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## Business packages

### Business packages

#### Business packages

	Business package S	Business package M	Business package L
	5 EUR/month	10 EUR/month	18 EUR/month
The following services included into the service package are free of charge:			
Accounts (no minimum account fee)	Unlimited	Unlimited	Unlimited
Administration of funds (EUR) credited*	+	+	+
Euro transfers Via Internet banking**	10 transfers	25 transfers	60 transfers
Debit Card issuing and servicing***	1 card	2 cards	2 cards
Access code (password) generator (if you don't yet own one)	+	+	+

When account number starts with LTXX40100:

\* Transfers in euros within bank; transfers in euros received from customers of Luminor bank's partners\* (when beneficiary's account no. starts with LTXX40100); from other service providers EEA countries.

\*\*Transfer to other beneficiary's account within bank; transfer within bank from your account, which starts with LT40100 to your account , which starts with LTXX21400; transfer to EEA countries (SEPA); one-time payment of e-invoice; payment for services; to beneficiary's account against payment order for goods / services given via ecommerce system within bank; standing order payments to other beneficiary's account within bank; standing order payments to beneficiary's account at other banks registered in Lithuania.

\*\*\* "Visa Business Electron"

Monthly Business Package fee is charged from your selected account within the first 5 (five) workdays of the current month.

When account number starts with LTXX21400:

\* Transfers in euros within bank; transfers in euros received from customers of Luminor bank's partners\* (when beneficiary's account no. starts with LTXX40100); from other service providers EEA countries.

\*\*Transfer to other beneficiary's account within bank; transfer within bank from your account, which starts with LTXX21400 to your account, which starts with LTXX40100; transfer to EEA countries (SEPA); one-time payment of e-invoice; payment for services; to beneficiary's account against payment order for goods / services given via ecommerce system within bank; standing order payments to other beneficiary's account within bank; standing order payments to beneficiary's account at other banks registered in Lithuania.

\*\*\*"Mastercard Business Debit Card"

Note. If you use account numbers starting with LTXX21400 and LTXX40100 and wish to have the service package conditions activated to account numbers with a different beginning, you need to order a service package individually for each such account with a different beginning. The package fee is charged for each service package

## Business package XL

### Business package XL

48 EUR/month

The following services included into the service package are free of charge:

Accounts (no minimum account fee)	Unlimited
Administration of funds (EUR) credited*	+
Euro transfers Via Internet banking**	150 transfers
Debit card issuing and servicing	2 cards
Access code (password) generator (if you don't yet own one)	+

The service is available, when account no. starts with LTXX21400.

\*Transfers in euros within bank; transfers in euros received from customers of Luminor bank's partners\* (when beneficiary's account no. starts with LTXX40100); from other service providers EEA countries.

\*\*Transfer to other beneficiary's account within bank; transfer within bank from your account, which starts with LTXX21400 to your account, which starts with LTXX40100; transfer to EEA countries (SEPA); one-time payment of e-invoice; payment for services; to beneficiary's account against payment order for goods / services given via ecommerce system within bank; standing order payments to other beneficiary's account within bank; standing order payments to beneficiary's account at other banks registered in Lithuania.

\*\*\*"Mastercard Business Debit Card"

Note. If you use account numbers starting with LTXX21400 and LTXX40100 and wish to have the service package conditions activated to account numbers with a different beginning, you need to order a service package individually for each such account with a different beginning. The package fee is charged for each service package

# Business package VITAMINAI STARTUI®

## Daily services

### VITAMINAI STARTUI®

Free of charge

Minimum account fee	+
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Debit card*	+
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Transfers in euros Via Internet banking within bank and to other banks registered in Lithuania or other countries of the European Economic Area	+
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E-store payments and transfers for online services	+
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Access code (password) generator (1st unit)	+
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These terms are offered to legal entities that have become Luminor clients for the first time and have been active for maximum 18 months. The terms are available for 12 months. After expiry of this term, the bank will apply S Business Package for EUR 5 monthly package fee.

The Bank has the right to suspend the service subject to prior notification.

\*No charge for card issuing and administration for 1 year.

