

epayblock

Personal IBAN Accounts

Epayblock prices personal IBAN accounts mainly according to whether you reside in the EEA or not. If you do not reside in the EEA or have no phone number registered in EEA then you do not qualify for a low-risk account profile. In addition to your location You also have to make the initial payment from an account in your name. Epayblock may not be the first account you have. You also can not be listed in any sanctions list such as lists of politically exposed persons. Epayblock is allowed to accept all recalls for transactions (SEPA camt 056 or SWIFT) sent to low-risk EEA profile accounts. You are also not allowed to send any recall requests yourself without review by our AML team. If you want to have a more flexible recall handling choose the non-EEA high risk account (see also business account pricing for information on fees).

If any account has pending recall requests and a negative balance and the owner of the account is not responding then Epayblock has the right to send recall requests for withdrawals from the account.

Please see the [list of documents](#) we require to open your personal account.

Service notes:

1. Currently, we support only SEPA transfers for sending and receiving funds. We will add support for SWIFT transfers soon. When we do, we will update our pricing with the appropriate fees. Also, SWIFT transfer availability will be subject to an additional risk assessment of your business. Please note that all EU banks (and many non-EU banks) support SEPA transfers, which usually clear the same day. We recommend SEPA as the fastest and most cost-effective way to move funds. The list of SEPA countries is provided in the Additional Information section at the end of this document.
2. Currency exchange is not currently available. We will add support for it soon. When we do, we will update our pricing accordingly.

Personal Account Pricing

| | EEA | NON-EEA |
|--------------------------------|---------------|---------------|
| Application processing fee* | €10 | €250 |
| Monthly fee | €10 | €50 |
| Incoming transfer | 0.9% (min €5) | 0.9% (min €5) |
| Outgoing transfer | €5 | €5 |
| Internal outgoing transfer | €1 | €1 |
| Daily EUR balance fee | 0.005% | 0.005% |
| SEPA transfer cancellation fee | | €50 |
| Reference letter | | €50 |
| Transaction investigation | | €250 per hour |

* The account processing fee will be deducted from an initial payment that is required to begin processing the account application. See page 4 for full details.

Please note that a **minimum balance equal to three monthly fees** should be held in the account to keep it in good standing.

Application processing fee and initial payment

Your application processing fee, depending on your assigned profile, will be:

- €10 for EEA Resident Personal Account Customers
- €250 for Non-EEA Resident Personal Account Customers

This fee covers all costs incurred for opening your account with Epayblock.

Before we begin processing your application, you will need to make an initial payment according to the following table:

| Initial payment (Application processing fee + three monthly account fees) | |
|--|------|
| EU-Resident Personal Account Customers | €40 |
| Non-EU Resident Personal Account Customers | €400 |

Your application processing fee will be deducted from your initial payment. The remaining amount will be made available to you as follows:

- **If your application is successful** and the account is opened, the rest of the initial payment will be deposited into your account.
- **If your application is unsuccessful** and the account is not opened, you will be refunded the rest of your initial payment, i.e. the initial payment amount minus the application processing fee.

Initial payment details:

For SEPA payments, please use the following details:

| | |
|----------------------|--------------------------------|
| Beneficiary name: | UAB epayblock |
| Beneficiary address: | Upės G. 23, Vilnius, LT |
| BIC code: | EPUALT22XXX |
| Payment details: | your-email-address* |

| Profile | Amount to transfer | IBAN account number |
|---------|--------------------|-----------------------------|
| EEA** | €40 | LT363350090100022611 |
| NON-EEA | €400 | LT253350090100022615 |

* Please put only the email address in the payment title in the format: user@domain.name. You will use this email account to log in to manage your account.

** Your low-risk Epayblock account will be automatically set up under your name exactly as it appears in the transaction details of your initial payment. Changes to your name will involve additional fees and verification.

Payment processing schedule

| Time of payment submission via online banking on Lithuanian business days | Preliminary payment receipt time on Lithuanian business days |
|--|---|
| Before 9:10 EEST | Same day 11:20 EEST |
| 9:11 – 11:40 EEST | Same day 13:45 EEST |
| 11:41 – 14:10 EEST | Same day 16:15 EEST |
| 14:11 – 16:10 EEST | Same day 17:45 EEST |
| After 16:11 EEST | Next business day 11:20 EEST |

Additional information

SEPA is the Single European Payment Area, which includes the EEA countries (EU countries, Iceland, Liechtenstein and Norway) and Switzerland, Monaco, San Marino, and Gibraltar.

Monthly fees are debited from your account on the first day of a given month.

Daily balance fees are debited from your account daily.

For more information contact us at

contact@epayblock.com