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## Accounts and Payments

### Account maintenance

#### Account opening

	at the Bank	via Internet bank
Account opening	free of charge	-
Account opening for non-residents*	EUR 150	-

\*The fee is applied to persons whose domicile is outside the Republic of Lithuania and paid before making verification and a decision to enter into a business relationship.

#### Account maintenance

	at the Bank	via Internet bank
Maintenance of the account, linked or unlinked to a payment card*	EUR 0.60 per month	EUR 0.60 per month
Registration of entity's legal status and assigning a bankruptcy administrator to manage the account	EUR 10	EUR 10
Interest for overdrawing the account	18 %	-

	at the Bank	via Internet bank
Deposit in escrow account	not less than 0.15 % from the amount, at least EUR 100	-
Change of Escrow account agreement	EUR 30	-
Issuance of a cheque book (25 pages)	EUR 7.24	-

\*Additional account maintenance fee, calculated at the end of each day by multiplying the account balance by coefficient K, is applied to financial institutions, including, without limitation, banks, credit unions and other credit institutions, insurance companies and insurance brokers, financial brokerage companies, investment companies, collective investment undertakings, including, without limitation, pension funds, if the account balance at the end of a calendar day is higher than EUR 1,000,000. Coefficient K is equal to the absolute value of  $(EONIA-0.10\%)/360$  (i.e. the module) where EONIA is lower than 0.10%. On the calculation day the Bank applies the last quoted EONIA rate. The fee is debited from the account on the last calendar day of each month.

Other legal entities are charged an additional account maintenance fee, which is calculated at the end of each day by multiplying the account balance by coefficient K, if the account balance is higher than EUR 10,000,000 at the end of a calendar day. Coefficient K is equal to the absolute value of  $(EONIA-0.10\%)/360$  (i.e. the module) where EONIA is lower than 0.10%. The last quoted EONIA rate is applied by the Bank on the calculation day. The fee is debited from the account on the last calendar day of each month.

The additional account maintenance fee is not applied if EONIA is higher than 0.10%.

## Statements of account

	at the Bank	via Internet bank
Issuing of account statements for the current month	free of charge	free of charge
Issuing of account statements for period indicated by a customer	EUR 5 per month, max EUR 25	For up to 3 years period - free of charge, for more than 3 years period - EUR 10 per each request
Mailing of account statements by post in Lithuania or to foreign countries	EUR 5 regular	-
Submission of payment orders / account statements in other format via internet bank	-	EUR 35 per year

## Bank statements

	at the Bank	via Internet bank
Opened/closed accounts and their balances (for each year)*	EUR 6	EUR 6
For income and property returns*	free of charge	free of charge
For customer's auditors, reference letter*	EUR 30	EUR 30
Other*	On agreed basis, min EUR 15	On agreed basis, min EUR 15
Additional fee for issuing a Bank statement at the customer's request within a period not longer than 3 business days	EUR 15	EUR 15

\*Bank statements issued within 10 business days.

## Copies of documents/ mailing

	at the Bank	via Internet bank
Copies of documents:		
Agreements and other documents	EUR 6 for one agreement	-
Payment documents	EUR 2 for each document	-
Confirmation of submitted payment document at the bank	EUR 1	-
Mailing of other documents:		
By post in Lithuania regular	EUR 0.80 per one page not less than EUR 1.45	-
By post in Lithuania registered	EUR 0.80 per one page not less than EUR 3	-

at the Bank

via Internet bank

By post to foreign countries

EUR 0.80 per one page not less  
than EUR 6

-

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## Transfer in euros

### Transfer in euros within DNB bank and European Economic Area countries

	at the Bank	via Internet bank
to one's own bank account within DNB bank	EUR 2.50	free of charge
to other beneficiary's account within DNB bank	EUR 2.50	EUR 0.23
to the beneficiary account based on a payment order for goods/ services given via e commerce system within DNB bank	-	EUR 0.23
standard payment to EEA countries	EUR 2.50	EUR 0.35
Extra urgent payment in euros to EEA countries	N/A	EUR 29
Making a standing order agreement at the branch	EUR 5	
Standing orders (on the basis of a standing order agreement made at the bank) to the beneficiary's account at DNB bank	EUR 0.29	-
Standing orders (on the basis of a standing order agreement made at the bank) to the beneficiary's account at other banks registered in Lithuania	EUR 0.43	-

Terms for transfers in euros are available [here](#).

## Transfer in euros euros to non European Economic Area countries

	at the Bank	via Internet bank
Standard SHA payment	N/A	EUR 13
Urgent SHA payment	N/A	EUR 26
Extra urgent SHA payment	N/A	EUR 58
Standard OUR payment	N/A	EUR 20
Urgent OUR payment	N/A	EUR 38
Extra urgent OUR payment	N/A	EUR 80
Standard BEN payment	N/A	free of charge
Urgent BEN payment	N/A	free of charge
Extra urgent BEN payment	N/A	free of charge

SHA transfer, when the payer and the beneficiary each pay the transfer charges.

If SHA is selected in some cases the beneficiary may receive a lower amount, also additional charges may be applied if a payment is made through correspondent banks.

OUR transfer, when the transfer charges are paid by the payer.

When a payment is sent with the charge type OUR, foreign banks charge additional fees which will be debited from the payer's account after the beneficiary's account has been credited. If a transfer is made in US dollars, additional charges of other banks may be deducted from the amount transferred.

BEN transfer, when the transfer charges are paid by the beneficiary.

BEN means that the fees charged by AB DNB Bankas, foreign and/or correspondent banks are paid by the beneficiary by deducting them from the amount transferred (the beneficiary will receive a smaller amount).

Terms for transfers in euros are available [here](#).