## Payment card servicing

VITAMINAI STARTUI®

Monthly fee

Free of charge

Commission fee for cards administered

- 0.80% from the amount of a purchase by Luminor | DNB or Luminor | Nordea payment card; - 0.90% from the amount of a purchase by other bank payment cards.

These terms and conditions apply for 12 months to legal entities that have been active for maximum 18 months. The Bank has the right to suspend the service subject to prior notification.

## E-commerce (Bank Link)

VITAMINAI STARTUI®

Free of charge

E-commerce contract conclusion fee

+

These terms and conditions apply for 12 months to legal entities that have been active for maximum 18 months.

# Account management

## Account opening

	At the Bank	
Account opening	Free of charge	-
Account opening for non-residents*	EUR 200	
Account opening for Luminor Group customer non-EU resident**	EUR 100	
Account opening in Luminor group banks abroad**	According to the agreement, at least EUR 100	
Verification of shareholder non-EU resident***	EUR 200	
Ordering, activation and administration of service for incoming transfers with currency mismatch****	Free of charge	
Last account closing*****	EUR 10	-

\*The fee is charged to legal entities who are not registered with the Register of Legal Entities of the Republic of Lithuania and paid before making verification and a decision to enter into a business relationship.

\*\*Luminor group banks:  
Luminor Bank AS, Latvia Branch (BIC: RIKOLV2X, NDEALV2X);  
Luminor Bank AS, Estonia (BIC: RIKOEE22, NDEAEE2X).

\*\*\* The fee is charged to legal entities registered with the Register of Legal Entities of the Republic of Lithuania whose shareholder is non-EU resident and is holding at least 25 per cent of the assets/shares/voting rights and such fee is paid before the verification and before making the decision on whether or not the business relations should be started/continued.

\*\*\*\*The service is available, when account no. starts with LTXX21400.

\*\*\*\*\* Not applicable if the customer has been holding an account with the bank for more than 6 months.

## Account maintenance

	At the Bank	Via Internet bank
Minimum account fee	EUR 2.40 per month	EUR 2.40 per month
Additional account management fee*:		
For financial institutions** if the account balance is higher than: EUR 1,000,000; SEK 9,500,000; DKK 7,500,000; CHF 1,000,000; JPY 132,000,000; CZK 25,500,000.	(the annual interest rate set by the relevant central bank*** minus 0.3 percentage point) /360	(the annual interest rate set by the relevant central bank*** minus 0.3 percentage point) /360
For other legal entities if the Bank notifies the client individually 30 calendar days in advance and the account balance is higher than: EUR 10,000,000; SEK 95,000,000; DKK 75,000,000; CHF 10,000,000; JPY 1,320,000,000; CZK 255,000,000.	the annual interest rate set by the relevant central bank*** /360	the annual interest rate set by the relevant central bank*** /360
Escrow accounts	According to the agreement, at least 0.15% from the amount, at least EUR 300	-
Change of Escrow account agreement	According to the agreement, at least EUR 100	-
Changing the account managers****	EUR 8	Free of charge
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 %	-
Issuance of a cheque book (25 pages)*****	EUR 10	-

\* The fee is calculated at the end of each calendar day, if all bank account numbers of a legal entity start the same way, i.e. LTXX40100... or i.e. LTXX21400..., and their total account balance exceeds the above indicated threshold for the same currency. The fee is calculated for the accounts starting the same way, i.e. LTXX40100... or i.e. LTXX21400..., by multiplying the total balance by the absolute value (i.e. module) of the respective amount indicated in the table. No fee is applied if the central bank interest rate in the respective currency becomes positive or zero (for financial institutions – if the central bank interest rate in the respective currency is equal to or exceeds 0.3%). The fee is debited from the account by the 10th day of the following calendar month.

\*\* Financial institutions are considered to be banks, credit unions and other credit institutions, payment institutions, electronic money institutions, insurance companies and insurance brokers, financial brokerage companies, investment companies, collective investment undertakings, including without limitation, pension funds, etc.

