



**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	
<b>General account services</b>		
<p><b>Maintaining the account</b>                      [Luminor Black package]                      Includes a <b>package of service</b>, consisting of:</p> <ul style="list-style-type: none"> <li>• maintaining all accounts;</li> <li>• crediting of incoming payments in euros within Bank;</li> <li>• unlimited online credit transfers SEPA (including e.invoice automatic payments, payments for services, shopping at e-stores;</li> <li>• unlimited online transfers in euros within bank;</li> <li>• unlimited online transfers in other currencies within bank;</li> <li>• Smart ID issuing;</li> <li>• Providing one debit card ( [„Visa Debit“] )*:                             <ul style="list-style-type: none"> <li>▪ Issuance of a card;</li> <li>▪ monthly card fee;</li> <li>▪ card renewal;</li> </ul> </li> </ul>	<p>Monthly  <b>Total annual fee</b></p>	<p>5,50 Eur  <b>66,00 Eur</b></p>

<ul style="list-style-type: none"> <li>▪ cash withdrawal up to 750 Euros per calendar month via Luminor ATMs;</li> <li>▪ cash deposit up to 2000 Euros per calendar month via Luminor ATMs;</li> <li>• Providing one credit card [„Luminor Black“]: <ul style="list-style-type: none"> <li>▪ Issuance of a card;</li> <li>▪ monthly card fee;</li> <li>▪ card renewal;</li> <li>▪ cash withdrawal up to 1200 Euros per calendar month via Luminor ATMs;</li> <li>▪ cash withdrawal up to 400 Euros per calendar month via other ATM's;</li> <li>▪ cash deposit up to 1200 Eur/mén „Luminor“ Euros per calendar month via Luminor ATMs .</li> </ul> </li> </ul> <p>Services beyond these quantities will be charged separately.</p>																											
<b>Payments (excluding cards)</b>																											
<p><b>Credit transfer SEPA</b></p> <p><b>Urgent credit transfer to EEA member states</b></p> <p><b>Credit transfer non SEPA</b> Ordinary SHA credit transfer in Euros</p> <p>Ordinary SHA credit transfer in other currency to other banks</p> <p><b>Direct Debit</b></p> <p><b>Crediting of incoming payments in EUR</b></p> <p><b>Crediting of incoming foreign payments</b> In EUR from other banks (when credit transfer non SEPA received) In other currency from other banks</p>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Via internet bank</td> <td style="width: 50%;">Within bank 0,29 Eur To other banks 0,40 Eur</td> </tr> <tr> <td>In Branch</td> <td>5,00 Eur</td> </tr> <tr> <td>Via internet bank</td> <td>25,00 Eur</td> </tr> <tr> <td>In Branch</td> <td>Not available</td> </tr> <tr> <td>Via internet bank</td> <td>13,00 Eur</td> </tr> <tr> <td>In Branch</td> <td>Not available</td> </tr> <tr> <td>Via internet bank</td> <td>13,00 Eur</td> </tr> <tr> <td>In Branch</td> <td>Not available</td> </tr> <tr> <td></td> <td>Not available</td> </tr> <tr> <td></td> <td>Free of charge</td> </tr> <tr> <td></td> <td></td> </tr> <tr> <td></td> <td>10 Eur</td> </tr> <tr> <td></td> <td>10 Eur</td> </tr> </table>	Via internet bank	Within bank 0,29 Eur To other banks 0,40 Eur	In Branch	5,00 Eur	Via internet bank	25,00 Eur	In Branch	Not available	Via internet bank	13,00 Eur	In Branch	Not available	Via internet bank	13,00 Eur	In Branch	Not available		Not available		Free of charge				10 Eur		10 Eur
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<b>Cards and cash</b>																											

<b>Providing a debit card</b>		
[„Visa Debit“]		
Card issuance		0,00 Eur
Card delivery in branch		10,00 Eur
Card delivery by post	In Lithuania	2,00 Eur
	Abroad	10,00 Eur
Card monthly fee	Per month	1,20Eur
	<b>Total annual fee</b>	<b>14,40 Eur</b>
Card renewing		0,00 Eur
Card replacing		5,00 Eur
Additional fee for express issuing (2 b. d.)		30,00 Eur
<b>Providing a credit card</b>		
[„Luminor Black“]		
Card issuance		0,00 Eur
Card delivery in branch		10,00 Eur
Card delivery by post	In Lithuania	2,00 Eur
	Abroad	10,00 Eur
Card monthly fee	Per month	3,50 Eur
	<b>Total annual fee</b>	<b>42,00 Eur</b>
Card renewing		0,00 Eur
Card replacing		5,00 Eur
Additional fee for express issuing (2 b. d.)		30,00 Eur
<b>Cash withdrawal</b>		
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)
<b>Cash withdrawal</b>		
With [„Visa Black“] card	In Luminor ATM up to 1200 Eur per month free of charge	2% of the amount exceeding 1200 Eur (min. 3,50 Eur)
With [„Visa Black“] card	In other ATM's up to 400 Eur per month	2% of the amount exceeding 400 Eur (min. 3,50 Eur)
With [„Visa Black“] card	Perlas POS terminals	2% of the amount (min. 1 Eur)
<b>Cash deposit</b>		
	In Luminor ATM's in	0,2% of the amount

With [„Visa Debit“] card	Lithuania up to 2000 Eur per month free of charge	exceeded 2000 Eur
With [„Visa Debit“] card	Perlas POS terminals	0,30 Eur
<b>Cash deposit</b>		
With [„Visa Black“] card	In Luminor ATM's in Lithuania up to 1200 Eur per month free of charge	2% of the amount exceeded 1200 Eur (min. 3,50 Eur)
With [„Visa Black“] card	Perlas POS terminals	0,30 Eur

**Glosarry**

	<b>Term of the service linked to a payment account</b>	<b>Definition of the service linked to a payment account</b>	<b>Additional comment</b>
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 between the account provider and the customer specifies whether the customer must pay interests for the borrowed amount.	This service includes the issuance, administration, replacement and renewal of cards.
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	This service includes internal payments and payments in EUR to other payment service

		account. Transfers are made in euros to accounts opened in SEPA countries.	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 on the day agreed upon between the customer and the beneficiary or on agreed dates. The amount may vary.	Service is not provided in the Bank.
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.