## Transfer based on PLAIS orders

	Fee
Funds limitation information system (PLAIS) maintenance fee*	EUR 1.02*
Transfer based on PLAIS order, where the beneficiary's account is held at DNB or other bank registered in the Republic of Lithuania	EUR 0.87

\*Fee, its amount and administration procedure is established by the Ministry of Justice of the Republic of Lithuania. The fee is debited by special debit payment order of the PLAIS administrator for each debit order submitted to a credit institution and is transferred for the benefit of SE Centre of Registers (VL „Registrų centras“).

## Administration of funds credited to Beneficiary's account

	Fee
When funds are transferred in euros within DNB bank	free of charge
When funds are transferred in euros from customers of DNB group banks and partner banks*	free of charge
When funds are transferred in euros from other banks registered in Lithuania or from a payment service provider registered in EEA countries based on SEPA transfer, or when AB DNB bank's SWIFT code (BIC) is indicated correctly, the beneficiary's account number is in IBAN format, and the payer and the beneficiary each pay the transfer charges (SHA)	EUR 0.35
In other cases from banks registered in Lithuania or from foreign banks	2 % of the amount transferred, but maximum EUR 10

### \*DNB group banks:

DNB Bank ASA, Norvegija (SWIFT kodas:DNBANOKK);  
 Norddeutsche Landesbank Girozentrale, Vokietija (SWIFT kodas:NOLADE2H );  
 DNB Banka AS, Latvija (SWIFT kodas: RIKOLV2X);  
 Bank DNB Polska S.A., Lenkija (SWIFT kodas: MHBFPLPW);  
 Bank DNB A/S Estijos skyrius, Talinas (SWIFT kodas: RIKOEE22).

### DNB group and partner banks:

DNB Bank ASA, Norvegija (SWIFT kodas:DNBANOKK);  
 DNB Banka AS, Latvija (SWIFT kodas: RIKOLV2X);  
 Bank DNB A/S Estijos skyrius, Talinas (SWIFT kodas: RIKOEE22);  
 DNB Bank ASA, SHANGHAI Branch, China, (SWIFT code: DNBACNSHXXX);  
 DNB Bank ASA, FILIALE DEUTSCHLAND, Germany, (SWIFT code: DNBADEHXXXX);  
 DNB Bank ASA, FILIAL AF DNB BANK ASA, NORGE, Denmark, (SWIFT code: DNBADKXXXX);  
 DNB Bank ASA, FILIAL FINLAND, Finland, (SWIFT code: DNBAFIHXXXX);  
 DNB Bank ASA, LONDON Branch, United Kingdom, (SWIFT code: DNBAGB2LXXX);  
 OAO DNB BANK, Russia, (SWIFT code: DNBARU2MXXX);  
 DNB Bank ASA, FILIAL SVERIGE, Sweden, (SWIFT code: DNBASESXXXX);  
 DNB Bank ASA, SINGAPORE Branch, Singapore, (SWIFT code: DNBASGSGXXX);  
 DNB Bank ASA, NEW YORK Branch, United States, (SWIFT code: DNBAUS33XXX);  
 DNB LUXEMBOURG S.A., Luxembourg, (SWIFT code: UBNLLULLXXX).

The charges for transfers in euros between customers of the above-indicated banks are applied only if the beneficiary is a customer of DNB group bank or partner bank, and the precise beneficiary's bank BIC and the beneficiary's account number in IBAN format are indicated. Transfers in other than named currencies between DNB group customers within the same group of companies are made under conditions for transfers in other currency.



## Transfer in other currency

### Transfer in other currency within DNB bank

	at the Bank	via Internet bank
to one's own bank account	EUR 2.50	free of charge
to other beneficiary's account	EUR 2.50	EUR 0.23

Terms for transfers in other currency are available [here](#).

## Transfer in other currency to other banks

	at the Bank	via Internet bank
Standard SHA payment	N/A	EUR 13
Urgent SHA payment	N/A	EUR 26
Extra urgent SHA payment	N/A	EUR 58
Standard OUR payment	N/A	EUR 20
Urgent OUR payment	N/A	EUR 38
Extra urgent OUR payment	N/A	EUR 80
Standard BEN payment	N/A	free of charge
Urgent BEN payment	N/A	free of charge
Extra urgent BEN payment	N/A	free of charge

Note: Transfers to the European Union countries, Norway, Iceland, Liechtenstein, and Switzerland in the domestic currencies of these countries can be executed with the SHA charging option only. Transfers to the named countries with charge type BEN or OUR are not available.

SHA transfer, when the payer and the beneficiary each pay the transfer charges.

If SHA is selected in some cases the beneficiary may receive a lower amount, also additional charges may be applied if a payment is made through correspondent banks.

OUR transfer, when the transfer charges are paid by the payer.

When a payment is sent with the charge type OUR, foreign banks charge additional fees which will be debited from the payer's account after the beneficiary's account has been credited. If a transfer is made in US dollars, additional charges of other banks may be deducted from the amount transferred.

BEN transfer, when the transfer charges are paid by the beneficiary.

BEN means that the fees charged by AB DNB Bankas, foreign and/or correspondent banks are paid by the beneficiary by deducting them from the amount transferred (the beneficiary will receive a smaller amount).

Terms for transfers in other currency are available [here](#).

## Transfer in other currency within DNB group banks

	at the Bank	via Internet bank
Transfers to DNB group banks and partner banks in USD, NOK, PLN currencies*	N/A	EUR 9
Intra-company money transfers in EUR, DKK, GBP, SEK, USD, NOK, RUB currencies between customers within the same group of companies and holding accounts at DNB group banks**	-	free of charge

\*Transfers to DNB group banks and partner banks in USD, NOK, PLN currencies, when the beneficiary's account number in IBAN format, the beneficiary's bank BIC (automatically) and charge type SHA (the payer and the beneficiary each pay the transfer charges) are indicated.

