

Finductive Personal Pricing Tiers (2026)

Schedule of Fees	(1) PULSE Standard Personal Account (Standard-User)	(2) MOMENTUM Advanced Personal Account (High Value-User)
Internal Reference	Personal-1 Pulse	Personal-2 Momentum
Client Segment	Standard User	Advanced User
Account Features		
Total Account Platform Users	1 User	2 Users
Total Monthly Payment Limit	€ 20,000	€ 100,000
Debit Cardholders	1 x Free Debit Card	1 x Free Debit Card
Additional Services	Customer Services Agents	Dedicated Relationship Manager
Account Related Fees		
Onboarding Fees	FREE	FREE
Enhanced Due Diligence Fees	Not applicable	Not applicable
Account Maintenance Fee	€50 annually / €5 monthly	€ 250 annually / € 25 monthly
Account Closure Fee ² (If <6m after opening)	€ 100	€ 250
Monthly Dormancy Fee (>180days)	€ 5	€ 10
Payment Related Fees		
Incoming SEPA ³		
Up to €10,000	€ 1	€ 1
€10,000.01-€500,000	€ 4	€ 4
€500,000.01-€1.0m	€ 100	€ 100
Over €1.0m (Max fee €5,000)	0.05%	0.05%
Outgoing SEPA ³		
Up to €10,000	€ 1	€ 1
€10,000.01-€500,000	€ 4	€ 4
€500,000.01-€1.0m	€ 100	€ 100
Over €1.0m (Max fee €5,000)	0.05%	0.05%
SWIFT (In/Out) ³		
All values (Min €25, Max €5,000)	0.15%	0.12%
Foreign Exchange Fees		
Major & Minor Currencies	1.5%	1.2%
Exotic Currencies	3.0%	3.0%
Other Fees & Limits		
Audit Letters	€ 20	€ 20
Cancellation / Recall Fee (SEPA)	€ 30	€ 30
Amendments/Recall/Cancellation (SWIFT)	€ 50	€ 50

Notes:

* = Where enhanced due diligence is required to meet the applicable PMLFTR regulations an additional fee will apply

= Mastercard Debit Cards can only be issued to EU residents, due for launch in Q1 2026.

¹ = Total users are dependant on validation checks being performed on each individual user

² = Early account closure fee is applicable is closure of account occurs within 6 months of initial opening.

³ = SWIFT and SEPA fees are over and above any 3rd party bank or payment service provider fees that are charged