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# Personal IBAN Accounts

## Price List

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*Effective as of 6th of December 2019*

 +302118000530

 support@coxipay.com

Coxi, UAB (acting under trading name "Coxipay") is an authorized EMI agent working under Payswix, UAB (acting under trading name "payswix") license (Nr. 21) and supervised by Central Bank of Lithuania for the distribution and redemption of electronic money.

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## 1. Client categories and assignment

CoxiPay assigns a category to each client and prices differ per category.

Categories are assigned based on the below criteria<sup>1</sup>:

If you reside in an EU<sup>1</sup> member country, you are in **Category 1**. If not, you are in **Category 2**.

If any of the below mentioned criteria is applicable for you, you are in **Category 3**\*.

- Your account balance in any currency is equivalent or higher than €50,000
- You have a need for higher than standard permanent limits
- You operate under individual business/ freelance certificate.

\*Fees may change if the customer conducts activity that was not specified when opening the account, or executes payments in connection with high risk activities (e.g. virtual currencies).

### Explanations and definitions:

- The ultimate and final decision on the assigned category lies with CoxiPay. The criteria indicated above to determine the category apply in the majority of the cases, but not always.
- If you have not chosen Category 3 in your application form and/or any of the criteria is applicable, you will be offered to switch to Category 3. This process will be discussed individually between you and CoxiPay.

### Amendments in pricelist

Pricing and service description that CoxiPay, UAB provides is subject to change and company is not obligated to inform customers regards to updated description. Customers of CoxiPay, UAB are strongly advised to check prices placed publicly on official website <http://www.coxipay.com> before ordering services. In addition to this CoxiPay UAB may apply individual pricing model based on client's activities and/or business related objectives.

### EU member countries:

The EU member countries are Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg,

Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK.

<sup>1</sup>Residing in an EU country means you live and have an address in an EU country.

## 2. Personal IBAN accounts - category 1 price list

Please note that for receiving funds ONLY SEPA is available. For sending funds, both SEPA and non SEPA (SWIFT) are available. All EU banks (and many more) support SEPA transfers. SEPA participant countries can be found [here](#). SEPA is the fastest and cheapest way to send and receive funds, most SEPA transactions clear the same day.

<b>Application processing and IBAN issuance fee:</b>	<b>Free of charge</b>	
Credit transfer Amount (from-to)	Outgoing credit transfers	Outgoing credit transfers
	<b>SEPA</b>	<b>SWIFT</b>
€0.01 - €5,000.00	€0.10 (0.5%*)	€20
€5,000.01 - €50,000.00	€0.10 (0.5%*)	€30
€50,000.01 - €200,000.00	€0.10 (0.5%*)	€55
€200,000.01 - €500,000.00	€0.10 (0.5%*)	€55
€500,001 +	€0.10 (0.5%*)	€55

\* Fees may change if the customer conducts activity that was not specified when opening the account, or executes payments in connection with high risk activities (e.g. virtual currencies).

<b>Incoming credit transfers</b>	Free of charge
<b>Online banking</b>	Free of charge
<b>Internal transfer</b>	Free of charge
<b>Currency exchange</b>	Currency exchange rates are provided during exchange transaction
<b>Maintaining the account</b>	Free of charge
<b>SEPA transfer request to cancel fee</b>	€30
<b>Data, cancellation, investigation of international transfer</b>	€100
<b>Refund fee when payment cannot be credited</b>	€30
<b>Cash withdrawal</b>	Service is not available
<b>Account top up in cash</b>	Service is not available

### 3. Personal IBAN accounts - category 2 price list

Please note that for receiving funds ONLY SEPA is available. For sending funds, both SEPA and non SEPA (SWIFT) are available. All EU banks (and many more) support SEPA transfers. SEPA is the fastest and cheapest way to send and receive funds, most SEPA transactions clear the same day.

<b>Application processing and IBAN issuance fee:</b>		<b>€50</b>
Credit transfer Amount (from-to)	Outgoing and incoming credit transfers	
	SEPA	non SEPA (SWIFT)
€0.01 - €5,000.00	€0.50 (0.5%*)	€30
€5,000.01 - €50,000.00	€0.50 (0.5%*)	€40
€50,000.01 - €200,000.00	€0.50 (0.5%*)	€65
€200,000.01 - €500,000.00	€0.50 (0.5%*)	€85
€500,001 +	€0.50 (0.5%*)	€95

\* Fees may change if the customer conducts activity that was not specified when opening the account, or executes payments in connection with high risk activities (e.g. virtual currencies).

