

STANDARD FEES AND CHARGES FOR FREELANCE CUSTOMERS

Approved on 09.04.2025

In force from 10.04.2025

Unlimit EU Ltd is entitled to amend, change, supplement and cancel this List of Fees and Charges ("List") at its sole discretion at any time in whole or partially. The updated List comes into force at a date set forth exclusively by Unlimit EU Ltd.

N.B. Please note that the fees listed herein may differ depending on various criteria which are assessed during the on-boarding process. In such circumstances, Unlimit EU Ltd will provide the applicable or relevant fees and charges to such Customer before Account opening.

ACCOUNT OPENING, MAINTENANCE AND CLOSING

PAYMENT ACCOUNT

Account opening	free of charge
Account maintenance (per month)	EUR 9.50
Account closing ⁶	free of charge

REMOTE ACCOUNT MANAGEMENT

Connection to iBank	free of charge
iBank User account maintenance (per User per month)	free of charge

STATEMENTS, REFERENCES, PAYMENT DOCUMENTS

Account statement in iBank	free of charge
Account statement for period within current calendar year (per page) confirmed by Unlimit EU Ltd	EUR 5
Account statement for period in previous calendar years (per page) confirmed by Unlimit EU Ltd	EUR 7
Account statements in additional formats (service connection fee)	EUR 30
Reference letter (subject to Unlimit EU Ltd consent to context)	EUR 30
Copies of payment documents (payment orders, SWIFT, etc) (per document)	EUR 10

OTHER SERVICES

Courier mail	EUR 50
Apostille on statements, references and documents issued by Unlimit EU Ltd (subject to Unlimit EU Ltd's consent)	EUR 90
Other services (subject to Unlimit EU Ltd's consent)	upon agreement

PAYMENT TRANSACTIONS

INWARD TRANSFERS

		Cut-off time ¹	Value date ²
EUR	free of charge	9.00-17.00	T
USD	free of charge	9.00-17.00	T
Currencies other than EUR and USD*	free of charge	9.00-17.00	T

PAYMENTS WITHIN UNLIMIT EU LTD¹⁰

		Cut-off time ¹	Value date ²
Between one Customer's Accounts	free of charge	9.00-18.00	T
To other Customer's Account	free of charge	9.00-18.00	T

SEPA PAYMENTS³

SHA ⁵		Cut-off time ¹	Value date ²
Up to 10 000			
Standard	free of charge	9.00-18.00	T+1
Express ^{8,9}	free of charge	9.00-16.00	T
Above 10 000			
Standard	EUR 5	9.00-18.00	T+1
Express ^{8,9}	EUR 8	9.00-16.00	T

OUTGOING PAYMENTS IN EUR (except SEPA PAYMENTS³)

OUR ⁴		Cut-off time ¹	Value date ²
Standard	EUR 25	9.00-18.00	T+2
Urgent ^{7,9}	EUR 39	9.00-18.00	T+1
Express ^{8,9}	EUR 39	9.00-15:30	T

SHA ⁵		Cut-off time ¹	Value date ²
Standard	EUR 15	9.00-18.00	T+2
Urgent ^{7,9}	EUR 29	9.00-18.00	T+1
Express ^{8,9}	EUR 29	9.00-15:30	T

OUTGOING PAYMENTS IN USD

OUR ⁴		Cut-off time ¹	Value date ²
Standard	EUR 25	9.00-18.00	T+2
Urgent ^{7,9}	EUR 39	9.00-18.00	T+1
Express ^{8,9}	EUR 39	9.00-15:30	T

SHA ⁵		Cut-off time ¹	Value date ²
Standard	EUR 15	9.00-18.00	T+2
Urgent ^{7,9}	EUR 29	9.00-18.00	T+1
Express ^{8,9}	EUR 29	9.00-15:30	T

OUTGOING PAYMENTS IN CURRENCIES OTHER THAN EUR AND USD

OUR ⁴		Cut-off time ¹	Value date ²
Standard	EUR 25	9.00-18.00	T+2
Urgent ^{7,9}	EUR 39	9.00-18.00	T+1
Express ^{8,9}	EUR 39	9.00-11:00	T

SHA ⁵		Cut-off time ¹	Value date ²
Standard	EUR 15	9.00-18.00	T+2
Urgent ^{7,9}	EUR 29	9.00-18.00	T+1
Express ^{8,9}	EUR 29	9.00-11:00	T

CURRENCY RESTRICTIONS

Availability of any currency may be restricted at any time. Unlimit EU Ltd shall notify on restricted currencies. Non-compliant transactions shall be rejected.

ADDITIONAL DUE DILIGENCE

Enhanced compliance check	EUR 100 (per request)
In case a transaction is subject to additional screening, including in particular enhanced sanction screening measures, an additional fee may be charged.	0.3% (min. EUR 20 - max. EUR 5000)

CORRECTION, CANCELLATION AND INVESTIGATION OF PAYMENTS

Payment to/from Unlimit EU Ltd	EUR 30 +actual expenses
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CURRENCY EXCHANGE

Currency exchange order is processed at the same Unlimit EU Ltd's business day, provided that the order has been received by Unlimit EU Ltd before the cut-off time 17.00 Cyprus time. If the order is received after the cut-off time, it will be processed on the next business day of Unlimit EU Ltd. Currency exchange is performed at Unlimit EU Ltd's rate unless agreed otherwise.