\*\*\* The annual interest rate set by the relevant central bank is:

- for EUR currency - ECB deposit facility rate;
- for SEK currency - Sveriges Riksbank repo rate;
- for DKK currency - Danmarks Nationalbank Certificates of deposit rate;
- for CHF currency - Swiss National Bank negative interest rate;
- for JPY currency - Bank of Japan complementary deposit facility rate;
- for CZK currency - Czech National Bank deposit facility rate.

\*\*\*\*The fee is charged At the Bank's branch in case of changing / appointing / cancelling the persons authorized to manage the bank account(-s). This fee is not charged in case of changing a legal entity's executive officer or appointing a bankruptcy administrator. Service is free of charge when account no. starts with LTXX21400.

\*\*\*\*\*The service is available, when account no. starts with LTXX40100.

## 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	-

## Bank statements

	At the Bank	Via Internet bank
Opened/closed accounts and their balances (for each year)*	EUR 6	EUR 6
Accrual account balance*	Free of charge	Free of charge
For customer's auditors, reference letter*	EUR 30	EUR 30
Other statements*	On agreed basis, at least EUR 15, except the information which has to be provided free of charge according to the laws of the Republic of Lithuania	On agreed basis, at least EUR 15, except the information which has to be provided free of charge according to the laws of the Republic of Lithuania
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 at least EUR 1.45	-
By post in Lithuania registered	EUR 0.80 per one page at least EUR 3	-
By post to foreign countries	EUR 0.80 per one page at least EUR 6	-

## Other services

	At the Bank
Other works*	On agreed basis

\*\*When account no. starts with LTXX40100 the fee will be applied after 1st March 2018

## Transfers in euros

### Transfers in euros within bank and to European Economic Area countries

	At the Bank	Via Internet bank
to one's own bank account within bank when the payer's and beneficiary's account no. follow the same pattern: both accounts start with LTXX40100 or LTXX21400	EUR 5	Free of charge
to one's own bank account within bank when the payer's and beneficiary's account no. follow different patterns: one starts with LTXX21400, and the other with LTXX40100	EUR 5	EUR 0.29
to beneficiary's account within bank	EUR 5	EUR 0.29
to the beneficiary account based on a payment order for goods/ services given via e commerce system within bank	-	EUR 0.29
standard payment to EEA countries	EUR 5	EUR 0.40
Extra urgent payment to EEA countries, when the payer's account no. begins with LTXX40100, and urgent payment to EEA countries, when the payer's account no. begins with LTXX21400	N/A	EUR 25
Extra urgent payment, when the payer's account no. begins with LTXX40100 and the beneficiary's account no. begins with LTXX21400	N/A	EUR 25

	At the Bank	Via Internet bank
Urgent payment, when the payer's account no. begins with LTXX21400 and the beneficiary's account no. begins with LTXX40100	N/A	EUR 25
Conclusion of a standing order agreement	EUR 5	Free of charge
Standing orders execution*	-	According to Internet bank transfer rates

Fees apply for transfers in euros to other payment service providers registered in Lithuania, other European Union (EU) countries, Switzerland and the countries of the European Economic Area (EEA) - Norway, Iceland and Liechtenstein.

\* When account no. starts with LTXX40100 standing orders in euros, when the agreement is signed At the Bank's branch, executed within the bank or in other banks registered in Lithuania;  
when account no. starts with LTXX21400 standing orders in euros within the EEA.

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

## Transfer in euros to non European Economic Area countries

	At the Bank	Via Internet bank
Standard SHA transfer	N/A	EUR 13
Urgent SHA transfer	N/A	EUR 26
Extra urgent SHA transfer	N/A	EUR 58
Standard OUR transfer	N/A	EUR 22
Urgent OUR transfer	N/A	EUR 35
Extra urgent OUR transfer	N/A	EUR 67

Fees apply for transfers in euros to other payment service providers registered in Lithuania, other European Union (EU) countries, Switzerland and the countries of the European Economic Area (EEA) - Norway, Iceland and Liechtenstein.

SHA transfer, when the Luminor Bank transfer fees are covered by the payer and the beneficiary pays the beneficiary's bank fee.

