



Account provider name: Lydia Solutions

Account name: Sumeria current account

Date: April 23, 2025

- This document informs you about the fees for using the main services related to a payment account. It will help you compare these fees with those of other accounts.
- Fees may also apply for the use of account-related services not mentioned here. You can find full information in [indicate the names of the relevant pre-contractual and contractual documents].
- A glossary of terms used in this document is available free of charge.

Service	Fee
General account services	
Account maintenance	FREE
Subscription to banking services (internet, landline phone, SMS, etc.)	FREE excluding internet service provider costs
Subscription to products offering account status alerts via SMS	Service not available
Intervention fee	FREE
Payments (excluding cards)	
Transfer (in the case of a one-off transfer)	FREE
Direct debit (fee per SEPA direct debit payment)	FREE
Direct debit (fee for setting up a SEPA direct debit mandate)	FREE

Service	Fee
Cards and Cash	
<b>Provision of a debit card</b> (payment card with systematic authorization) – Visa	<b>Basic Card:</b> FREE, additional card: €5 <b>Standard Card:</b> €3.90 / month or €39 per year (3-month commitment), additional card: €7 <b>Black Card:</b> €9.90 / month or €99 per year (12-month commitment), additional card: €9 <b>Emerald Card:</b> €75 <b>Virtual Card:</b> €20/month then €0.50 per card
<b>Cash withdrawal</b> (in euros within the euro area at an ATM of another institution using an international payment card)	<b>Basic Card:</b> 3 free withdrawals and €250/month <b>Standard Card:</b> 6 free withdrawals and €800/month <b>Black Card:</b> 6 free withdrawals and €1000/month <b>1.5% of the withdrawal amount beyond the limit (minimum €1)</b>

Bundled service offer	Fee
<b>Sumeria+</b> - Dedicated customer service - Budget tracking wallet - Goal-based savings wallet - Card payment rounding to a wallet - Spending analytics charts - Expense categorization - Balance consultation widget	€4.90 / month or €49 / year €6.90 / month or €69 / year with the Standard Card €12.90 / month or €129 / year with the Black Card
Additional services are billed separately	