\*\*only if an agreement for such payments is signed at the Bank.

Terms for transfers in other currency are available [here](#).

## Administration of funds credited to the beneficiary's accounts

	Fee
In other currency within DNB bank	free of charge
From customers of DNB group banks* or from DNB group banks and partner banks** as intra-company payment	free of charge
In other currency from banks registered in Lithuania or in other cases from foreign banks	2 % of the amount, but maximum EUR 10

\*- DNB group banks:

DNB Bank ASA, Norvegija (SWIFT kodas:DNBANOKK);  
Norddeutsche Landesbank Girozentrale, Vokietija (SWIFT kodas:NOLADE2H );  
DNB Banka AS, Latvija (SWIFT kodas: RIKOLV2X);  
Bank DNB Polska S.A., Lenkija (SWIFT kodas: MHBFLPW);  
Bank DNB A/S Estijos skyrius, Talinas (SWIFT kodas: RIKOEE22).

\*\* - DNB group and partner banks:

DNB Bank ASA, Norvegija (SWIFT kodas:DNBANOKKXXX);  
DNB Banka AS, Latvija (SWIFT kodas: RIKOLV2XXXX);  
Bank DNB A/S Estijos skyrius, Talinas (SWIFT kodas: RIKOEE22XXX);  
DNB Bank ASA, SHANGHAI skyrius, Kinija, (SWIFT kodas: DNBACNSHXXX);  
DNB Bank ASA, FILIALE DEUTSCHLAND, Vokietija, (SWIFT kodas: DNBADEHXXX);  
DNB Bank ASA, FILIAL AF DNB BANK ASA, NORGE, Danija, (SWIFT kodas: DNBADKKXXX);  
DNB Bank ASA, FILIAL FINLAND, Suomija, (SWIFT kodas: DNBAFIHXXX);  
DNB Bank ASA, LONDON skyrius, Didžioji Britanija, (SWIFT kodas: DNBAGB2LXXX);  
DNB Bank ASA, FILIAL SVERIGE, Švedija, (SWIFT kodas: DNBASESXXX);  
DNB Bank ASA, SINGAPORE skyrius, Singapūras, (SWIFT kodas: DNBASGSGXXX);  
DNB Bank ASA, NEW YORK skyrius, Jungtinės Amerikos Valstijos, (SWIFT kodas: DNBAUS33XXX);  
DNB LUXEMBOURG S.A., Liuksemburgas, (SWIFT kodas: UBNLLULLXXX).

## Other services related to transfers

### Other services related to transfer in euros

	Fee
cancelation of a payment order in euros within DNB bank	EUR 3
cancelation of a payment order in euros to another bank registered in Lithuania or EEA countries*	EUR 10 + beneficiary's bank fee
Clarification of incoming payments if it is not possible to credit the received funds to the beneficiary's account	EUR 3
Bank's confirmation or SWIFT copy of transfer in euros to non-EEA countries	EUR 6
Cancelation or clarification of a transfer in euros to non-EEA countries if it is not sent from the Bank	EUR 8
Cancelation or clarification of a transfer in euros to non-EEA countries if it is sent from the Bank	EUR 40 + foreign bank fee EUR 60
Ordering of information on accounts and transactions from a foreign bank upon customer's request	EUR 30 + foreign bank fee EUR 40

\*The charges for transfers between customers of the above-indicated banks are applied only if the accurate beneficiary's bank BIC and the beneficiary's account number in IBAN format are indicated, and charge type is SHA (the payer and the beneficiary each pay the transfer charges). The fees for cancellation of Euro transfers to non-EEA countries are also applied to cancellation of Euro transfers not satisfying these requirements.

If a payment order has been sent already to the beneficiary's bank or the beneficiary's account has been credited already, the funds can be returned only with the beneficiary's consent. The payment cancellation fee is applied even if the payment cancellation has failed.

In some cases the expenses related to the returned transfer (including the charges of the beneficiary's bank or intermediary banks) may be additionally deducted from the returned transfer funds or debited from the Payer's account.

## Other services related to transfer in other currency

	Fee
Bank's confirmation or SWIFT copy of transfer in other currency	EUR 6
Cancelation of a payment order in other currency when the beneficiary's account is at DNB bank	EUR 3
Clarification of incoming payments if it is not possible to credit the received funds to the beneficiary's account	EUR 3
Cancelation or clarification of a transfer in other currency if it is not sent from the Bank	EUR 8
Cancelation or clarification of a transfer in other currency when the beneficiary's account is at another bank registered in Lithuania (if it is sent from the Bank)	EUR 20
Cancelation or clarification of a transfer in other currency if it is sent from the Bank	EUR 40 + foreign bank fee EUR 60
Ordering of information on accounts and transactions from a foreign bank upon customer's request	EUR 30 + foreign bank fee EUR 40

If a payment order has already been sent from the bank, funds can be returned only with the beneficiary's bank or the beneficiary's consent.

Please note that the fee for cancelation or clarification of a transfer in other currency is applied even if such cancelation or clarification has failed. In some cases the expenses related to the returned transfer (including the charges of the beneficiary's bank or intermediary banks) may be additionally deducted from the returned transfer funds or debited from the Payer's account.