<b>Online banking</b>	Free of charge
<b>Internal transfer</b>	Free of charge
<b>Currency exchange</b>	Currency exchange rates are provided during exchange transaction
<b>Maintaining the account</b>	€10
<b>SEPA transfer cancellation fee</b>	€30
<b>Data, cancellation, investigation of international transfer</b>	€100
<b>Refund fee when payment cannot be credited</b>	€30
<b>Cash withdrawal</b>	Service is not available
<b>Account top up in cash</b>	Service is not available
<b>Fee for closing the account</b>	€50

#### 4. Personal IBAN accounts - category 3 price list

Please note that for receiving funds ONLY SEPA is available. For sending funds, both SEPA and SWIFT are available. All EU banks (and many more) support SEPA transfers. SEPA is the fastest and cheapest way to send and receive funds, most SEPA transactions clear the same day.

<b>Application processing and IBAN issuance fee:</b>		<b>€100</b>
Credit transfer Amount (from-to)	Outgoing and incoming credit transfers	Outgoing credit transfers
	SEPA	non SEPA (SWIFT)
€0.01 - €5,000.00	€3 (0.5%*)	€30
€5,000.01 - €50,000.00	€7 (0.5%*)	€40
€50,000.01 - €200,000.00	€20 (0.5%*)	€65
€200,000.01 - €500,000.00	€35 (0.5%*)	€85
€500,001 +	€55 (0.5%*)	€95

\* Fees may change if the customer conducts activity that was not specified when opening the account, or executes payments in connection with high risk activities (e.g. virtual currencies).

Online banking	Free of charge
Internal transfer	Free of charge
Currency exchange	Currency exchange rates are provided during exchange transaction
Maintaining the account	€50
SEPA transfer cancellation fee	€30
Data, cancellation, investigation of international transfer	€100
Refund fee when payment cannot be credited	€30
Cash withdrawal	Service is not available
Account top up in cash	Service is not available
Monthly fee for holding funds (if the account balance is equivalent or higher than €50,000)	0,05%
Fee for closing the account	€100

## 5. Transaction limits

### General transaction limits for individual clients

*Please note that Payswix UAB reserves the right to set up lower than general transaction limits before opening the account without prior notice to the client, if this reflects the business model described during the onboarding procedure*

Limits apply for Payment Transactions initiated by the client	Limit currency	Limit set by default
Daily limit = single transaction limit	EUR	15 000 *
Weekly limit	EUR	15 000 *
Monthly limit	EUR	50 000 *

\*Limits may be revised upon delivery of source of funds and wealth

## 6. Payment processing schedule

Time of payment submission through the online banking	Preliminary payment receipt time during the business day
9:15 AM EEST	Same day 11:30 AM EEST
9:15 AM – 11:45 AM EEST	Same day 14:00 PM EEST
11:45AM – 14:30 PM EEST	Same day 16:30 PM EEST
14:30 PM – 16:00 PM EEST	Same day 18:00 PM EEST
16:00 PM EEST	Next business day 11:30 AM EEST

Please note that business days exclude weekends, Good Friday and Public Holidays in Lithuania. Preliminary payment receipt times will be affected on non-business days.





## 7. Application processing fee

The application processing fee for Category 2 is €50 and Category 3 is €100. This fee covers all costs incurred for opening your account with Payswix UAB.

The application processing fee have to be paid after application successfully completed and invoice issued.

Application and IBAN issuance fee may be paid by wire using the details below:

Beneficiary name: UAB COXI

IBAN account no: LT933880010100303355

BIC/SWIFT code: GLUALT22XXX

Bank name: Payswix UAB

Bank address: Lvovo g. 25-104, LT-09320 Vilnius, Lithuania

Payment details: (Invoice number)

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## 8. Additional information

### Application processing fee

Deducted from the initial transfer required to start your application process.

### SEPA

In the SEPA (Single European Payment Area) scheme, Switzerland, Monaco, San Marino, Gibraltar participate along with EEA countries (EU countries, Iceland, Liechtenstein and Norway).

### Non SEPA (SWIFT)

Transfers in other currencies and/or Euro

payments to banks in countries outside the EEA or SEPA. SWIFT transfers are restricted to outgoing payments and not available to the following industries: Adult content, Carbon credits, Cash, Charities, Cryptocurrencies, Defense / military, Drug paraphernalia, Gambling, High value dealers, MSBs / PSPs, Multi-Level Marketing (MLM), Pawnbrokers, Political Groups, Precious Metals, Speculative Trading, Weapons.

### Internal transfer

Sender and receiver both have an account with CoboxPay.

### Monthly fee for holding funds

Applies if total account balance in all currencies is equivalent or higher than

€50,000 at the end of day and is calculated daily (assuming 30 days per month on average). Fee is debited monthly.

### Refund fee when payment cannot be credited to the account of the recipient

This applies for incoming funds.

### Currency exchange

You can convert currency before the transfer.

### Maintaining the account

Debited from account on the last day of the month.

### SEPA transfer cancellation fee

Requests received via phone, email or online banking.

### Fee for closing the account

This fee is applicable only for the clients that used CoboxPay services for less or inactive more than 6 month

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