



Fee Information Document



Name of the account provider: UAB Finansinės paslaugos "Contis"

Account name: Naga Pay Gold + Traders 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 (<https://pay.naga.com>).

Service	Fee	
General account service		
maintaining the account		
Gold + Traders account	Monthly maintenance fee	€0.00
	Total annual fee	€0.00
Payments (excluding cards)		
Sending and receiving money via SEPA		
Sending money in euros – SEPA	Per payment	Free
Receipt of payments in euros – SEPA	Per payment	Free
Sending and receiving money outside of SEPA zone		
Sending money outside of SEPA zone	Not applicable	
Receipt of international payments	Not applicable	
Cards and cash		
Issuing of debit card	Per card	€0.00
Issuing of additional debit card	Not applicable	
Replacement debit card	Per card	€10.00
Card cancellation	Per card	€0.00
Debit card payment in euros	Per transaction	€ 0.00
Debit card payment in a foreign currency	Per transaction	€ 0.57 plus 1% of the transaction value (UK & non-EUR payments in Europe) €0.57 plus 1.5% of the transaction value (International payments)
Cash withdrawal in euros in Europe	Per withdrawal	First 3 withdrawals per month free, then 2%
Cash withdrawal in a foreign currency outside Europe	Per withdrawal	First withdrawal per month free, then 2%
Refusing a payment due to lack of funds	Per payment	Free
Allowing a payment despite lack of funds	Not applicable	
Overdrafts and related services		

Arranged overdraft	Not applicable
Unarranged overdraft	Not applicable
Other services	
ATM balance enquiry	Per enquiry Free

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.