## Non-cash foreign exchange

### Non-cash foreign exchange

	at the Bank	via Internet bank
FX within own same IBAN accounts	free of charge	free of charge
FX within own different IBAN accounts	EUR 2.50	free of charge

## E. invoice

### E. invoicing for payers

	at the Bank	via Internet bank
E-invoice receipt	-	free of charge
E-invoice one-time payment under payment form filled in	EUR 2.50	EUR 0.35
E-invoice automated payment	free of charge	free of charge
Applying for or cancelling of e-invoice automated payment	free of charge	free of charge
Change of e-invoice automated payment conditions	free of charge	free of charge

## E. invoicing for service providers

	Fee
E-invoice submission to DNB customers	EUR 0.23
E-invoice submission to Swedbank and SEB bank customers	EUR 0.35
E-invoice submission to customers of other payer's service providers	EUR 0.23
One-time fee for concluding an agreement on e-invoicing provision	EUR 30
Fee for changing an agreement on e-invoicing provision, if initiated by a service provider	EUR 20
Monthly fee for administration of services provided under agreement on e-invoicing provision	EUR 15
Fee for implementation/change of a special-design (other than set by the Bank) template for e-invoicing	on agreement basis, min EUR 400
Administration of funds transferred to a service provider	Standard fees

\*Payer's payment service providers who have made an agreement on e-invoicing provision for payers with the Bank. This service is subject to VAT additionally.



# Collection of fees and payments for utilities

## Transfer of funds to the service providers

	at the Bank	via Internet bank
by debiting the payers account	N/A	<a href="#">Applied fees for transfer in euros within DNB bank and EEA countries</a>
by cash	N/A	-

## Acceptance and administration of fees and payments for utilities

	Fee
Charges for collection of fees applicable to the beneficiaries -Charge for the collected fee/of the amount of the collected fee	EUR 0.29 / 1.3%
Charge for changes of special payment order form*	EUR 50 + VAT

Additional terms and conditions of the agreement may be applicable.  
\*Fee applied from 2017 04 01.

# Cash Operations

## Cash depositing to one's own account

	Fee
Cash depositing to one's own account in banknotes in all currencies and / or in Euro coins (up to EUR 10 in coins)*	0.15% of the amount, but min EUR 3
Cash depositing to other person or corporate entity's account in banknotes in all currencies and / or in Euro coins (up to EUR 10 in coins)	0.5 % of the amount, but min EUR 5
n Euro coins exceeding EUR 10	6 % of the amount, but min EUR 1
/ Cash deposit to bank account for purchase of Lithuanian Government saving notes	free of charge
Instruction to transfer paid-in cash by normal transfer to the payee's account with other banks registered in Lithuania	N/A

The customer must name the amount when giving cash to the Bank employee, except for cash recounting if other operations are not requested afterwards.

\*For cash deposit into one's own account the fee will not be applied if the customer depositing cash also submits a payment order requesting to transfer such cash amount to another account at Bank or any other bank in the currency of the Republic of Lithuania, European Union and countries of the European Economic Area (EEA).

## Cash withdrawal from the account

	Fee
From the bank account in all currencies*	0.8 % of the amount, but min EUR 2.61
From Government Saving notes	Free of charge 60 calendar days from maturity date of the Notes
Cash pre-order	free of charge
Cancellation of cash pre-order or failure withdraw ordered cash in time	0.2 % of the amount, but max EUR 300

\*No withdrawing cash fee for paying:  
- if closing bank account balance is 2.61 EUR or less;  
If the customer is willing to withdraw from the account more than EUR 14 500 or an equivalent in other currency, he must order cash 3 business days in advance.

## Cash handling

	Fee
Administration charge for crediting cash collected in banknotes to an account in national currency	free of charge
Administration charge for crediting cash collected in banknotes to an account in national currency*	0.6 % of the amount
Administration charge for crediting cash collected to an account in other currencies	0.1% of the amount, but min EUR 5
Order submission of application to deliver cash in national currency	0.01% of the amount, but min EUR 5
Order submission of application to deliver cash in other currencies	0.8 % of the amount, but min EUR 5

\*The fees are deducted by the 6th day of the next month.

## Currency buying/selling in cash

	Fee
In Euro banknotes or coins (up to EUR 10 in coins)	EUR 1
In Euro coins exceeding EUR 10	6 % of the amount, but min EUR 1
Currency buying in cash at currency exchange self-service terminals*	EUR 1

\*AB DNB bank Vilniaus akropolis Branch (Supermarket „Akropolis“) and Taikos Branch (Supermarket “Akropolis”).

## Other cash operations

	Fee
Verification of coins and notes authenticity and their suitability for circulation irrespective of further operations performed	EUR 0.04 per unit
National currency change of coins into notes / notes into coins (including recounting)	6 % of the amount, but min EUR 1
Banknotes exchange into another denomination of banknotes (any currencies)	6 % of the amount, but min EUR 1
National currency coins recounting, without the need for other operations	6 % of the amount

# Rent of Safe-Deposit Box

## Kaunas consultation center

Dimensions, (dm <sup>3</sup> )	24 hours	Week	Month	3 months	1/2 year	1 year
From 4 to 10	6	13	23	60	115	200
From 10 to 20	6	16	30	85	130	230
Over 20	9	20	43	100	160	260

Prices for the rent of safe deposit box at DNB Bank (in EUR, VAT included).

## Klaipėda, Tauragė, Mažeikiai, Kretinga, Šiauliai branches

Dimensions, (dm <sup>3</sup> )	24 hours	Week	Month	3 months	1/2 year	1 year
To 35	6	7	15	60	87	145
From 35 to 45	6	10	20	65	100	160
Over 45	6	12	30	70	115	170

Prices for the rent of safe deposit box at DNB Bank (in EUR, VAT included).

## Panevėžys, Trakai, Ukmergė, Utena branches

Dimensions, (dm <sup>3</sup> )	24 hours	Week	Month	3 months	1/2 year	1 year
To 35	6	7	15	60	87	145
From 35 to 45	6	10	20	65	100	160
Over 45	6	12	30	70	115	170

Prices for the rent of safe deposit box at DNB Bank (in EUR, VAT included).

