



**Name of the account provider:** UAB Finansinės paslaugos “Contis“

**Account name:** Bitpanda Card BEST level 0

**Date:** 09 October 2020

- 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://www.bitpanda.com/en/legal#terms>).

Service	Fee BEST Level 0	
<b>General account service</b>		
<b>maintaining the account</b>		
Bitpanda Card account- BEST level 0	Monthly maintenance fee	€00.00
	<b>Total annual fee</b>	<b>€00.00</b>
<b>Payments (excluding cards)</b>		
<b>Sending and receiving money via SEPA</b>		
Sending money in euros – SEPA	Per payment	€00.00
Receipt of payments in euros – SEPA	Per payment	€00.00
<b>Sending and receiving money outside of SEPA zone</b>		
Sending money outside of SEPA zone	Not applicable	
Receipt of international payments	Not applicable	
<b>Cards and cash</b>		
Issuing of debit card	Per card	€00.00
Issuing of additional debit card	Per card	€00.00
Replacement debit card	Per card	€00.00
Card cancellation	Per card	€00.00
Debit card payment in euros	Per transaction	€00.00
Debit card payment in a foreign currency	Per transaction	€00.00 plus 2,5% of transaction value
Cash withdrawal in euros in Europe	Per withdrawal	€1.50
Cash withdrawal in a foreign currency outside Europe	Per withdrawal	€1.50 plus 2,5% of the transaction value
Refusing a payment due to lack of funds	Not applicable	
Allowing a payment despite lack of funds	Not applicable	
<b>Overdrafts and related services</b>		
Arranged overdraft	Not applicable	
Unarranged overdraft	Not applicable	
<b>Other services</b>		
ATM balance enquiry	Not applicable	€00.00



## Glossary of terms

<b>Term</b>	<b>Definition</b>
<b>Allowing a payment despite lack of funds</b>	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).
<b>Arranged overdraft</b>	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.
<b>ATM balance enquiry</b>	The customer views the account balance at a cash machine.
<b>Card cancellation</b>	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.
<b>Cash withdrawal in euros in Europe</b>	The customer takes cash out of the customer's account in euros at a cash machine in Europe.
<b>Cash withdrawal in a foreign currency outside Europe</b>	The customer takes cash out of the customer's account in foreign currency at a cash machine outside Europe.
<b>Debit card payment in euros</b>	The customer uses their debit card to make a payment in euros. This can be in a shop, online or over the phone.
<b>Debit card payment in a foreign currency</b>	The customer uses their debit card to make a payment in foreign currency. This can be in a shop, online or over the phone.
<b>Issuing of debit card</b>	The account provider sends a debit card to the customer.
<b>Issuing of additional debit card</b>	The account provider sends a debit card to the customer for an additional user.
<b>Maintaining the account</b>	The account provider operates the account for use by the customer.
<b>Receipt of international payments</b>	When money is sent to the customer's account from an account not using a SEPA transfer.
<b>Receipt of payments in euros – SEPA</b>	When money is sent to the customer's account from an account using SEPA.
<b>Refusing a payment due to lack of funds</b>	The account provider refuses a payment from the customer's account because there is not enough money in it.
<b>Replacement debit card</b>	The account provider sends a replacement debit card to the customer.
<b>Sending money in euros – SEPA</b>	The account provider transfers money, on the instruction of the customer, from the customer's account to another account using SEPA.
<b>Sending money outside of SEPA zone</b>	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside of the SEPA zone.
<b>Unarranged overdraft</b>	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.