

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	0 EUR	0 EUR	0 EUR
Depositing of the funds to the Electronic Money Account:			
• SEPA transfers	0 EUR	0 EUR	0 EUR
• SWIFT transfers	10 EUR		
Redemption of electronic money:			
• SEPA transfers	1 EUR	5 EUR	25 EUR
• SWIFT transfers	35 EUR		
Electronic Money Account fee ¹	0 EUR	0,99 EUR	0 EUR
Inactive Electronic Money Account fee ²	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)	9,99 EUR

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).

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).

Fees approved on 2026-05-28 by decision of UAB NS Pay management board

Fees applicable from 2026-07-15

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