## Kaišiadorys, Pasvalys, Telšiai, Alytus, Jurbarkas, Marijampolė branches

Dimensions, (dm <sup>3</sup> )	24 hours	Week	Month	3 months	1/2 year	1 year
	6	10	nuo 20	nuo 30	nuo 60	nuo 90

Prices for the rent of safe deposit box at DNB Bank (in EUR, VAT included).

## Other fees regarding deposit lockers rent

	at the Bank
Fee for changing safe deposit box's key	EUR 85
Fee for non-collection of the safe deposit box contents after the agreement expiry	Calculated by dividing the agreement fee by the actual number of days set in the agreement and multiplying the result by the number of days overdue
	Fee
Salary payments instruction	EUR 1.45 for a one salary payments instruction or 0.02 percent of the instruction amount
Submission of payment orders / account statements in other format via internet bank	EUR 35 per year
Money transfer using salary payments instruction within DNB bank in Euro	Free of charge
Money transfer using salary payments instruction to EEA countries	standard money transfer fee for corporate

## Loans

### Preparation of documents and execution of agreements

	Fee
Loan, overdraft, credit line	0.5 - 2 % of the amount but min EUR 145
Quick Farmers Credit™	1.0 - 2.0 % of the amount but min EUR 145

## Agreement amendment

	Fee
Interest rate cut, postponed maturity and increased amount (on total loan amount):	
Loan, overdraft, credit line	0.5 - 2 % of the amount, but min EUR 145
Quick Farmers Credit™	0.5 - 2 % of the amount, but min EUR 145
Rescheduling in the cases of early repayment*:	
Loan, overdraft, credit line	0.5 - 2 % of the amount but min EUR 145
Quick Farmers Credit™	0.5 - 2 % of the amount, but min EUR 145

\*By shortening the final maturity and reducing loan repayment amounts.

## Issuing of bank statements

	Fee
Consent to subsequent pledge of immovable property provided as collateral to the Bank in favour of other creditor in case of refinancing	EUR 120
Other bank statement / consent*	On agreed basis, but min EUR 15 per each
Additional fee for issuing a bank statement / consent at the customer's request within a period shorter than 3 working days	EUR 15 per each

\*Bank statements / consents are prepared within 10 working days



# Leasing

## Preparation of documents and execution of agreements

### Fee

New / Used property	From 0.7 % of the purchase price, but min EUR 150
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## Change of leasing agreement conditions

### Fee

Change of agreement conditions	EUR 100
In case of covering part of the property value	Under the agreement

## Other leasing fees

	Fee
Fee for early repurchase of the property*	Under the agreement
Default interest for failure to pay lease instalments, interest, penalties	Under the agreement basis
Payments breakdown fee	EUR 20 per agreement
Issuing of copies or duplicates of payment and other documents	EUR 10 each
Copies of archived agreements (bearing the original signatures)	EUR 30 each
Consent to sub-lease the leased property	EUR 30
Preparation of a bank statement for auditors	EUR 30 for each year
Preparation of authorizations, bank statements	On agreed basis, min EUR 15

\* Subject to customer's request

# Factoring

## Factoring services

	Fee
Factoring agreement fee	up to 1 % from factoring limit, min EUR 115 + VAT
Change of agreement conditions, except including / withdrawing debtors / suppliers	up to 1 % from factoring limit, min EUR 115 + VAT
Inclusion / withdrawal of debtors / suppliers (for factoring without recourse)	EUR 30 + VAT
Invoice acceptance fee	Upon agreement, min EUR 3 + VAT
Overdue interest	0.05 % for each overdue day of overdue amount
Fines for breach of contract	Subject to factoring agreement general terms
Buyer risk assessment (Factoring with insurance)	Upon agreement
Debtor limit renewal (annual)	EUR 35 / debtor + VAT

Fees can be paid in EUR or USD currency, depending on currency of the agreement.

# Documentary credits

## Import documentary credits

	Fee
Pre-advice of L/C issue	EUR 15
Issue of L/C	EUR 87*
Amendment to L/C conditions (for each amendment)	EUR 29
Checking of documents (for each set of documents)	0.15 % of the amount, min EUR 70
Payment under documents	EUR 40
Deferred payment control	EUR 25
L/C cancellation or non-utilization	EUR 25
Documents' discrepancy fee (paid by L/C beneficiary)	EUR 100
Preparation of inquiry or information at the customer's request	EUR 18
Preparation of a draft letter of credit or deal structure	On agreed basis, min EUR 43
Return of unpaid documents	EUR 30
Documents handling and sending by courier abroad	EUR 55
Documents handling and sending by courier in Lithuania	EUR 17

\*If a documentary credit issued is not fully secured by cash collateral, interest for the Bank's commitment is calculated additionally.

\*\*If DNB Bankas is both the issuing and advising bank for the same letter of credit, and documents are submitted directly to DNB Bankas, the document checking fee is 0.75 %, min EUR 35.

Note. The Bank does not pay any interest for funds reserved as cash cover.