CARD FEES AND CHARGES

Approved on 09.04.2025

In force from 10.04.2025

CARD CURRENCY	EUR	USD
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CARD ISSUANCE, MAINTENANCE AND CLOSING FEES

Digital card issue ¹⁴ /reissue/renewal/replacement	EUR 4.50	USD 5
Card maintenance, per month	Free of charge	Free of charge
Plastic card issue /reissue/renewal/replacement	EUR 50	USD 60
PIN change	Free of charge	Free of charge
Card account statement	Free of charge	Free of charge
Card account statement confirmed by Unlimit EU Ltd (per page)	EUR 2	USD 3
Card activation, blocking and balance request by SMS ¹¹	Free of charge	Free of charge
Balance inquiry in ATM ¹²	EUR 1	USD 2
Card unblocking / PIN unblocking	Free of charge	Free of charge
SMS notifications on card transactions	Free of charge	Free of charge
Review of unjustified claim	EUR 50	USD 60

CARD TRANSACTION FEES

Card payments ¹³	Free of charge	Free of charge
Cash withdrawal in Card currency ¹²	2% plus EUR 5	2% plus USD 6
Cash withdrawal in currency other than Card currency ^{12,13}	2% plus EUR 5	2% plus USD 6

LIMITS

Cash withdrawal limit, per day	EUR 2 000	USD 2 000
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N.B. All fees and charges listed, save those for Payment Transactions, are subject to and are inclusive of VAT.

- 1 If a payment order is received by Unlimit EU Ltd before the cut-off time (Cyprus time), it will be processed within business day of Unlimit EU Ltd, no later than the value date for the particular type of payment. A payment order received by Unlimit EU Ltd after cut-off time or not within a business day will be handled as if received on the next business day.
- 2 Value date means a date when Unlimit EU Ltd transfers funds to a recipient bank: T – date of processing a payment order, T+1 - next working day of recipient bank, T+2 second working day of recipient bank.
- 3 SEPA payments are funds transfers in EUR processed via Single EURO Payments Area network (SEPA) within EU/EEA and the United Kingdom ("SEPA zone"). For the execution of SEPA transfers, a payment order shall include: IBAN; Identification code of the beneficiary bank - SWIFT/BIC; Payment type shall be standard; Type of commission- SHA (sender only pays commission of its payment services provider). For execution of transfers to/from United Kingdom, a payment order shall additionally include complete details of the beneficiary and the Beneficiary bank. In case a payment order does not contain all mandatory details stated above, or in case of execution of the payment through another payment settlement system, Unlimit EU Ltd may apply a commission that is applicable to outgoing payments in EUR (except SEPA payments). For SEPA payments in EUR and in other currencies of the EU/EEA within Cyprus and other countries of SEPA zone the type of commission is SHA only.
Member countries of the European Economic Area: Iceland, Norway, Liechtenstein and 27 EU Member States — Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.
- 4 OUR commission fee covers only the services of Unlimit EU Ltd. Unlimit EU Ltd shall send a payment to a correspondent bank indicating OUR in a respective field of a SWIFT report. Unlimit EU Ltd's liability is limited to this condition. Transfers that Unlimit EU Ltd may present to an intermediary bank or a recipient bank directly Unlimit EU Ltd will mark SHA. Unlimit EU Ltd shall not be responsible for failure to comply with Unlimit EU Ltd's instructions on the part of the intermediary bank or the recipient bank or for an incomplete receipt of the transfer for other reasons that are beyond Unlimit EU Ltd's control (for example, transfer practice of a respective country).
- 5 SHA commission fee covers only the services of Unlimit EU Ltd. For payments in EUR and in other currencies of EU/EEA within Cyprus and other countries of EU/EEA the type of commission is SHA only. As per EU Directive 2015/2366 on payment services, a commission fee from the amount of payment will not be charged.
- 6 In case a residual balance remains on Account at time of Account closing, a fee of EUR 250 (monthly) for maintenance of residual balance shall be applied to residual balance of closed Account. The fee is applicable per closed Account, starting from the month following the month of Account closing.
- 7 Urgent payment means a payment performed on the next day.
- 8 Express payment means a payment performed on the same day, subject to technical possibilities.
- 9 Performance of Urgent and Express payments shall be agreed in advance with Unlimit EU Ltd.
- 10 A payment order for funds transfer within Unlimit EU Ltd will be processed at the latest on the next business day after its receipt by Unlimit EU Ltd.
- 11 SMS commands must be sent to one of the following numbers + 357 99092924 / + 357 96780691 / + 49 1771782235 from the Cardholder's mobile phone number registered with Unlimit EU Ltd and linked to the Card. Send "**Activation XXXX**" to activate the Card or to change PIN. Send "**Balance XXXX**" to request a balance. Send "**Block XXXX**" to block the Card (e.g., if lost, stolen, damaged or other reason). **XXXX** are the last 4 digits of the Card.
- 12 ATM operator charges may also apply.
- 13 For all card transactions in a currency other than Card currency, conversion of the amount takes place at the prevailing exchange rate of the relevant Card Association with a 2% mark up (currency exchange fee). The variable Card Association rate and currency exchange fee is applied without notice at the date and time when the relevant Card Association processes the transaction, which may be different from the transaction date.
- 14 First digital card (EUR) is issued to the Customer free of charge.