

Changes to fee name and/or fee amount

Changes are highlighted in pink

PAYMENT CARDS

Debit and credit cards issuing and delivering

CURRENT FEE NAME	CURRENT FEE AMOUNT	FEE NAME FROM 01.07.2025	FEE AMOUNT FROM 01.07.2025
Luminor Black Monthly fee for additional card (adults starting from age 18)	EUR 3.50	Luminor Black Monthly fee for additional card (adults starting from age 18)	EUR 5.50 ³ ³ Additional Luminor Black card is available only with Luminor Black package. The listed fee is applicable for each additional Luminor Black card.
Luminor Black Monthly fee for additional card linked to a parent as a customer (children starting from age 6)	EUR 3.50	Luminor Black Monthly fee for additional card linked to a parent as a customer (children starting from age 6)	EUR 5.50 ³ ³ Additional Luminor Black card is available only with Luminor Black package. The listed fee is applicable for each additional Luminor Black card.
Luminor Black Monthly fee for main card	EUR 5.50 ² ² Luminor Black card is available only with Luminor Black package. The fee listed is for a package.	Luminor Black Monthly fee for main card	EUR 5.50 ² ² The first Luminor Black card is available only with Luminor Black package. The fee listed is for a package.

Payments and cash

CURRENT FEE NAME	CURRENT FEE AMOUNT	FEE NAME FROM 01.07.2025	FEE AMOUNT FROM 01.07.2025
Visa Debit Cash withdrawal: Perlas POS terminals ⁷ ⁷ In PERLAS terminals based on the list provided here the service is provided by UAB "Perlas Finance".	0.5% of the sum (min. EUR 0.80)	Visa Debit Cash withdrawal: Perlas POS terminals ⁷ ⁷ In PERLAS terminals based on the list provided here the service is provided by UAB "Perlas Finance".	0.5% of the sum (min. EUR 1.50)
Visa Debit Cash deposit: Perlas POS terminals ⁷ ⁷ In PERLAS terminals based on the list provided here , the service is provided by UAB "Perlas Finance".	0.2% of the sum, min. 0.30 EUR	Visa Debit Cash deposit: Perlas POS terminals ⁷ ⁷ In PERLAS terminals based on the list provided here , the service is provided by UAB "Perlas Finance".	EUR 1

Luminor Black
Cash deposit: Perlas POS terminals⁷ 0.2% of the sum, min.
0.30 EUR

⁷ In PERLAS terminals based on the list provided **here**, the service is provided by UAB “Perlas Finance”.

Luminor Black EUR 1
Cash deposit: Perlas POS terminals⁷

⁷ In PERLAS terminals based on the list provided **here**, the service is provided by UAB “Perlas Finance”.

Other cards’ related services

CURRENT FEE NAME	CURRENT FEE AMOUNT	FEE NAME FROM 01.07.2025	FEE AMOUNT FROM 01.07.2025
Visa Debit PIN code reminder in internet bank	Free	Visa Debit Viewing the PIN code in the internet bank and mobile application	Free
Luminor Black PIN code reminder in internet bank	Free	Luminor Black Viewing the PIN code in the internet bank and mobile application	Free
Visa Debit PIN code reminder at Customer Service Center or via phone, chat or Internet Bank with Customer Support	EUR 5	Visa Debit PIN code reminder at Customer Service Center or via phone, chat or Internet Bank with Customer Support	EUR 5
Luminor Black PIN code reminder at Customer Service Center or via phone, chat or Internet Bank with Customer Support	EUR 5	Luminor Black PIN code reminder at Customer Service Center or via phone, chat or Internet Bank with Customer Support	EUR 5

LOANS

Housing loan, Idea loan (Loan with collateral)

CURRENT FEE NAME	CURRENT FEE AMOUNT	FEE NAME FROM 01.07.2025	FEE AMOUNT FROM 01.07.2025
Early full or partial loan repayment if the interest rate is set for a period exceeding 12 months	The fee is calculated in accordance with the procedure set out in the Rules for calculating the compensation (Kompensacijos skaičiavimo taisyklėse) approved by the Bank of Lithuania as compensation for potential costs of the bank directly linked to the early repayment. The amount of the early repayment fee may not exceed 3% of the amount of the credit repaid early unless otherwise specified in the agreement.	Early full or partial loan repayment if the interest rate is set for a period exceeding 12 months	The fee is calculated in accordance with the procedure set out in the Rules for calculating the compensation (Kompensacijos skaičiavimo taisyklėse) approved by the Bank of Lithuania as compensation for potential costs of the bank directly linked to the early repayment. The amount of the early repayment fee may not exceed 3% of the amount of the credit repaid early unless otherwise specified in the agreement. The fee does not apply on the credit interest rate change day.

INVESTMENTS

LUMINOR INVESTOR PLATFORM SECURITIES TRADING

Shares and ETF trading commissions

CURRENT FEE NAME	CURRENT FEE AMOUNT	FEE NAME FROM 01.07.2025	FEE AMOUNT FROM 01.07.2025
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share equals or is below 10 USD	USD 0.015 per share, min. USD 14		Base plan (default) – 0.20% of the trade amount, min. USD 2 Elective plan (at the discretion of a customer) – 0.08% of the trade amount, min. USD 10 ¹
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is above 10 USD	USD 0.018 per share, min. USD 14	American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA)	
NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)	0.1% of trade amount, min. DKK 29		
London Stock Exchange (IOB)	0.1% of trade amount, min. USD 14		Base plan (default) – 0.20% of the trade amount, min. EUR 3 Elective plan (at the discretion of a customer) – 0.08% of the trade amount, min. EUR 10 ¹
London Stock Exchange	0.1% of trade amount, min. GBP 7	European exchanges (Deutsche BORSE (XETRA), London Stock Exchange, London Stock Exchange (IOB), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange, Euronext Amsterdam, Euronext Brussels, Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange, Oslo Stock Exchange, NASDAQ OMX Stockholm (First North), SIX Swiss Exchange, SIX Swiss Exchange (Bluechip), NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North))	
Oslo Stock Exchange	0.1% of trade amount, min. NOK 62		
NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North)	0.1% of trade amount, min. SEK 62		
SIX Swiss Exchange, SIX Swiss Exchange (Bluechip)	0.1% of Trade amount, min. CHF 15		
Deutsche BORSE (XETRA), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange, Euronext Amsterdam, Euronext Brussels, Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange	0.1% of trade amount, min. EUR 10		
Hong Kong Exchange	0.15% of trade amount, min. HKD 140	Hong Kong Exchange	0.25% of the trade amount, min. HKD 140

¹ The Elective plan is implemented solely at a customer's request, and the customer has the right to change the plan once every four months.

¹ The Elective plan is implemented solely at a customer's request, and the customer has the right to change the plan once every four months.

DISCRETIONARY PORTFOLIO MANAGMENT
SECURITIES TRADING

Trading commissions

CURRENT FEE NAME	CURRENT FEE AMOUNT	FEE NAME FROM 01.07.2025	FEE AMOUNT FROM 01.07.2025
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share equals or is below 10 USD	USD 0.015 per share, min. USD 14	American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA)	0.10% of the trade amount, min. USD 10
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is above 10 USD	USD 0.018 per share, min. USD 14		

PRODUCTS REMOVED FROM THE PRICE LIST

PRODUCT NAME	THE PRICE LIST SECTION
Luminor Visa Infinite	No longer issued cards (I)