



FEES INFORMATION SHEET

Last updated: May 22, 2026

	OPEN Free	PLUS €3.99 per month or €39.00 per year	FLEX €6.99 per month or €69.00 per year
Account features			
Open an account denominated in EUR	✓	✓	✓
Number of accounts Flex ⁽¹⁾	✓ 1 account	✓ Up to 3 accounts	✓ Up to 10 accounts
Maximum number of cards	1 card (virtual or physical)	Up to 2 cards (1 virtual and 1 physical)	Up to 3 cards (2 virtual and 1 physical)
Transfers between accounts	Not applicable	Free, instant, and unlimited	Free, instant, and unlimited
Online account management	✓	✓	✓
Manage your accounts online via the Apple/Android app	✓ Available in 2027	✓ Available in 2027	✓ Available in 2027
Manage your accounts in-branch	Service not available	Service not available	Service not available
SEPA RIB/IBAN in euros	✓ 1 IBAN (EE)	✓ 1 IBAN (EE)	✓ 1 IBAN (EE)
Flex ⁽¹⁾ beneficiary management	✓	✓	✓
Sending/receiving instant transfers	✓	✓	✓
Sending/receiving standard SEPA transfers	✓	✓	✓
SEPA Direct Debits	Service not available	Service not available	Service not available
Sending/receiving on-chain payments in EURc or EURe	✓	✓	✓
Send/receive on-chain payments in USDc, USDe, or GPBe	x	x	✓ FX, coming soon ⁽⁴⁾
Top up your account via credit or debit card or via Apple Pay / Google Pay	Service not available	Service not available	Service not available
Receiving international transfers	Service not available	Service not available	Service not available
Currency conversion: EUR, USD, or GBP	x	x	✓ FX, coming soon ⁽⁴⁾
Conversion of other currencies	x	x	✓ FX, coming soon ⁽⁴⁾
Conversion of cryptocurrencies USDc, USDe, EURc, EURe, GPBe	x	x	✓ FX, coming soon ⁽⁴⁾
Connect your cold wallet	✓ 1 wallet	✓ 2 wallets	✓ 4 wallets
Issuing checks in your name	Service not available	Service not available	Service not available
Issuance of cashier's checks	Service not available	Service not available	Service not available
Check cashing	Service not available	Service not available	Service not available
Cash deposits (at point of sale, branch, or ATM)	Service unavailable	Service unavailable	Service unavailable



Card			
First order of a physical Visa card with immediate debit	€19	Free	Free
First order of a virtual Visa card with instant debit	Free	Free	Free
Order an additional virtual card	Not applicable	Free	Free
Order a replacement card (lost/stolen)	€19 Virtual card: free	€19 Virtual card: free	One free replacement per year, €19 for each additional one Virtual card: free
Order a replacement card (card expired or expiring within the next 3 months)	€19 Virtual card: free	Free	Free
Ordering a replacement card (other reason)	\$19 Virtual card: free	\$19 Virtual card: free	\$19 E-card: free
Sending a physical card by mail (Europe)	Free	Free	Free
Sending a physical card by mail (rest of the world)	Actual cost	Actual cost	Actual cost
PIN customization (in-app)	Service not available	Service not available	Service not available
PIN customization at an ATM	✓ Subject to ATM compatibility	✓ Subject to ATM compatibility	✓ Subject to ATM compatibility
In-app PIN display	✓	✓	✓
Card payment in euros	✓	✓	✓
Card payment in USD or GBP	Visa FX	Visa FX	✓ No fee or Visa FX (no fee if your USD/GBP balance covers the transaction amount. Otherwise, Visa FX)
Card payment in another currency	Visa FX	Visa FX	Visa FX
Contactless payment	✓	✓	✓
Payment with Apple Pay, Google Pay, or Samsung Wallet	✓	✓	✓
Cash withdrawals in EUR using the physical card	2% of the amount	2 free withdrawals per month or €100 2% thereafter	5 free withdrawals per month or €200 \$ £ 2% thereafter
Cash withdrawals in USD or GBP using the physical card	2% of the amount + Visa FX	2% of the amount + Visa FX	5 free withdrawals per month or €200 \$ £ 2% thereafter (no fee if your USD/GBP balance covers the transaction amount. Otherwise, Visa FX)
Cash withdrawal in another currency using the physical card	2% of the amount + Visa FX	2% of the amount + Visa FX	5 free withdrawals per month or €200 \$ £ 2% thereafter + Visa FX



