send initial transfer to:

Beneficiary name: UAB Phoenix Payments

IBAN account no: LT073220020000061000

BIC – SEPA code: UAPPLT21

Bank: UAB Phoenix Payments

Address: Mesiniu Str. 5, Vilnius, LT-01133

Lithuania

Payment details: Initial transfer for
[application ID number].

Only € payments are accepted via

SEPA

For **SWIFT** payments, please send initial transfer to:

Beneficiary name: UAB Phoenix Payments

IBAN account no: LT073220020000061000

Bank SWIFT: UAPPLT2V

Bank: UAB Phoenix

Payments

Address Mesiniu Str. 5, Vilnius, LT-01133

Lithuania

Payment details: Initial transfer
for [application ID number].

*When making a SWIFT payment, please choose commission type **OUR**. If you choose other type of commission, the intermediary/correspondent bank might deduct its own fee from the transferred amount, and we will not receive the full payment. Any fee deducted by a third-party bank will not be compensated by Ibanera.*

If the application is not approved and the account is not opened, you will be refunded the €200 application processing fee, minus €25 refund fee.

4. Additional information

Application processing fee

Deducted from the initial transfer required to start your application process.

SEPA

In the SEPA (Single European Payment Area) scheme, Switzerland, Monaco, San Marino, Gibraltar participate along with EEA countries (EU countries, Iceland, Liechtenstein and Norway).

Non SEPA (SWIFT)

Transfers in other currencies and/or Euro payments to banks in countries outside the EEA or SEPA. SWIFT transfers are restricted to outgoing payments and not available to the following industries: Adult content, Carbon credits, Cash, Charities, Cryptocurrencies, Defense / military, Drug paraphernalia, Gambling, High value dealers, MSBs / PSPs, Multi-Level Marketing (MLM), Pawnbrokers, Political Groups, Precious Metals, Speculative Trading, Weapons.

Internal transfer

Sender and receiver both have an account with Ibanera transaction will be processed as a SEPA payment

Monthly fee for holding funds

Applies if total account balance in all currencies is equivalent or higher than €50,000 at the end of day and is calculated daily (assuming 30 days per month on average). Fee is debited monthly.

Refund fee when payment cannot be credited to the account of the recipient

This applies for incoming funds.

Currency exchange

You can convert currency before the transfer.

Maintaining the account

Debited from account on the last day of the month.

SEPA transfer cancellation fee

Requests received via phone, email or online banking.

Fee for closing the account

This fee is applicable only for the clients that used Ibanera services for more than 6 months.