



PRICE CHANGES EFFECTIVE FROM 1 SEPTEMBER 2025

We have updated the service pricing structure — the fees are now grouped by topic, clearly distinguishing between different types of services.

New charges and changes to existing fees are marked **in red** in this document.

NEO Finance General Fees

Service	Fee for Private Clients	Fee for Legal Entities
Account management and identification		
Account Opening via the System	Free of charge	Free of charge
Account Closure via the System	Free of charge	Free of charge
		€ 100.00 for Neopay service clients
Account Opening outside the System	Free of charge	Free of charge
Account Closure outside the System	Free of charge	€ 50.00
		€ 100.00 for Neopay service clients
Account Maintenance	Free of charge	Free of charge
Additional Account Maintenance	€ 0.79/month ¹	€ 0.79/ month ¹



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Account Closure due to Material Breach of the Agreement or Violation of Anti-Money Laundering and/or Counter-Terrorist Financing (AML/CTF) Requirements	€ 100.00	€ 100.00
Limit Changes via the System	Free of charge	Free of charge
Limit Changes outside the System	Free of charge	€ 50.00
Adding or Removing Representatives via the System		Free of charge
Adding or Removing Representatives outside the System		€ 50.00
Editing Representatives’ Rights via the System		Free of charge
Editing Representatives’ Rights outside the System		€ 50.00
Inactive Account Fee	€ 0.99/month ²	€ 2.99/month ²
Client Identification		
Client Identification at the Branch	Free of charge	Free of charge
Client Identification via the System	Free of charge	Free of charge
Enhanced Identification and Risk Assessment for Neopay Clients		€ 50.00 – 5 000.00
Preparation of Letters and Documents		
Account Statement Generated Online via the System	Free of charge	Free of charge



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Signed Account Statement up to 15 Pages	€ 9.99 ^{3,4}	€ 9.99 ³
Written Confirmation of Executed Transfer (1 Page)	€ 4.99 ^{3,4}	€ 4.99 ³
Signed Copy of Transfer (1 Page)	€ 4.99 ^{3, 4}	€ 4.99 ³
Signed Certificate of Opened Accounts and Balances	€ 15.00 ⁴	
Certificates on Granted and/or Repaid Loans	€ 9.99 ⁴	
Certificate for Auditors		€ 50.00
Completion of Questionnaires Submitted by Clients		€ 100.00
Other Certificates or Letters	€ 9.99 ⁴	€ 9.99
Sending Documents via Registered Mail	According to postal and courier service rates	According to postal and courier service rates
Fees for Account Activity Notifications		
Price per Notification		
Sent via email	Free of charge	Free of charge
Sent via SMS	Free of charge	Free of charge
Transfer Fees		



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Internal transfer between NEO Finance electronic money accounts	Free of charge	Free of charge
External credit transfer within the SEPA area	€ 0.29 (for Investors)	€ 0.23 ⁵
	€ 3.99 (for Consumer Credit Recipients)	
	Free of charge (for VIP Clients)	Free of charge (for VIP Clients)
Payment order cancellation	Free of charge	Free of charge
Payment order traceability	Free of charge	Free of charge
Other Fees		
Processing of SWIFT message ⁶		€ 50.00

¹ VIP investors and "FinoMark" clients are granted the option to open additional accounts free of charge under the following conditions: – VIP Club Silver members – 1 additional free account; – VIP Club Gold members – 2 additional free accounts; – VIP Club Platinum members – 3 additional free accounts; – “FinoMark” clients – 1 additional free account. For any additional accounts beyond those granted, a fee of €0.79/month applies. “Neopay” clients may open an unlimited number of additional accounts without this limitation.

² The inactive account fee will not be applied by “NEO Finance” in the following cases: i) The client has received a consumer loan through the peer-to-peer lending platform “Paskolų klubas” and the account is used for its administration; ii) The client holds investments on the peer-to-peer lending platform “Paskolų klubas” and/or the crowdfunding platform “FinoMark”, and the account is used to administer those investments; iii) The client has received a loan through the “FinoMark” crowdfunding platform and the account is used for its administration.

³ Each additional page costs €0.50.

⁴ If a document is prepared under an expedited procedure (within one business day), a 1.5x fee multiplier applies.

⁵ Fees may vary in cases of individual agreements.



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⁶ A SWIFT message is a standardized financial message format transmitted via the Society for Worldwide Interbank Financial Telecommunication (SWIFT) network. NEO Finance receives SWIFT messages for the purposes of handling inquiries, investigating fraud, assessing suspicious transactions, or resolving other financial matters related to the services provided. NEO Finance processes these messages when required in order to address issues related to payment transactions.

Terms of services

Service	Terminas
Internal transfer between NEO Finance electronic money accounts	15 min.
Issuance of electronic money	1 business day
Redemption of electronic money	1 business day

Peer-to-Peer Lending Platform Fees

Fees applicable to Consumer Credit Recipients			
Fee for changing the due date of a consumer credit installment (once per year)		€ 9.00	
Fees applicable to Investors			
Investor platform fee		€ 1.00 ⁷ / month	
Investment Sales coefficients when the consumer credit agreement is terminated (C – investments cannot be sold on the Paskolų klubas platform) ⁸			
Offer Validity Day	For all and VIP investors	For all investors	For VIP investors



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	Coefficient for A+ agreements from 2021.04.12	Coefficient for A+ (for investments concluded before 12.04.2021) A, B, C ratings (all investors)	Coefficient for A+ (for investments concluded before 12.04.2021) A, B, C ratings (VIP investors)
1-3	1	0.50	0.55
4	1	0.45	0.50
5	1	0.40	0.45
6	1	0.35	0.40
7	1	0.30	0.35
8-30	1	0.25	0.30

⁷ If at least 6 months have elapsed since the investor's registration and confirmation of identity and the value of the investment portfolio is at least EUR 0.01.

⁸ NEO Finance have the right to unilaterally change the above-mentioned coefficients in the following cases: i) When the investment contract is concluded on or before 2022-12-14, not less than 6 months before the entry into force of the updated rates, the future coefficient values and the effective date are published in this pricing; ii) When the investment contract is concluded on or after 2022-12-15, not less than 14 calendar day before the entry into force of the updated rates, the future coefficient values and the effective date are published in this pricing.

Neopay Service Fees

Service	Fee
Minimum monthly fee (for clients subject to enhanced business relationship monitoring)	€ 50.00 - 250.00 ⁹

⁹ The fee applies if the total amount of fees paid by the client during the month is less than the established minimum amount.