



Name of the account provider: Luminor Bank AS Lithuanian branch

Account name: Bank account

Date: 2024-07-01

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Price list published in website <https://www.luminor.lt/en/private/pricelist>. Price list version in paper can be provided in any branch free of charge.
- A glossary of the terms used in this document is available free of charge, and added below to this document as Annex No 1.

Service	Fee
General account services	
<p>Maintaining the account [Basic payment account service] Includes a package of service, consisting of :</p> <ul style="list-style-type: none"> • maintaining all accounts; • crediting of incoming payments in euros within Bank; • 10 online credit transfers SEPA (including e.invoice automatic payments, payments for services, shopping at e-stores; • Smart ID issuing; • Providing one debit card ([„Visa Debit“]): <ul style="list-style-type: none"> ▪ Issuance of a card; ▪ monthly card fee; ▪ card renewal; ▪ delivering the card by post to address in Lithuania; ▪ cash withdrawal up to 750 Euros per calendar month via Luminor ATMs ; ▪ unlimited cash deposit via Luminor ATM’s. 	<p>Monthly Total annual fee 1,37 Eur 16,44 Eur</p> <p>For social supported customers Monthly Total annual fee 0,68 Eur 8,16 Eur</p>

Services beyond these quantities will be charged separately.		
Payments (excluding cards)		
Credit transfer SEPA	Via internet bank	Within bank 0,29 Eur To other banks 0,40 Eur 5,00 Eur
Urgent credit transfer to EEA member states	In Branch	25,00 Eur
	Via internet bank	Not available
	In Branch	
Credit transfer non SEPA	Via internet bank	13,00 Eur
Ordinary SHA credit transfer in Euros	In Branch	Not available
Ordinary SHA credit transfer in other currency to other banks	Via internet bank	13,00 Eur
	In Branch	Not available
Direct Debit		Not available
Crediting of incoming payments in EUR		Free of charge
Crediting of incoming foreign payments		
In EUR from other banks (when credit transfer non SEPA received)		10 Eur
In other currency from other banks		10 Eur
Cards and cash		
Providing additional debit card [„Visa Debit“]		
Card issuance		0,00 Eur
Card delivery in branch		10,00 Eur
Card delivery by post	In Lithuania	0,00 Eur
	Abroad	10,00 Eur
Card monthly fee	Per month	1,20Eur
	Total annual fee	14,40 Eur
Card renewing		0,00 Eur
Card replacing		5,00 Eur
Additional fee for express issuing (2 b. d.)		30,00 Eur

Cash withdrawal With [„Visa Debit“] card	In Luminor ATM up to 750 Eur per month free of charge	0,5% of the amount exceeding 750 Eur (min. 0,40 Eur)
With [„Visa Debit“] card	In other ATM's	2% of the amount (min. 3 Eur)
With [„Visa Debit“] card	Perlas POS terminals	0,50% of the amount (min. 0,80 Eur)
Cash deposit With [„Visa Debit“] card	In Luminor ATM's in Lithuania	Free of charge
With [„Visa Debit“] card	Perlas POS terminals	0,30 Eur

Annex No. 1 of „Fee information document“

Glosarry

	Term of the service linked to a payment account	Definition of the service linked to a payment account	Additional comment
1.	Maintaining the account	The account provider maintains the account opened in the name of the customer.	The service includes account administration and connection of account to the Internet bank. This service is part of banking package or minimum service fee.
2.	Providing debit card	The account provider issues a payment card linked to the customer's account. The whole amount of every payment with the card is immediately written off the customer's account.	This service includes the issuance, administration, replacement and renewal of cards.
3.	Providing a credit card	The account provider issues a payment card linked to the customer's payment account. The amount of payments made with the card within the agreed period is fully or partially written off the customer's account on the established day. The agreement	This service includes the issuance, administration, replacement and renewal of cards.

		between the account provider and the customer specifies whether the customer must pay interests for the borrowed amount.	
4.	Cash withdrawal	The customer withdraws cash from his/her account.	Cash can be withdrawn by debit or credit card at Lithuanian and foreign ATMs and in network of the bank's partners via POS terminals.
5.	Cash deposit	The customer deposits cash to his/her account	Cash can be deposited to your card account by debit or credit card at the ATMs in Lithuania or in network of the bank's partners via POS terminals.
6.	Credit transfer SEPA	Upon the customer's request, the provider transfers money from the customer's account to another account. Transfers are made in euros to accounts opened in SEPA countries.	This service includes internal payments and payments in EUR to other payment service providers registered in Lithuania, other European Union (EU) countries, Switzerland, United Kingdom and European Economic Area (EEA) countries - Norway, Iceland and Liechtenstein. It also includes payments to the payee's account according to a payment order when paying for goods / services in an e-shop within the bank or when paying for services in the Internet bank.
7.	Credit transfer non SEPA	Upon the customer's request, the provider transfers money from the customer's account to another account. Transfers are made in currencies other than euros to accounts opened in non SEPA countries.	This service includes payments in another currency within the bank and to other banks, as well as payments in EUR to countries outside the European Economic Area.
8.	Direct debit	The customer authorizes another person (beneficiary) to submit a payment order to the account provider ordering to transfer money from the customer's account to the beneficiary's account. The account provider transfers money to the beneficiary	Service is not provided in the Bank.

		on the day agreed upon between the customer and the beneficiary or on agreed dates. The amount may vary.	
9.	E. invoice automatic payment	Upon the customer's prior order, the account provider pays for the e. invoice submitted by the beneficiary in the Internet banking system.	This service is part of banking package or minimum service fee.
10.	Crediting of incoming payments in EUR	The account provider enters to the customer's account the payments received in euros from accounts opened in SEPA countries.	This service includes crediting both within the bank and from other payment service providers registered in EEA countries, when the payment is submitted according to the credit transfer SEPA or when the Luminor Bank AB SWIFT (BIC) code is correctly entered, the payee 's account number is in IBAN format and the transfer fees are paid by both the payer and the payee (SHA).
11.	Crediting of incoming foreign payments	The account provider enters to the customer's account the payments received in currencies other than euros from accounts opened in non-SEPA countries.	This service includes payments in another currency within the bank as well as transfers in another currency from other payment service providers or transfers in euros from other payment service providers when a credit transfer is made outside SEPA.