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 type transfer when the transfer fees are covered by the payer.

When a payment is sent with the charge type OUR, the payer may be charged additional fees by the beneficiary's bank and/or by the correspondent bank (EEA banks - up to EUR 25 and fees by other non EEA correspondent banks) which will be debited by the Bank from the payer's account. If a transfer is made in US dollars, additional charges may be deducted by other banks from the transferred amount.

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

## Transfers based on PLAIS orders

	Fee
Transfer based on PLAIS order, where the beneficiary's account is held at Luminor Bank AB or other bank registered in the Republic of Lithuania*	EUR 1

\*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 (VĮ „Registru centras“).

## Administration of credited funds

	Fee
When funds are transferred in euros within bank	Free of charge
When funds are transferred in euros from Luminor Bank's partners* (when beneficiary's account no. starts with LTXX40100)	Free of charge
When funds are transferred in euros from EEA countries**	Free of charge
In other cases from payment service providers registered in EEA or in foreign countries.	EUR 10

\*Luminor bank's partners:

Luminor Bank AS, Latvija Branch (BIC: RIKOLV2X);  
Luminor Bank AS, Estija (BIC: RIKOEE22);  
DNB Bank ASA, Norway (BIC:DNBANOKK);  
DNB Bank ASA, SHANGHAI Branch, China (BIC: DNBAACNSHXXX);  
DNB Bank ASA, FILIALE DEUTSCHLAND, Germany (BIC:DNBADEHXXXX);  
Bank DNB Polska S.A., Poland (BIC:MHBFPPLPW);  
DNB Bank ASA, FILIAL AF DNB BANK ASA, NORGE, Denmark (BIC:DNBADKKXXXX);  
DNB Bank ASA, FILIAL FINLAND, Finland (BIC:DNBAFIHXXXX);  
DNB Bank ASA, LONDON Branch, United Kingdom (BIC:DNBAGB2LXXX);  
DNB Bank ASA, FILIAL SVERIGE, Sweden (BIC:DNBASESXXXX);  
DNB Bank ASA, SINGAPORE Branch, Singapore (BIC:DNBASGSGXXX);  
DNB Bank ASA, NEW YORK Branch, United States (BIC:DNBAUS33XXX);  
DNB LUXEMBOURG S.A., Luxembourg (BIC:UBNLLULLXXX);  
Norddeutsche Landesbank Girozentrale, Germany (BIC:NOLADE2H).

The charges for transfers in euros between customers of the above-indicated banks are applied only if the payer is a customer of Luminor group bank or partner bank, and the precise beneficiary's bank BIC and the beneficiary's account number in IBAN format are indicated.

\*\*When comply with SEPA requirements, i.e. Luminor Bank AS Lithuanian Branch SWIFT (BIC) code (when account number starts with LTXX40100, BIC is AGBLLT2X, When account number starts with LTXX21400, BIC is NDEALT2X), the beneficiary's account number is in IBAN format, and the payer and the beneficiary each pay the transfer charges (SHA).

# Transfers in other currency

## Transfers in other currency within bank

	At the Bank	Via Internet bank
to one's own bank account within bank when the payer's and beneficiary's account no. follow the same pattern: both accounts start with LTXX40100 or LTXX21400	EUR 5	Free of charge
to other beneficiary's bank account within bank when the payer's and beneficiary's account no. follow the same pattern: both accounts start with LTXX40100 or LTXX21400	EUR 5	EUR 0.29
to one's own / other beneficiary's bank account within bank when the payer's and beneficiary's account no. follow different patterns: one starts with LTXX21400, and the other with LTXX40100	N/A	Fees applied for Transfer in other currency to other banks

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

## Transfers in other currency to other banks

	At the Bank	Via Internet bank
Standard SHA transfer	N/A	EUR 13
Urgent SHA transfer	N/A	EUR 26
Extra urgent SHA transfer	N/A	EUR 58
Standard OUR transfer	N/A	EUR 22
Urgent OUR transfer	N/A	EUR 35
Extra urgent OUR transfer	N/A	EUR 67

SHA transfer, the Luminor Bank transfer fees are covered by the payer and the beneficiary pays the beneficiary's bank fee.

