

1. Client categories

Wallter assigns a category to each client and prices differ per category. Categories are assigned based on the below criteria:

Category	Based in / Engaged in	Business Activity Risk
1	EEA	Low
2	EEA	High
3	None EEA	Low
4	None EEA	High
5	ICO and Crypto related	High

Explanations and definitions:

- The ultimate and final decision on the assigned category lies with Wallter.

The criteria indicated above to determine the category apply in the majority of the cases, but not always.

- EEA = European Economic Area. A list of countries that are members of the EEA is provided below.
- To be considered an EEA based company, the following requirements must all be met:
 - The company applying for the account is incorporated in an EEA member country.
 - The companies forming the ownership structure (if any) of the applying company are incorporated in EEA member countries.
 - The Ultimate Beneficiary Owner (UBO), director(s) and shareholder(s) each have a passport issued by an EEA member country.
 - The company's headquarters is in an EEA member country.
- Wallter maintains a list of business activities it considers to be higher risk in nature. The list contains business activities which require relatively more time and effort to assess and manage compliance risk on an ongoing basis. A list of higher risk business activities is provided below. Any business activity not on the list below is considered lower risk in nature.
- In case of ICO activity, Category 5 will be assigned, regardless of where the company is based.

EEA member countries:

The EEA countries are Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK.

Higher risk business activity list:

Adult, crypto currency exchange, healthcare, high value dealers (artefacts and antiquities, gold and diamonds, other), ICOs, land - based/offline betting, casinos, gaming machines and poker, lotteries, online gambling, public procurement, real estate investment, Nutra.

Category 1 - price list

Designated IBAN FEE*	€1,000
Aggregated IBAN FEE	€1,000

Zone	Incoming	Outgoing	Min Fee
SEPA	0.25%	0.25%	€25
EU None SEPA (SWIFT) AND ISRAEL	0.35%	0.4%	€60
Hong Kong, China, Singapore, Thailand, Philippines, South America, Central America, USA, Offshore countries.	1%	1%	€65
GCC Countires, Jordan, Turkey	1%	1%	€70
Africa	5%	2%	€70

Category 2 and 3 - price list

Designated IBAN FEE	€1,500
Aggregated IBAN FEE	€1,500

Zone	Incoming	Outgoing	Min Fee
SEPA	0.5%	0.5%	€30
EU None SEPA (SWIFT) AND ISRAEL	0.6%	0.6%	€65
Hong Kong, China, Singapore, Thailand, Philippines, South America, Central America, USA, Offshore countries.	1.5%	1.5%	€70
GCC Countires, Jordan, Turkey	2%	2%	€75
Africa	5%	2%	€80

Category 4 and 5 - price list

Designated IBAN FEE	€2,600
Aggregated IBAN FEE	€1,800

Zone	Incoming	Outgoing	Min Fee
SEPA	1%	1%	€35
EU None SEPA (SWIFT) AND ISRAEL	1%	1%	€65
Hong Kong, China, Singapore, Thailand, Philippines, South America, Central America, USA, Offshore countries.	1.5%	1.5%	€75
GCC Countires, Jordan, Turkey	2%	2%	€80
Africa	5%	2%	€90

Higher risk business activity list:

The application processing fee, will be €1,000

This fee covers all costs incurred for opening your account with Wallter. The application processing fee will be paid prior reviewing the processing application.

The application processing fee and the initial transfer can be paid by wire using the details below:

For SEPA Payments:	For SWIFT Payments:
Beneficiary name: Wallter UAB Beneficiary address: Lvovo 25-104, LT-09320 Vilnius, Lithuania Bank name: Wallter UAB Bank address: Lvovo 25-104, LT-09320 Vilnius Lithuania IBAN Account no: LT193200011000000107 SWIFT Code: WAUALT21XXX	Beneficiary name: Wallter UAB Beneficiary address: Lvovo 25-104, LT-09320 Vilnius, Lithuania Bank name: IFX (UK) LTD Bank address: 119 Marylebone Road, London NW1 5PU, United Kingdom IBAN Account no: GB18IFXS23229045995574 SWIFT Code: IFXSGB2L

