



Account provider name: Lydia Solutions

Account name: Sumeria current account

Date: April 24, 2026

- 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

Bundled service offer	Fee
<p>Sumeria</p> <ul style="list-style-type: none"> - 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 (Paylead) 	<p>FREE* and without commitment</p> <p>FREE (excluding fees charged by Bitpanda in accordance with its contractual terms)</p> <p>FREE</p>
<p>Additional services are billed separately</p> <p>*Free subject to an eligible transaction made within the last two calendar months. Otherwise €3/month if the customer does not have any paid offer.</p>	
<p>Sumeria+</p> <p>In addition to the Sumeria offer:</p> <ul style="list-style-type: none"> - Dedicated customer service - Budget tracking wallet - Goal-based savings wallet - Card payment rounding to a wallet - Spending analytics charts - Expense categorization - Balance consultation widget 	<p>Sumeria+ alone: €4.99/month (6-month commitment) or €49.90/year</p> <p>Combined with the Standard card: €7.99/month (12-month commitment) or €79.90/year</p> <p>Combined with the Black card: €13.99/month (12-month commitment) or €139.90/year</p> <p>For 18-25 year-olds: €2/month for Sumeria+ only. If combined with a card, see the rates mentioned above</p>
<p>Additional services are billed separately</p>	