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.

Note: Payment orders to EEA countries from 13 January 2018 are processed as SHA type only.

OUR type transfer when the transfer fees are covered by the payer.

When a payment is sent with the charge type OUR, the payer may be charged additional fees by the beneficiary's bank and/or by the correspondent bank (EEA banks - up to EUR 25 and fees by other non EEA correspondent banks) which will be debited by the Bank from the payer's account. If a transfer is made in US dollars, additional charges may be deducted by other banks from the transferred amount.

Note: OUR type of charges is used to payment orders to other than EEA countries.

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

## Transfers in other currency within Luminor group banks and partner banks

	At the Bank	Via Internet bank
Transfers to Luminor Bank AS, Latvia Branch (BIC: RIKOLV2X), Luminor Bank AS, Estonia (BIC: RIKOEE22), DNB Bank ASA, Norway (BIC: DNBANOKK), Bank DNB Polska S.A., Poland (BIC: MHBFPWP), Norddeutsche Landesbank Girozentrale, Germany (BIC:NOLADE2H) in USD, NOK, PLN currencies (when beneficiary's account no. starts with LTXX40100)	N/A	EUR 11
Intra-company money transfers in EUR, DKK, GBP, SEK, USD, NOK currencies between customers within the same group of companies and holding accounts at Luminor Bank AS, Latvia Branch (BIC: RIKOLV2X), Luminor Bank AS, Estonia (BIC: RIKOEE22) and banks partners* (when beneficiary's account no. starts with LTXX40100)	N/A	Free of charge**
Transfers to Luminor Bank AS, Latvia Branch (BIC: NDEALV2X), Luminor Bank AS, Estonia (BIC: NDEAEE2X) and banks partners*** in DKK, GBP, NOK, SEK, RUB and USD currencies (when beneficiary's account no. starts with LTXX21400)	N/A	EUR 11
Intra-company money transfers in DKK, GBP, NOK, SEK, RUB ir USD currencies between customers within the same group of companies and holding accounts at Luminor Bank AS, Latvia Branch (BIC: NDEALV2X), Luminor Bank AS, Estonia (BIC: NDEAEE2X) and banks partners*** (when beneficiary's account no. start	N/A	EUR 11



At the Bank

Via Internet bank

with LTXX\21400)

The fee is charged on money transfers processed in the specified currencies with the beneficiary's bank BIC code specified and account number indicated in IBAN format, transfer fees shared with the beneficiary (SHA).

\*Banks partners:

DNB Bank ASA, Norway (BIC:DNBANOKK);  
DNB Bank ASA, SHANGHAI Branch, China (BIC:DNBACNSHXXX);  
DNB Bank ASA, FILIALE DEUTSCHLAND, Germany (BIC:DNBADEHXXXX);  
Bank DNB Polska S.A., Poland (BIC:MHBFPWP);  
DNB Bank ASA, FILIAL AF DNB BANK ASA, NORGE, Denmark (BIC:DNBADKKXXXX);  
DNB Bank ASA, FILIAL FINLAND, Finland (BIC:DNBAFIHXXXX);  
DNB Bank ASA, LONDON Branch, United Kingdom (BIC:DNBAGB2LXXX);  
DNB Bank ASA, FILIAL SVERIGE, Sweden (BIC:DNBASESXXXX);  
DNB Bank ASA, SINGAPORE Branch, Singapore (BIC:DNBASGSGXXX);  
DNB Bank ASA, NEW YORK Branch, United States (BIC:DNBAUS33XXX);  
DNB LUXEMBOURG S.A., Luxembourg (BIC:UBNLLULLXXX);  
Norddeutsche Landesbank Girozentrale, Germany (BIC:NOLADE2H).

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

\*\*\*Banks partners:

Nordea Bank AB, with all its subsidiaries and branches.

