

In force from **September 11, 2024**

This List of Fees and Charges ("List") lists services and prices that apply for certain services within the contractual relationship between Unlimit EU Ltd (hereinafter "Unlimit") and Customer.

This List of Fees and Charges applies to Customers of Unlimit who have opened their account through KLARA AI EUROPE SOCIEDAD DE RESPONSABILIDAD LIMITADA.

Unlimit EU Ltd is entitled to amend, change, supplement and cancel this 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.

ACCOUNT DETAILS

Account type	Payment Account
Account currency	EUR

ACCOUNT OPENING, MAINTENANCE AND CLOSING

PAYMENT (CURRENT) ACCOUNT

Account opening	free of charge
Account maintenance (per month)	0
Dormant ¹ account maintenance (per month)	EUR 0.25
Account closing ⁶	free of charge

STATEMENTS, REFERENCES, PAYMENT DOCUMENTS

Account statement for period within current calendar year (per page) confirmed by Unlimit	EUR 5
Account statement for period in previous calendar years (per page) confirmed by Unlimit	EUR 7
Copies of payment documents (payment orders, SWIFT, etc.) (per document)	EUR 25

OTHER SERVICES

Courier mail	free of charge
Other services (subject to Unlimit's consent)	upon agreement
Chargeback	EUR 30
Payment investigation, cancellation, correction	EUR 23

PAYMENT TRANSACTIONS

INWARD TRANSFERS

		Cut-off time ²	Value date ³
EUR	free of charge	9.00-17.00	T

PAYMENTS WITHIN UNLIMIT EU LTD⁷

		Cut-off time ²	Value date ³
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 PAYMENTS⁴**SHA⁵**

		Cut-off time²	Value date³
Standard	EUR 0.20	9.00-18.00	T+1

OUTGOING PAYMENTS IN EUR (except SEPA PAYMENTS⁴)**OUR**

		Cut-off time²	Value date³
Standard	EUR 25	9.00-18.00	T+2

OUTGOING PAYMENTS IN CURRENCIES OTHER THAN EUR**OUR**

		Cut-off time²	Value date³
Standard	EUR 25	9.00-18.00	T+2

ADDITIONAL TERMS

Unlimit may reject Inwards Transfers/Outgoing Payments from/to accounts other than those in the Customer's name (own accounts) with other banks or institutions.

ADDITIONAL COMPLIANCE CHECK

In case of a third party's request (e.g., intermediary bank, recipient bank) for information/documents necessary for a transaction processing, a fee of EUR 100 per request may be charged.



N.B.

All fees and charges listed, save those for Payment Transactions, are subject to and are inclusive of VAT.

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).

- 1 Dormant account is an account where no payment transactions (outgoing payments initiated by Customer and/or inward transfers) have been executed over a period of 4 consecutive months. The fee is applicable starting from the fifth month.
- 2 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.
- 3 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.
- 4 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.
- 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 up to EUR 250 (monthly) for maintenance of residual balance may be applied to residual balance of closed Account. The fee may be applied per closed Account, starting from the month following the month of Account closing.
- 7 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.