## Export documentary credits

	Fee
Pre-advice of L/C	EUR 15
Advice of L/C	EUR 28
Advice of amendment to L/C conditions (for each amendment)	EUR 28
L/C confirmation	on agreed basis, min EUR 90
L/C transfer	0.2 % of the transfer amount, min EUR 90
Payment under documents	EUR 30
Pre-checking of documents (for each set of documents)	up to 5 documents in the set -EUR 30, more than 5 documents in the set - EUR 40
Taking up/checking of documents (for each set of documents)*	0.15 % of the amount, min EUR 72
Deferred payment control	EUR 30
Advance payment under documents	on agreed basis
Preparation of inquiry or information at the customer's request	EUR 18
Advice of customer's obligation to assign proceeds	EUR 43
Return of unpaid documents	EUR 29
Documents handling and sending by courier abroad	EUR 55
Documents handling and sending by courier in Lithuania	EUR 17
Reimbursement claim	EUR 15
Checking of documents substituted under a	EUR 28

	Fee
transferable letter of credit	
Assignment of proceeds	0.1 %, min EUR 30
Preparation of a draft letter of credit or deal structure	On agreed basis, min EUR 43

\*If DNB Bankas is both the issuing and advising bank for the same letter of credit, and documents are submitted directly to DNB Bankas, the document checking fee is 0.75 %, min EUR 35.

# Documentary collection

## Documentary collection

	Fee
Advice of collection	EUR 23
Amendment to collection or advice of amendment to collection (for each amendment)	EUR 23
Payment or collection of documents and bills of exchange	0.15 % of the amount, min EUR 35, max EUR 220
Delivery or return of unpaid documents	0.15 % of the amount, min EUR 35, max EUR 220
Safe-keeping of documents in case of non-payment and non-acceptance within 15 days from advice of collection	EUR 30 per month or part of it
Safe-keeping of documents in case of non-payment within 15 days from the payment date	EUR 30 per month or part of it
Safe-keeping of accepted bills of exchange until payment	EUR 35
Protest	EUR 72 and notary's fees
Preparation of inquiry or information at the customer's request	EUR 18
Documents handling and sending by courier abroad	EUR 55
Documents handling and sending by courier in Lithuania	EUR 17



# Bank Guarantee

## Bank guarantees (indemnities)

	Fee
Guarantee (indemnity) issuance, increase of its amount*:	
up to EUR 1449.99	EUR 60
from EUR 1450 to EUR 2899.99	EUR 85
EUR 2900 and above	0.5 % of the amount***, min EUR 100
Amendment to guarantee (indemnity), including reduction of guarantee (indemnity) amount under the conditions of the guarantee (indemnity)	EUR 30
Urgent issue/amendment of a guarantee (indemnity)**	Guarantee (indemnity) issuance/amendment fee and EUR 43
Cancellation of an application for guarantee (indemnity) issue/amendment	EUR 30
Administration of the request for payment under guarantee (indemnity)	0.1 % of the amount, min EUR 145, max 300 EUR
Advice of received guarantee (indemnity) or its amendment	EUR 30
Transfer of request for payment under guarantee (indemnity)	EUR 58 and documents handling, sending by courier in Lithuania fee
Documents handling and sending by courier abroad	EUR 55
Documents handling and sending by courier in Lithuania	EUR 17
Preparation and/or coordination of guarantee (indemnity) wording	On agreed basis, min EUR 30

	Fee
Preparation of inquiry or information at the customer's request	EUR 18

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\*In case of increase of guarantee (indemnity) amount, the fee is calculated on the amount by which that guarantee (indemnity) is increased. No fee for amendment to the guarantee (indemnity) is charged additionally.

If a guarantee (indemnity) issued is not fully secured by cash collateral, interest for the Bank's commitment is calculated additionally.

In certain cases (for issue of a guarantee in non-standard wording or other language and the like) a higher fee may be charged on the agreed basis.

The Bank does not pay any interest for funds reserved as cash cover.

\*\*Urgent guarantee (indemnity) is issued or amended within one working day from the moment of submitting the application filled in correctly and signed properly with the Bank. When submitting the application, all of the conditions for guarantee (indemnity) issue or amendment shall be met.

\*\*\*In case of guarantee (indemnity) issuance under financial liabilities limit agreement, max EUR 160.

# DNB internet bank

## DNB internet bank maintenance

	Fee
System log-in	free of charge
Account handling via DNB internet bank	free of charge
Issuing of PIN code card, TAN code set	free of charge
Replacement of a PIN code card upon losing	EUR 1.45
Every other issuance of a TAN code set	EUR 0.29
Replacement of a TAN code set upon losing	EUR 1.45
Issuance or replacement of a pin calculator	EUR 15
Unlocking of a pin calculator	free of charge
SMS messages on account changing	EUR 0.12
Email messages on account changing	free of charge
Issuing of a password card	free of charge
Replacement of a password card upon losing	EUR 1.45

Other services rendered by DNB internet bank are charged based on the applicable fees.

## SMS Service

### SMS Service registration

	at the Bank	via Internet bank
Registration fee	free of charge	free of charge

### Automatic messages

	Fee
On account crediting	EUR 0.12
On account debiting	EUR 0.12

## Integrated payments solution

### Integrated payments solution

	Fee
Service activation	EUR 60
Service administration	EUR 60 (monthly)
Agreement conditions change	EUR 30
Notifications sending	EUR 0.05
Statement sending	EUR 0.32

# Visa Business Electron

## Card issuance/renewal

	Fee
Card issuance fee	EUR 8
Collecting the card at the branch*	EUR 3
Card sending by mail within Lithuania	free of charge
Card sending by mail abroad	EUR 6
Card maintenance fee	EUR 8 per year
Card renewal fee**	free of charge
Card replacement***	EUR 8
Card issuing in urgent procedure****	EUR 25

Card validity 3 years.

\*This fee is also applied if the customer had specified to the bank that the card will be collected at the bank's outlet but afterwards requested to send it by mail.

\*\*Cards are renewed provided that at least one card transaction was performed within the past three months.

\*\*\*The fee is applied if the card is lost, damaged, if PIN code is forgotten, if card is demagnetized, if latin letters are changed to Lithuanian ones or visa versa. In case of change of the cardholder's name and/or surname, the card is replaced free of charge provided that the card expires within maximum 2 months.