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

## Administration of credited funds

	Fee
In other currency within bank when the payer's and beneficiary's account no. follow the same pattern: both accounts start with LTXX40100 or LTXX21400	Free of charge
In other currency within bank when the payer's and beneficiary's account no. follow different patterns: one starts with LTXX21400, and the other with LTXX40100	EUR 10
From customers of Luminor Bank AS, Latvia Branch (BIC: RIKOLV2X), Luminor Bank AS, Estonia (BIC: RIKOEE22), DNB Bank ASA, Norway (BIC: DNBANOKK), Bank DNB Polska S.A., Poland (BIC: MHBFPWP), Norddeutsche Landesbank Girozentrale, Germany (BIC:NOLADE2H) and Luminor bank's partners* as intra-company payment** (beneficiary's account no. starts with LTXX40100)	Free of charge
In other currencies from banks registered in Lithuania or in other cases from foreign banks	EUR 10

\*Luminor bank's partners:

Luminor Bank AS, Latvia Branch (BIC: RIKOLV2X);  
 Luminor Bank AS, Estonia (BIC: RIKOEE22)  
 DNB Bank ASA, Norway (BIC: DNBANOKK);  
 DNB Bank ASA, SHANGHAI Branch, China (BIC: DNBACNSHXXX);  
 DNB Bank ASA, FILIALE DEUTSCHLAND, Germany (BIC: DNBADHXXXX);  
 Bank DNB Polska S.A., Poland (BIC: MHBFPWP);  
 DNB Bank ASA, FILIAL AF DNB BANK ASA, NORGE, Denmark (BIC: DNBADKKXXXX);  
 DNB Bank ASA, FILIAL FINLAND, Finland (BIC: DNBAFIHXXXX);  
 DNB Bank ASA, LONDON Branch, United Kingdom (BIC: DNBAGB2LXXX);  
 DNB Bank ASA, FILIAL SVERIGE, Sweden (BIC: DNBASESXXXX);  
 DNB Bank ASA, SINGAPORE Branch, Singapore (BIC: DNBASGSGXXX);  
 DNB Bank ASA, NEW YORK Branch, United States (BIC: DNBAUS33XXX);  
 DNB LUXEMBOURG S.A., Luxembourg (BIC: UBNLLULLXXX);  
 Norddeutsche Landesbank Girozentrale, Germany (BIC: NOLADE2H);

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

The charges for transfers in euros between customers of the above-indicated banks are applied only if the payer is a customer of Luminor group bank or partner bank, and the precise beneficiary's bank BIC and the beneficiary's account number in IBAN format are indicated.

## Other services related to transfers

### Other services related to transfers in euros

	Fee
Cancellation of a payment order in euros within bank	EUR 3
Cancellation of a payment order in euros to another bank registered in 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
Cancellation or clarification of a transfer in euros to non-EEA countries if it is not sent from the Bank	EUR 8
Cancellation 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
Processing a returned payment**	EUR 25

Fees apply for transfers in euro to other payment service providers registered in Lithuania, other European Union (EU) countries, Switzerland and the countries of the European Economic Area (EEA) - Norway, Iceland and Liechtenstein.

\*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-EU/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.

\*\*Foreign bank's fee is applied when the beneficiary's bank or the correspondent bank refunds the amounts due to the reasons beyond the control of the sender's bank.

## Other services related to transfers in other currency

	Fee
Bank's confirmation or SWIFT copy of transfer in other currency	EUR 6 for each
Cancellation of a payment order in other currency when the beneficiary's account is within bank	EUR 3
Clarification of incoming payments if it is not possible to credit the received funds to the beneficiary's account	EUR 3
Cancellation or clarification of a transfer in other currency if it is not sent from the Bank	EUR 8
Cancellation 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 + foreign bank fee, if any
Cancellation 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
Processing a returned payment*	EUR 25

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 cancellation or clarification of a transfer in other currency is applied even if such cancellation 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.

\*Foreign bank's fee is applied when the beneficiary's bank or the correspondent bank refunds the amounts due to the reasons beyond the control of the sender's bank.

