

Pricing and limits annex

Pricing and limits are effective as of August 19, 2026 for new Contracting Party, and as of October 19, 2026 for existing Customers; and cancels and replaces from that date all previous versions having regarding the same subject matter which were binding on the Parties. The previous version can be consulted at the following address: <https://sumeria.eu/documents/tcs/en/12032026/1-lydia/1-3-lydia-pricing-and-limits-annex-en-01052026.pdf>.

The [French version](#) of this Annex prevails over the English version.

1. Pricing and limits for Lydia Offer

Opening a Lydia account is free and without commitment.

Lydia	
Send money from your Lydia Wallet	Free
Send money or top up your Lydia Wallet using a card	Free up to 250 euros per month ⁽¹⁾
Top up or collect money in your Lydia Wallet by bank transfer or scanning a QR code	Free
Receive money via the Online page from someone who used the Lydia app for the transaction	Free

Receive money from someone who used the online card payment form for the transaction	2.5% commission
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⁽¹⁾ Commission of 2.5% beyond, an Organizer's contributions to their Money pots are not included in this limit.

Lydia Online Money pots	
Creation of a Money pot	Free
Participation in a Money pot	Free
Withdrawals of money collected by purchasing one or more Amazon.fr gift cards	Free
Withdrawal of money collected to the Lydia Wallet or a bank account	Free for contributions made from the Lydia and Sumeria applications. 4% commission on other contributions.

Clients 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. To benefit from more freedom of transactions with Lydia Solutions, simply verify your identity [here](#).

2. Other applicable pricing and limits

All the fees in this Appendix are invoiced and deducted by Lydia Solutions (as the case may be), with a minimum of €0.10, directly from the Customer's Electronic Money Account and/or Payment Account, in accordance with the contractual conditions subscribed to by the Customer.

Only the operation or part that exceeds the limit is billed.

If a transaction exceeds several limits, only the limit generating the highest fees applies.

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

Other exceptional fees :

- €99 handling fee in case of irregular use of Lydia Services which contravenes T&Cs and/or any related contract
- €100 fee per account attachment (within the limit of balances available on all user-held accounts)
- 10% of the amount owed to the “Trésor Public” (National Treasury), up to €100 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).