\*\*\*\*By submitting an application to issue a card in urgent procedure at the Bank's branch by 10:45, you can collect the card at the end of the bank's following business day at the Bank's branch indicated in the application.

Account fees and transaction fees set in the Pricelist are separately charged for using the payment card linked account and for transactions performed therein without using a payment card.

## Cash withdrawal/depositing

	Fee
Cash withdrawal at DNB Bank (in Lithuania and Latvia) and SEB Bankas ATM's	0.5% (min 0,6 EUR)
Cash withdrawal at other bank's ATM's	2% (min 3 EUR)
Cash withdrawal within the network of the bank's partners* via EKS	1% (min EUR 1.5)
Cash withdrawal at the shops offering the cash disbursement service if payment for goods by card makes at least EUR 5 Pay out from EUR 5 to 100	free of charge
Cash depositing at DNB Bank's ATMs with cash-in function	0.06%
cash depositing within the network of the bank's partners* via EKS	0.06%

\*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing), at Lietuvos paštas, AB branches and PayPost (cash withdrawal only) following the lists of locations of the Bank's partners provided on DNB Bankas website: [Perlas terminals](#), [Lietuvos paštas branches](#), [PayPost](#).

## Other card fees and services

	Fee
Granting of a non-standart limit on ATM cash withdrawal and payments for goods/services*	EUR 30
Currency exchange fee in case of payment in other than the card account currency	0.0245
Safe card monthly fee per payment card	EUR 0.55 per month
Annual fee for accident insurance per payment card	EUR 7.24 per year
Issuing of a copy of the receipt at customer's request in case of a local payment	EUR 1.5
Issuing of a copy of the receipt at customer's request in case of a foreign payment	EUR 6

\*- Non-standard limit requires use of service Safe card.

\*\* - Cards booked via on-line banking system or in other ways set by the Bank are sent by mail.

## Limits

	Fee
Total amount of cash withdrawal operations	EUR 2900
Number of cash withdrawal operations	unlimited
Total amount on payments for goods	EUR 8700
number of operations on payments for goods	unlimited

A cash withdrawal or payment transaction performed is not deducted from the used day limit before 24 hours from execution thereof.

# Visa Business

## Card issuance/renewal

	Fee
Card issuance fee	EUR 27
Collecting the card at the branch*	EUR 3
Card sending by mail within Lithuania	free of charge
Card sending by mail abroad	EUR 6
Card maintenance fee	EUR 27 per year
Card renewal fee**	free of charge
Card replacement***	EUR 27
Card issuing in urgent procedure****	EUR 25

Card validity 3 years.

\*This fee is also applied if the customer had specified to the bank that the card will be collected at the bank's outlet but afterwards requested to send it by mail.

\*\*Cards are renewed provided that at least one card transaction was performed within the past three months.

\*\*\*The fee is applied if the card is lost, damaged, if PIN code is forgotten, if card is demagnetized, if latin letters are changed to Lithuanian ones or visa versa. In case of change of the cardholder's name and/or surname, the card is replaced free of charge provided that the card expires within maximum 2 months.

\*\*\*\*By submitting an application to issue a card in urgent procedure at the Bank's branch by 10:45, you can collect the card at the end of the bank's following business day at the Bank's branch indicated in the application.

Account fees and transaction fees set in the Pricelist are separately charged for using the payment card linked account and for transactions performed therein without using a payment card.



## Cash withdrawal/depositing

	Fee
Cash withdrawal at DNB Bank (in Lithuania and Latvia) and SEB Bankas ATM's	EUR 2% (min EUR 1)
Cash withdrawal at other bank's ATM's	2% (min EUR 3 )
Cash withdrawal within the network of the bank's partners* via EKS	2% (min EUR 3)
Cash withdrawal at the shops offering the cash disbursement service if payment for goods by card makes at least EUR 5 Pay out from EUR 5 to 100	free of charge
Cash depositing at DNB Bank's ATMs with cash-in function	0.06%
cash depositing within the network of the bank's partners* via EKS	0.06%

\*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing), at Lietuvos paštas, AB branches and PayPost (cash withdrawal only) following the lists of locations of the Bank's partners provided on DNB Bankas website: [Perlas terminals](#), [Lietuvos paštas branches](#), [PayPost](#).

## Other card fees and services

	Fee
Granting of a non-standart limit on ATM cash withdrawal and payments for goods/services*	EUR 30
Currency exchange fee in case of payment in other than the card account currency	1.95 %
Safe card monthly fee per payment card	EUR 0.55 per month
Annual fee for accident insurance per payment card	EUR 7.24 per year
Issuing of a copy of the receipt at customer's request in case of a local payment	EUR 1.5
Issuing of a copy of the receipt at customer's request in case of a foreign payment	EUR 6

\*Non-standard limit requires use of service Safe card.

## Limits

	Limits
Total amount of cash withdrawal operations	EUR 2900
Number of cash withdrawal operations	5
Total amount on payments for goods	EUR 8700
number of operations on payments for goods	10

A cash withdrawal or payment transaction performed is not deducted from the used day limit before 24 hours from execution thereof.

# Priority Pass

## Card issuance / renewal

	Fee
Card issuance fee	EUR 15
Priority Pass card annual administration fee (no fee is charged for the first year and the first year of the card validity or renewal)	EUR 15
Card renewal fee	EUR 15
Card replacement	EUR 15
Collecting the card at the branch	free of charge
Card sending by mail within Lithuania	free of charge
Card sending by mail abroad	EUR 6
Airport VIP lounge enter fee per person	EUR 24

## Virtualioji ERA (Master Card) (From 2013 08 22 are not issued)

### Card issuance/renewal

	Fee
Main and additional Card maintenance fee	EUR 4.34 per year

Card validity 3 years.

