

## **Fee Information Document**



Name of the account provider: UAB Finansine's paslaugos "Contis" Account name: Naga Pay Basic EUR Date: October 2022

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in your terms and conditions (<u>https://pay.naga.com</u>).

maintaining the account Monthly maintenance fee Free   Description Free Free   Payments (excluding cards) Sending and receiving money via SEPA Per payment Free   Sending money in euros – SEPA Per payment Free   Receipt of payments in euros – SEPA Per payment Free   Sending money outside of SEPA zone Not applicable Free   Sending money outside of SEPA zone Not applicable Vot applicable   Receipt of international payments Not applicable Vot applicable   Issuing of debit card Per card € 9.99   Issuing of debit card Per card € 10.00   Replacement debit card Per card € 0.00   Debit card payment in euros Per transaction € 0.00   Debit card payment in a foreign currency Per transaction € 0.00   Per transaction € 0.00 € 0.00 plus 2 % of the transaction value (UK & non-EUR payments in Europe)   € 0.00 plus 2 % of the transaction value € 0.00 plus 2 % of the transaction value € 0.00 plus 2 % of the transaction value	Service	Fee	
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Fiee Fiee	Cash withdrawal in a foreign currency outside Europe	Per withdrawal	
	Refusing a payment due to lack of funds	Per payment	Free
	Allowing a payment despite lack of funds		

Not applicable Not applicable	
Per enquiry	€0.35
	Not applicable

## **Glossary of terms**

Term	Definition	
Allowing a payment despite lack of funds	The account provider allows a payment to be made from the customer's account although there is not enough money in it (or it would take the customer past their arranged overdraft limit).	
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged.	
ATM balance enquiry	The customer views the account balance at a cash machine.	
Card cancellation	The account provider charges a cancellation fee if the customer cancels the card order within the first 14 days and a card has already been ordered in the customer's name.	
Cash withdrawal in euros in Europe	The customer takes cash out of the customer's account in euros at a cash machine in Europe.	
Cash withdrawal in a foreign currency outside Europe	The customer takes cash out of the customer's account in foreign currency at a cash machine outside Europe.	
Debit card payment in euros	The customer uses their debit card to make a payment in euros. This can be in a shop, online or over the phone.	
Debit card payment in a foreign currency	The customer uses their debit card to make a payment in foreign currency. This can be in a shop, online or over the phone.	
Issuing of debit card	The account provider sends a debit card to the customer.	
Issuing of additional debit card	The account provider sends a debit card to the customer for an additional user.	
Maintaining the account	The account provider operates the account for use by the customer.	
Receipt of international payments	When money is sent to the customer's account from an account not using a SEPA transfer.	
Receipt of payments in euros – SEPA	When money is sent to the customer's account from an account using SEPA.	
Refusing a payment due to lack of funds	The account provider refuses a payment from the customer's account because there is not enough money in it.	
Replacement debit card	The account provider sends a replacement debit card to the customer	
Sending money in euros – SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account using SEPA.	
Sending money outside of SEPA zone	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside of the SEPA zone.	
Unarranged overdraft	The customer borrows money when there is no money left in the account (or the customer has gone past their arranged overdraft limit) and this has not been agreed with the account provider in advance.	