Limits			
SEPA transfer receipt limit	Unlimited	Unlimited	Unlimited
SEPA transfer sending limit	€3,000 per transaction and €5,000 over a rolling 30-day period	Customizable up to €5,000 per transaction and €15,000 over a rolling 30-day period	Configurable up to €15,000 per transaction, adaptive ⁽⁵⁾ over a rolling 30-day period
On-chain payment limit	Unlimited	Configurable (unlimited)	Configurable (unlimited)
Number of cold wallets that can be linked	1	2	4
Card payment limit	€1,800 per transaction, €1,800 per day, and €1,800 over a rolling 30-day period	Configurable up to €5,000 per transaction, €5,000 per day, and €8,000 over a rolling 30-day period	Configurable up to €5,000 per transaction, €8,000 per day, and adaptive ⁽⁵⁾ over a rolling 30-day period
Contactless payment limit	Depends on the country of use	Depends on the country of use	Depends on the country of use
Withdrawal limit	€250 per withdrawal €500 per day €1,500 over a 30-day rolling period	€250 per withdrawal €500 per day €1,500 over a 30-day rolling period	€250 \$ £ per withdrawal €500 \$ £ per day adaptive ⁽⁵⁾ over a 30-day rolling period
Recharging your Flex account ⁽¹⁾ (Ramp-on)	Via SEPA transfer to your IBAN provided in the SATO app: free of charge (1:1)	Via SEPA transfer to the IBAN provided in the SATO app: no fees (1:1)	Via SEPA transfer to the IBAN provided in the SATO app: no fees (1:1)
Withdrawal from your main Flex ⁽¹⁾ (Ramp-off)	Via SEPA transfer to the bank account of your choice: no fees (1:1)	Via SEPA transfer to the bank account of your choice: no fees (1:1)	Via SEPA transfer to the bank account of your choice: no fees (1:1)
Gas fees ⁽⁶⁾ when using the card	No gas fees ⁽⁶⁾	No gas fees ⁽⁶⁾	No gas fees ⁽⁶⁾
Security			
Advanced access security (2FA, Passkey, NFC token)	✓	✓	✓
Flex Account ⁽¹⁾ linked to a non-custodial hybrid wallet	✓	✓	✓
Beneficiary verification SEPA (VoP)	✓	✓	✓
Beneficiary verification on-chain	Not applicable	Not applicable	Not applicable
Account lockout in case of compromise	✓	✓	✓
Card freeze on request (in-app)	✓	✓	✓
Visa EMV 3-DS	✓	✓	✓
Visa Secure	✓	✓	✓
Visa Zero Liability	✓	✓	✓
Full reserve guarantee in EUR (unlimited)	Monerium, 102%, audited	Monerium, 102%, audited	Monerium, 102%, audited
Full reserve guarantee in USD (unlimited)	Monerium, 102%, audited	Monerium, 102%, audited	Monerium, 102%, audited
Full reserve guarantee in GBP (unlimited)	Monerium, 102%, audited	Monerium, 102%, audited	Monerium, 102%, audited
Full reserve guarantee in EURc (unlimited)	Circle, 100%, ultra-liquid, audited, public, real-time	Circle, 100%, ultra-liquid, audited, public, real-time	Circle, 100%, ultra-liquid, audited, public, real-time
Full reserve guarantee in USDc (unlimited)	Circle, 100%, ultra-liquid, audited, public, real-time	Circle, 100%, ultra-liquid, audited, public, real-time	Circle, 100%, ultra-liquid, audited, public, real-time

