

PAYMENTS PRICE LIST

1. PAYMENT ACCOUNT OPENING	Clients - Legal entities	Clients - Private persons
1.1. Commission fee for the review of the documents for an account opening (commission fee includes account opening and the first set of Means of identification and authorization in case of positive decision). Commission fee is paid before documents reviewing and is not refundable in case of negative decision or in case of non-providing of business rated documents/answers to compliance inquiry.	\$1,000.00	\$300.00
1.2. Commission fee for the urgent review of the documents for an account opening in 48 hours from the moment from the full documents pack submission to Lapsa.pro (commission fee includes account opening and the first set of Means of identification and authorization in case of positive decision). Commission fee is paid before documents reviewing and is not refundable in case of negative decision or in case of non-providing of business related documents/answers to compliance inquiry.	\$2,000.00	\$500.00
1.3. Additional payment account opening	\$100.00	\$25.00
2. PAYMENT SERVICE AND MAINTENANCE OF THE ACCOUNT	Clients - Legal entities	Clients - Private persons
2.1. Account		
2.1.1. Account balance fee	-0.5% per annum *	
2.1.2. Account closure	\$50.00	\$25.00
2.1.3. Transit account monthly maintenance fee	\$25.00	
2.2. Account statements		
2.2.1. Account statement for the period up to one year	\$10.00	
2.2.2. Account statement for the period more then one year	\$20.00	\$10.00
2.2.3. Closed account statement	\$50.00	\$25.00
2.3. Inquiries		

2.3.1. Inquiries on the existence of the Account, Account balances	\$50.00	\$10.00
2.3.2. Provision of the information upon request of the audit	\$100.00	\$50.00
2.3.3. Provision of payment account or merchant account statement upon Client's request	\$20.00	
2.3.4. Additional fee for the urgent inquire preparation in two hours from the moment of the submission of the request (during working hours)	\$50.00	
2.3.5. Other inquiries upon Client's request	\$50.00	\$25.00
2.4. Internet bank		
2.4.1 Registration of the service and delivery of the first set	Included into the Account opening fee	
2.4.2 New additional access	\$50.00	
2.5. Documents dispatch by mail	\$20.00 + actual expenses	
2.6. Issuance of copies of archival documents	\$50.00	\$25.00
2.7. Execution of the orders issued by the law enforcement bodies based on the regulatory acts		
2.7.1. Acceptance to execute the acts issued by the enforcement bodies	\$25.00	
2.7.2. Execution of the orders issued by the enforcement bodies	15.00 EUR + fee in accordance with the Payments rates	
2.7.3. SWIFT correspondence from the FIU	\$20.00	
3. PAYMENTS	Clients - Legal entities	Clients - Private persons
3.1. Incoming payments to the Payment Account in Lapsa.pro		
3.1.1. Receiving SEPA payments	\$5.00	\$1.00
3.1.2. Receiving Non-SEPA payments	\$10.00	\$5.00
3.1.3. Additional fee for incoming payments, applied to Customers without processing in Lapsa.pro settlements from another processing, incoming payments for high-risk Customers)	0.5% - 1%, to be agreed	



3.2. Internal payments	\$1.00	
3.3. Outgoing payments to another Bank		
3.3.1. SEPA payments	\$20.00	\$5.00
3.3.2. Non-SEPA payments	\$60.00	
3.4. Additional services		
3.4.1. Investigation, cancellation and modification of conditions of outgoing payment, investigation of the expected and incoming payment	\$150.00 + actual expenses	
3.4.2. Issuance of the certified SWIFT copy to the client	\$10.00	
3.4.3. Cancellation of internal payment to Client	\$25.00	
3.4.4. Return of an incoming payment upon the Client's demand	\$25.00	
3.5. Payments processing		
3.5.1. Incoming payment processing with inexact beneficiary details	\$25.00	
3.6. Non-cash currency exchange	In accordance with Lapsa.pro approved exchange rate, without commission	

ACQUIRING PRICE LIST

4. MERCHANT ACCOUNT OPENING	Clients - Legal entities	Clients - Private persons
4.1. Commission fee for the review of the documents for an account opening	Free	
4.2. Onboarding fee per MID	From \$50.00	
4.3. Rolling reserve	0-10% from monthly turnover on 180 days	
5. ACQUIRING SERVICE AND MAINTENANCE OF THE ACCOUNT	Clients - Legal entities	Clients - Private persons
5.1. Monthly monitoring fee	From \$10.00	
5.2. Fee for EU cards	From 1% + \$0.10	
5.3. Fee for non-EU cards	From 2.5% + \$0.15	
5.4. Refund and reversal fee	\$0.50	
5.5. Pay out on card (OCT)	From 2% + \$2.00	
5.6. Chargeback processing	From \$50.00	
5.7. Settlements		
5.7.1. SEPA payments	\$30.00	
5.7.2. Non-SEPA payments	\$60.00	

All rates/tariffs may be changed by Lapsa.pro

All prices are indicated in Canadian Dollars (\$) currency and include Lapsa.pro's business fees.

* the commission is calculated daily for the actual balance of funds in the account at the end of the day by formula:

Account balance * 0,5% / 360. The commission amount is charged monthly at last day of month

The amounts shown in our website are based on real-time exchange rates.
Therefore, the exchange rate applied at the time of completing the transaction may differ from the one displayed at another moment in our website.

Please find Bank of Canada exchange rate in real time:

<https://www.bankofcanada.ca/rates/exchange/>