\*From 22 August 2013 Visa Electron are not issued/renewed. The conditions and fees remain the same to the previously issued but still valid cards.

Account fees and transaction fees set in the Pricelist are separately charged for using the payment card linked account and for transactions performed therein without using a payment card.

### Other card fees and services

	Fee
Granting of a non-standart limit on ATM cash withdrawal and payments for goods/services*	EUR 30
Currency exchange fee in case of payment in other than the card account currency	0.0195
Saugumo paslauga „Saugi kortelė už vieną mokėjimo kortelę	EUR 0.55 per month
Issuing of a copy of the receipt at customer's request in case of a local payment	EUR 1.5
Issuing of a copy of the receipt at customer's request in case of a foreign payment	EUR 6

\*Non-standard limit requires use of service Safe card.

## Limits

	Fee
Total amount on payments for goods	EUR 4000
number of operations on payments for goods	Unlimited

A cash withdrawal or payment transaction performed is not deducted from the used day limit before 24 hours from execution thereof.

## Interest rates

### Term deposit

Months	Days	EUR	USD	NOK
1-5	30-179	Deposits are not accepted	0.00%	0.00%
6-73	180-2192	0.00%	0.00%	0.00%

Interest rates valid from 2015 11 26.

According to the Law on Insurance of Deposits and Liabilities for Investors of the Republic of Lithuania, all deposits up to EUR 100 000 kept in the Bank are insured by VĮ Indėlių ir Investicijų Draudimas (Deposit and Investment Insurance). [Terms and regulations.](#)

# Investment and ancillary services

## Investment services

	by Phone	via Internet bank
Equity trading on the Baltic exchanges*	0.19% (min. EUR 20)	0.19% (min. EUR 1.50)

\*The fees of AB DNB Bankas are net of any stock exchange fees.

## Trading in debt securities in the secondary market

	Fee
When AB DNB Bankas acts as a counterparty	free of charge
When AB DNB Bankas deals with other financial counterparties	0.20% of the transaction value multiplied by the maturity of debt securities in years, max. 2% of the transaction value, min. EUR 50

## Trading in exchange-traded funds (ETF)

	Fee
≥ EUR 25,000 or equivalent in other currency	0.50 %
< EUR 25,000 or equivalent in other currency	0.75%, min. EUR 35 or min. USD 40

DNB Bankas receives inducements (commission) from investment fund managers for the distribution of investment fund units to the clients. The rates of commission received differ by investment fund. For further information on the inducements received and paid by DNB Bankas please refer to the document „General Information on Inducements“ available on the website of the Bank at the address [www.dnb.lt/mifid](http://www.dnb.lt/mifid). The minimum investment amount is EUR 1,000 or equivalent in other currency.

\*- The minimum USD 40 commission fee is charged for an order denominated in USD.

## Trading in other investment funds

	Fee
≥ EUR 25,000 or equivalent in other currency	0.70 %
EUR 2,500 – 24,999.99 or equivalent in other currency	1 %
< EUR 2,500 or equivalent in other currency	2 %
Transaction fee for transfer (sale) of investment fund units	EUR 15 or USD 20*

DNB Bankas receives inducements (commission) from investment fund managers for the distribution of investment fund units to the clients. The rates of commission received differ by investment fund. For further information on the inducements received and paid by DNB Bankas please refer to the document „General Information on Inducements“ available on the website of the Bank at the address [www.dnb.lt/mifid](http://www.dnb.lt/mifid).

The minimum investment amount is EUR 1,000 or equivalent in other currency.

\*The USD 20 transaction fee is charged for an order denominated in USD.

## Quarterly custody fee

	Fee
Securities registered in the Central Securities Depository of Lithuania:	
> EUR 250,000 or equivalent in other currency	0.01%
≤ EUR 250,000 or equivalent in other currency	0.02%, min. EUR 1
Securities registered in the depository of Latvia, Estonia, the USA, the UK, Ireland, Germany, Austria, France, Spain, Benelux, Scandinavia or international depositories (ISIN codes starting with LV, EE, US, GB, IE, DE, AT, FR, ES, BE, NL, LU, NO, SE, FI, DK, EU, XS):	
> EUR 250,000 or equivalent in other currency	0.015%
≤ EUR 250,000 or equivalent in other currency	0.02%, min. EUR 1
Other securities	0.1%, min. EUR 1

Custody fee is calculated as a percentage of the nominal value for debt securities and derivatives, as a percentage of the market value for equities and ETFs, as a percentage of the net asset value for other investment funds. More information on calculation of the custody fee for transferable securities is available [here](#).



## Security transfers

	Fee
Delivery-versus-payment transfer:	
When transaction is concluded with AB DNB Bankas	free of charge
When transaction is concluded with other persons Securities registered in the Baltic states	EUR 15
When transaction is concluded with other persons Securities registered in other countries	EUR 30
Free-of-payment transfer (outgoing)*:	
Securities registered in the Baltic states	EUR 15
Securities registered in other countries	EUR 30
Free-of-payment transfer (incoming):	
Securities registered in the Baltic states	free of charge
Securities registered in other countries	EUR 20
To the DNB Trade platform	<a href="#">Please refer here</a>

\*Including a transfer of securities from the financial instruments account of one client to the financial instruments account of another client within AB DNB Bankas executed as a result of donation, inheritance, purchase and sale, exchange of securities (applied to each counterparty), etc.

## Additional services

	Fee
Pledge of securities	EUR 30
Delivery of statement (notice) by mail	EUR 10

Fee