



Account provider name: Lydia Solutions

Account name: Sumeria current account

Date: October 1, 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 services linked to the account that are not mentioned here. You will find complete information in the annex "Pricing and Limits" available at <https://sumeria.eu/>.
- 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 statement 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	
Provision of a debit card (payment card with systematic authorization) – Visa	<p>Applicable to all cards: the first plastic card is free of charge* (excluding Emerald card and subject to usage)</p> <p>Basic card: the subscription is FREE* (subject to usage), additional card: €5</p> <p>Standard card: the monthly fee is €3.90 (3-month commitment) or €39 per year (annual payment), additional card: €7</p> <p>Black card: the monthly fee is €9.90 (12-month commitment) or €99 per year (annual payment), additional card: €9</p> <p>Emerald card: 75€ (only within the limits of available stock)</p> <p>Virtual card: 20 free cards per month, €0.5 per additional card</p>
Cash withdrawal (in euros within the euro area at an ATM of another institution using an international payment card)	<p>Basic card: 3 free withdrawals up to €250/month</p> <p>Standard card: 6 free withdrawals up to €800/month</p> <p>Black card: 6 free withdrawals up to €1000/month</p> <p>Applicable to all cards: 1.5% of the withdrawal amount beyond that (minimum €1)</p>
*Free subject to a payment transaction made within the month with the Basic Card, otherwise €2/month. 1st month following subscription free	

Bundled service offer	Fee
Sumeria - Account maintenance - Digitized documents and bank statements - Provision of a debit card with systematic authorization (Visa) - Trading service: Lydia Solutions is acting as Bitpanda tied agent - Cashback service (Payload)	FREE* and without commitment FREE (excluding fees charged by Bitpanda in accordance with its contractual terms) FREE
Additional services are billed separately	
*Free subject to a payment transaction made within the month with the Basic Card, otherwise €2/month. 1st month following subscription free	
Sumeria+ In addition to the Sumeria offer: - Dedicated customer service - Budget tracking wallet - Goal-based savings wallet - Card payment rounding to a wallet - Spending analytics charts - Expense categorization - Balance consultation widget	Sumeria+ alone: €4.90/month (6-month commitment) or €49€/year Combined with the Standard card: €6.90/month (12-month commitment) or €69/year Combined with the Black card: €12.90/month (12-month commitment) or €129/year For 18-25 year-olds: €2/month for Sumeria+ only. If combined with a card, see the rates mentioned above
Additional services are billed separately	