

NIBank's Customers Fees and Rates USD (\$)

October 2023

Description	Amount (\$)	%	Comments
Fee for low monthly balance	65.00		This fee is charged when you balance is lower than the amount agreed.
Fee for Internal transfer between owned NIBank accounts	None		There is no fee to transfer between your owned accounts.
Fee for internal transfer to other NIBank accounts	10.00		This fee is charged when you transfer to other NIBank accounts not owned by you.
Fee for closing the account		3%	About the account balance.
Fee for excessive transactions	65.00		This fee is charged when you go over the transactional limits on your account.
Fee for corrections to submission of transfer request (amendment)	105.00		This fee is charged when the records provided by the client for electronic transfers are incorrect, amendment.
Fee for debit card issuance	45.00		This fee is charged when you request a debit card for your account.
Fee for E-Banking	None		There is no fee to use online banking.
Custody Fee		0.03%	On monthly Basis Paid Quarterly.
Fee for banking reference	50.00		This fee is charged when you need a reference letter from NIBank.
Returned transfer	105.00		This fee is charged if the client provides incorrect information in the instructions and the funds are returned.
Swift message copy	20.00		

Investigation and Monitoring Fee

Range	Fee Commision
Up to 6 months	1,00%
From 6 to 12 months	1,50%
From 12 to 24 months	2,00%
Over 24 months	3,00%

Freezing Fee

Range	Fee Commision
Up to 6 months	1,00%
From 6 to 12 months	1,50%
From 12 to 24 months	2,00%
Over 24 months	3,00%

Fee for Sending Transfer to Other Banks

Description	Amount (\$)	%	Comments
Up To (\$) 500.000	80.00		These fees are applicable to all.
Between (\$) 500.000 and (\$)1.000.000	250.00		
More Than (\$)1.000.000		0.45%	

Inactive card monthly fees (\$)

Ongoing verification	Amount (\$)
From 12 months to 24 months	750,00
From 25 months to 36 months	1.500,00
More than 36 months	2.000,00
Maintenance	Amount (\$)
From 12 months to 24 months	750,00
From 25 months to 36 months	1.500,00
More than 36 months	2.500,00

Early portfolio cancellation

Elapced contract time	%
Up to 25%	35%
Between 25% and 50%	25%
Between 50% and 75%	20%
Between 75% and 99%	10%

Comissions and fees for card programs (\$)

Description	%	Comments
Card Program Closing Fees	50%	The charge for those prepaid cards, where the age of the last transaction exceeds three (3) years.
Card Program Closing Fees	40%	The charge for those prepaid cards, where the age of the last transaction exceeds two (2) years.
Card Program Closing Fees	30%	The charge for those prepaid cards, where the age of the last transaction exceeds one (1) year.

NIBank's Customers Fees and Rates EUROS (€)

October 2023

Description	Amount EUR (€)	%	Comments
Fee for low monthly balance	65.00		This fee is charged when you balance is lower than the amount agreed.
Fee for Internal transfer between owned NIBank accounts	None		There is no fee to transfer between your owned accounts.
Fee for internal transfer to other NIBank accounts	10.00		This fee is charged when you transfer to other NIBank accounts not owned by you.
Fee for closing the account		3%	About the account balance.
Fee for excessive transactions	65.00		This fee is charged when you go over the transactional limits on your account.
Fee for corrections to submission of transfer request (amendment)	105.00		This fee is charged when the records provided by the client for electronic transfers are incorrect, amendment.
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Swift message copy	20.00		

Investigation and Monitoring Fee

Range	Fee Commision
Up to 6 months	1,00%
From 6 to 12 months	1,50%
From 12 to 24 months	2,00%
Over 24 months	3,00%

Freezing Fee

Range	Fee Commision
Up to 6 months	1,00%
From 6 to 12 months	1,50%
From 12 to 24 months	2,00%
Over 24 months	3,00%

Fee for Sending Transfer to Other Banks

Description	Amount EUR (€)	%	Comments
Up To (€) 500.000	80.00		These fees are applicable to all.
Between (€) 500.000 and (€)1.000.000	250.00		
More Than (€)1.000.000		0,45%	

Inactive card monthly fees (€)

Ongoing verification	Amount EUR (€)
From 12 months to 24 months	750,00
From 25 months to 36 months	1.500,00
More than 36 months	2.000,00
Maintenance	Amount EUR (€)
From 12 months to 24 months	750,00
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Up to 25%	35%
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Between 50% and 75%	20%
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