Local Currency Payment

Country	Transaction Type	Fee (Euro)*
Australia	Bank Transaction Under 10,000 USD	12
	Bank Transaction Above 10,000 USD	14
Bangladesh	Bank	10
	Cash Pickup	10
Indonesia	Bank	10
	Cash Pickup	10
Japan	Bank	21
	Cash Pickup Transaction under 180 USD	15
	Cash Pickup Transaction Between 180 - 900 USD	6% (Min 15 Eur)
Philippines	Bank	10
	Cash Pickup	10
Thailand	Bank	12
Vietnam	Bank	10
	Cash Pickup	2.5% (Min 10 Euro)
Singapore	Bank	10
India	Bank	10
	Cash Pickup	10
China	Bank	2.5% (Min 10 Euro)
Malaysia	Bank	10
Nepal	Bank	10
	Cash Pickup	10
Turkey	Bank	15
South Korea	Bank	10

*FX rated applied separately

Other Fees

Category	1		2/3		4/5	
Online banking	Free of charge		Free of charge		Free of charge	
Internal transfer	Free of charge		€5		€5	
Currency conversion	3.99%		3.99%		3.99%	
Monthly service charge	€50		€75		€100	
Fee for invalid account replenishment	€50		€70		€100	
SEPA transfer cancellations	€50		€70		€100	
Data, cancellation, investigation of international transfer	€100		€150		€250	
Refund fee when payment cannot be credited	Same fee as sending and receiving funds		Same fee as sending and receiving funds		Same fee as sending and receiving funds	
Fee for IBAN account certificate	€50		€50		€50	
Confirmation of transfer order fee	€20		€20		€20	
Express transfer fee	€50		€50		€50	
Our Fee	Fee 0.1%	Min €30	Fee 0.1%	Min €30	Fee 0.1%	Min €30
Additional Compliance Intervention	€300		€300		€300	
World check - Per Entity Checked	€200		€200		€200	

- Any fee deducted by a third-party bank will not be compensated by Wallter.
- In case the application is approved and the account is opened: The application processing fee will be deducted from the initial transfer and the remaining funds will be made available in your Wallter account.
- In case the application is not approved and the account is not opened: You will not be refunded the initial transfer.
- In case you start the application process, but you do not provide satisfactory documentation and as a result Wallter cannot complete the process: You will not be refunded the €500 initial transfer.
- For ICO activity and Crypto related, in case you start the application process, but you do not provide satisfactory documentation and as a result Wallter cannot complete the process: You will be refunded the €3,000 initial transfer, minus a €2,000 fee for documentation review and assessment.
- In case you decide not to proceed (only if the category assigned is different than you could reasonably expect based on the criteria indicated on the Client categories (page1)) - You will be refunded the initial transfer, minus €500 refund fee.
- Application processing fee - Deducted from the initial transfer required to start your application process
- SEPA - In the SEPA (Single European Payment Area) scheme, Switzerland, Monaco, San Marino, Gibraltar participate along with EEA countries (EU countries, Iceland, Liechtenstein and Norway).
- SWIFT - Transfers in other currencies and/or Euro payments to banks in countries outside the EEA or SEPA. SWIFT transfers are restricted to outgoing payments and not available to the following industries: Adult content, Carbon credits, Cash, Charities, Xounterfeit goods, Cryptocurrencies, Defence / military, Drug paraphernalia, Explosives, Gambling, High value dealers, Illegal goods, MSBs / PSPs, Multi-Level Marketing (MLM), Pawnbrokers, Political Groups, Ponzi pyramid schemes, Precious Metals, Prostitution, Shell banks, Speculative Trading, Weapons.
- Refund fee when payment cannot be credited to the account of the recipient - This applies for incoming funds.
- Currency conversion - You can convert currency before the transfer.
- Monthly service charge - Debited from account on the last day of the month.
- Fee for invalid account replenishment - This applies for incoming funds.
- SEPA transfer cancellation - Requests received via phone, email or online banking
- Fee for IBAN account certificate - This applies for issuing a certificate confirming that the company has an IBAN account with Wallter.