Security (continued)			
Government deposit guarantee in euros (EDIS up to €100,000)	Not applicable	Not applicable	Not applicable
Government guarantee for dollar deposits (FICD up to \$250,000)	Not applicable	Not applicable	Not applicable
Government deposit guarantee in pounds sterling (FSCS up to £120,000)	Not applicable	Not applicable	Not applicable
Other fees			
Account opening	Free	Free	Free
In-app document printing (statement, letter, or bank details)	Free	Free	Free
Sending a copy of a document (statement, letter, or bank details) by mail	Not applicable	Actual fees	Actual costs
Enlarged copy of a statement or document (for visually impaired individuals only)	Not applicable	Free	Free
Braille copy of statement or document (service reserved for visually impaired or blind individuals)	Not applicable	Free	Free
On-chain payment issuance in EURc or EURe	Actual fees (gas)	Actual fees (gas)	Actual fees (gas)
On-chain payment issuance in USDc, USDe, or GBPe	Not applicable	Not applicable	Actual fees (gas)
Card inactivity fee (over 30 days)	Free	Free	Free
Account inactivity fee (over 30 days)	Free	Free	Free
Account inactivity fee (over 14 months)	Closure	Closure	Closure
Account maintenance	Free	Free	Free
Card limit changes	Not applicable	Free	Free and adaptive ⁽⁵⁾
Modification of SEPA or on-chain payment limits	Not applicable	Free	Free
Card payment declined (due to insufficient funds)	Free	Free	Free
SEPA direct debit transaction not processed (due to insufficient funds)	Not applicable	Not applicable	Not applicable
Freeze in-app card	Free	Free	Free
In-app account freeze	Free	Free	Free
IBAN change	€28, subject to feasibility	€28, subject to feasibility	€28, subject to feasibility
Hybrid portfolio change	€28, subject to feasibility	€28, subject to feasibility	€28, subject to feasibility
Cold wallet change (unlink/relink)	Free	Free	Free
PIN code change or PIN code unlock	Free, subject to ATM compatibility	Free, subject to ATM compatibility	Free, subject to ATM compatibility
Card cancellation (lost/stolen)	Free	Free	Free



Other fees (continued)			
Investigation of card-related dispute (loss/theft)	Free	Free	Free
Investigation of card-related dispute (fraudulent use)	€22	€22	€22
Search for non-card-based dispute	€40	€40	€40
Automated 2FA, Passkey, or NFC token reset (lost, stolen, or corrupted)	Free	Free	Free
Automated update of personal information (gender, first name, last name, address, identity)	Free	Free	Free
Update of ID (expired)	Free	Free	Free
Update KYC (expired)	Free	Free	Free
Complex update of personal information (gender, first name, last name, address, ID)	€14	€14	€14
Complex KYC (lost email, lost phone number, identity verification)	€6 per attempt	€6 per attempt	€6 per attempt
Administrative fees (applicable if we have decided to close your account and there is a positive balance remaining after the account closure notice period has expired)	€2.50/month	€2.50/month	€2.50/month
Postage fee	Actual costs	Actual cost	Actual costs
Fee for searching archived documents (per document)	€12.50	€12.50	€12.50
Issuance (in-app) of a certificate of good standing	Free	Free	Free
Complex certificate issuance (subject to feasibility)	€28	€28	€28
Identity verification fee for account recovery via mail	€12.50 + shipping	€12.50 + shipping	€12.50 + shipping
Identity verification fee for a deceased account holder	Free	Free	Free
Fee for intervening in other rejected transactions	Not applicable	Not applicable	Not applicable
Overdraft fee	Not applicable	Not applicable	Not applicable
Overdraft notification (via email)	Free	Free	Free
Bank garnishment (assignment)	Not applicable	Not applicable	Not applicable



(1) SATŌ Flex accounts allow you to use stablecoins (EURc, EURE, USDc, USDe, and GBPe) just like traditional fiat currencies (EUR, USD, GBP). They enable seamless interaction with interbank payment networks or traditional payment rails (such as SEPA or Visa) and, conversely, allow you to use fiat currencies as cryptocurrencies on on-chain payment networks (such as EVM). SATŌ's Flex transactions let you manage your payees and payments on-chain, on-rail, or mobile-to-mobile without worrying about the payment channel used or the currency.

(2) The Flex account provided by SATŌ is a non-custodial wallet integrated into the SATŌ app. It allows you to spend compatible stablecoins (EURc, EURE, USDc, USDe, and GBPe) using the VISA payment card provided by SATŌ. This means you can pay anywhere VISA is accepted, without worrying about whether the merchant accepts cryptocurrencies, and without transaction or usage fees.

(3) Since the European MiCA regulation prohibits any returns on stablecoins, SATŌ cannot offer savings accounts at this time. In the future, however, alternatives may be offered, such as tokenized assets backed by the euro, the dollar, or the pound sterling.

(4) The SATŌ team is doing everything possible to give you access, under the best conditions and as quickly as possible, to the features necessary or useful for simple, secure, and stress-free management of your money on the blockchain. However, certain constraints—often beyond our control—prevent us from providing a specific date for the release of certain features.

(5) Adaptive limits are automatically adjusted by SATŌ's or VISA's monitoring and security systems based on your habits and usage, in order to offer maximum flexibility while ensuring a high level of security for your Flex accounts.

(6) Gas refers to the fees paid to validators to execute, validate, and then record a transaction on the blockchain. These fees may vary over time and are always displayed in advance in the SATŌ app when a transaction requires gas. Payments made with the VISA card provided by SATŌ never incur gas fees.