

Pricing and Limits Annex

Reasonable fees and fair limits for all

Limits and usage fees introduced in this Annex apply to all transactions made on the Customer's Payment account independently of the Sumeria App from which they were initiated. They are charged and debited by Lydia Solutions directly on their account, in application of the contractual conditions the Customer subscribed to.

Pricing and limits are effective as of April 24, 2026 and cancel and replace all previous versions having the same object which were binding on the Parties. The previous version can be consulted at the following address: <https://sumeria.eu/en/essentials/pricing-limits-24-04-2026/>.

The [French version of these rules](#) prevails over the English version.

1. Sumeria Cards and Offers

1.1 Sumeria Cards

1.1.1 Pricing Card Offers

	Basic Card	Standard Card	Black Card
Monthly payment	Free	€4.99 ⁽¹⁾	€10.99 ⁽¹⁾
⁽¹⁾ Automatic discount of two monthly payments for an annual payment for a total of €49.90/year for Standard Card, or €109.90/year for Black Card.			
Minimum commitment period	No minimum commitment period	3 months	12 months
Physical card	Free (shipping costs €5)	Free (shipping costs €7 from the second card onwards)	Free (shipping costs €9 from the second card onwards)

1.1.2 Card Offers functionalities

	Basic Card	Standard Card	Black Card
Telephone appointment with an advisor	Not available	Available	Available
Insurance and assistance	Not available	Not available	Available
Concierge service	Not available	Not available	Available

1.1.3 Cards thresholds

	Basic Card	Standard Card	Black Card
Amount of payments and withdrawals via bank card per month	Up to €2,000	Up to €6,000	Up to €25,000
Number of ATM withdrawals per month ⁽²⁾	3 free withdrawals	6 free withdrawals	6 free withdrawals
Amount of ATM withdrawals per month ⁽³⁾	Free up to €250	Free up to €800	Free up to €1,000

Number of simultaneously active physical cards	2	3	3
Number of simultaneous multiple-use virtual Cards	5	10	10

⁽²⁾ 2% commission fee applied beyond. Customers will not be allowed to execute more than 50 ATM withdrawals per month.

⁽³⁾ 2% commission fee applied beyond. Customers will not be allowed to withdraw more than €2,000 per month from the ATM for Customers who use a Basic Card, and no more than €5,000 for Customers who use a Standard Card or Black Card.

20 virtual cards created free of charge per month. Beyond, charged €0.50 for each additional card.

No more than 4 physical cards can be ordered in a given month.

1.2 Sumeria Offers

1.2.1 Pricing

	Sumeria	Sumeria+
Monthly payment for customers over 25 yo	Free ⁽⁴⁾	€4.90 ⁽⁵⁾
Monthly payment for customers 18-25 yo	Free ⁽⁴⁾	€2 ⁽⁵⁾

There is no minimum commitment for Sumeria. For Sumeria+, the minimum commitment is 6 months (including when it is combined with Standard Card), or 12 months if combined with Black Card.

⁽⁴⁾ €3 per month if the Customer does not have any paid Offer and their Payment account has not been subject to any Eligible Transaction during the last two (2) calendar months. These fees are not cumulative with the fees applicable to inactive accounts provided for by the Eckert Law. "Eligible Transaction" means: (i) any Transfer (incoming or outgoing) from or to the Payment account, (ii) any direct debit (automatic or manual) debiting the Payment account, (iii) payment transactions made with a Card linked to the Payment account, and (iv) any financial transaction on the investment account linked to the Payment account. Eligible Transactions do not include: any transfers between users or any withdrawals to an external account linked to the Lydia offer.

⁽⁵⁾ Immediate discount of two months' subscription for an annual subscription, i.e. €49.90/year for Sumeria+. For Sumeria+ combined with Standard Card: €79.90/year (or €7.99/month). For Sumeria+ combined with Black Card: €139.90/year (or €13.99/month).

For 18-25 yo : €2/month for Sumeria+ only. Same price as for those over 25 if Sumeria+ is combined with Standard Card or Black Card, the above annual subscription pricing will apply.

1.2.2 Functionalities

	Sumeria	Sumeria+
Sumeria+ dedicated Customer Care	Not available	Available
Budget tracking Wallet	Not available	Available
Wallet for target monitoring	Not available	Available
Rounding up of card payments to a Wallet ⁽⁶⁾	Not available	Available
Spend tracking charts	Not available	Available
Categorisation of expenses	Not available	Available
Balance consultation widget	Not available	Available

⁽⁶⁾ To the nearest euro

2. Lydia Offer

The Lydia offer is free and can be terminated at any time within the limits described in [Pricing and limits annex dedicated to the Lydia offer](#).

3. Pricing and limits applicable for all

All fees and contributions in this Annex apply with a minimum commission of €0.10 except for ATM withdrawals where the minimum is €1. If a transaction exceeds several limits, only the limit generating the highest fees applies.

Incident fees:

- Beyond 1 rejected direct debit per month, each additional rejection is charged €7
- Beyond 5 rejected card payments per month, each additional rejection is charged €0.90

Other fees:

- 2.5% commission fee applied to the topped-up amount above €250 of top ups per month using external cards;
- 2.5% commission fee on funds collected via card payment request forms;
- €30 handling fee per disputed Card transaction, beyond 10 requests per year;
- €99 handling fee in case of irregular use of services which contravenes the T&Cs and/or any related contract;
- €100 fee per account attachment and 10% of the amount owed to the Trésor Public (National Treasury), up to €100 per administrative operation (within the limit of balances available on all user-held accounts);
- Fee per unsuccessful seizure: €50 fee per account attachment, and 10% of the amount owed to the Trésor Public (National Treasury), up to €50 per administrative operation (within the limit of available balances on all user-held accounts);
- up to €30 per year, if the account remains inactive for 12 consecutive months, under the Eckert law (within the limit of available balances on all user-held accounts)

Customers whose identity has not been verified are subject to the limits provided for in Article R. 561-14-1-1 of the Monetary and Financial Code, or at any time additional or more restrictive limits that may be applied by Lydia Solutions.

Security and compliance limits may also be applied to prevent risky, abusive, fraudulent and/or illegal use of Lydia Solutions services.