## Sweeping services

	Fee
Service activation	EUR 100 for each account
Service administration	EUR 50 (monthly) for each account
Agreement conditions change	EUR 100 for each account

## 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 (when account no. starts with LTXX40100)*	EUR 5	Free of charge
FX within own different IBAN accounts (when account no. starts with LTXX21400)*	EUR 5	Free of charge

FX cannot be executed when the payer's and beneficiary's account no. follow different patterns: one starts with LTXX21400, and the other with LTXX40100

# Cash Operations

## Cash collection and delivery

	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
Order submission of application to deliver cash in national currency	0.01% of the amount, but at least EUR 5

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

## E. invoice

### E. invoicing for payers

	At the Bank	Via Internet bank
E-invoice receipt	-	Free of charge
E-invoice one-time payment under a completed payment form within bank*	EUR 5	EUR 0.29
E-invoice one-time payment under a completed payment form to other banks registered in the Republic of Lithuania	EUR 5	EUR 0.40
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

Applicable when the payer's and beneficiary's account no. follow the same pattern: both accounts start with LTXX40100 or LTXX21400. When the payer's and beneficiary's account no. follow different patterns: one starts with LTXX21400, and the other with LTXX40100, then fee is applied like to other banks registered in the Republic of Lithuania

## E. invoicing for service providers

	Fee
E-invoice submission to Luminor 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, at least EUR 400
Administration of funds transferred to a service provider	Free of charge

\*Payment service providers who have concluded an agreement on e-invoicing provision with Luminor. This service is subject to VAT additionally.



# Payment collection

## Payment for services

	At the Bank	Via Internet bank
By debiting the payers account*	N/A	<a href="#">Applied fees for transfer in euros within the Bank and EEA countries</a>
By cash	N/A	-

The service is available, when account no. starts with LTXX40100.

## Payment collection service fees applied to beneficiaries

	Fee
Fee for each payment order executed under special form / charged on the amount of payment order executed under special form	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.

## Salary payments

### Salary payments

	Fee
Salary payments instruction*	EUR 1 for a one salary payments instruction
Money transfer using salary payments instruction within bank in euros	Free of charge
Money transfer using salary payments instruction to EEA countries	EUR 0.40

\*When account no. starts with LTXX40100 the fees are deducted by the 6th day of the next month

## Loans

### Preparation of documents and execution of agreements

	Fee
Loan, overdraft, credit line	0.5 - 2.0% of the amount but at least EUR 150
Greitasis ūkininko kreditas™	1.0 - 2.0% of the amount but at least EUR 150

## Agreement amendment

	Fee
Loan, overdraft, credit line	0.5 - 2.0% of the amount but at least EUR 150
Express farmer credit™	1.0 - 2.0% of the amount but at least EUR 150
Rescheduling in the cases of early repayment (by shortening the final maturity and reducing loan repayment amounts)*	EUR 75

\*The fee applies if the agreement entered into between the borrower and the bank provides that subject to repayment of a portion of the drawn credit before the due dates stated in the agreement, the repayable credit portions due on the next nearest date(s) decrease accordingly.

## Issuing of bank consents, approvals and statements upon client's request

	Fee
Consent to subsequent pledge of immovable property provided as collateral to the Bank in favour of other creditor in case of refinancing	EUR 150
Other bank consents/ approvals / statements*	On agreed basis, but at least EUR 30 per each
Additional fee for issuing a bank consents/ approvals/ statements at the customer's request within a period shorter than 3 working days	On agreed basis, but at least EUR 15 per each

\*Consents/ approvals/ statements are prepared within 10 working days

# Leasing

## Leasing fees

	Fee
Change of agreement or appendixes of agreement, renewal*	0.5% on the outstanding amount as of the request date, at least EUR 150 (+ VAT, in case of Operating Lease)
Termination of the financial lease agreement in case the lease term matures in up to 3 months*	Left unpaid interest
Extension of agreement*	0.5% on the outstanding amount as of the request date, at least EUR 150 (+ VAT, in case of Operating Lease)
Fee for transfer of liabilities*	0.5% on the outstanding amount as of the request date, at least EUR 150 (+ VAT, in case of Operating Lease)
In case of covering part of the property value*	Under the agreement
Luminor Lizingas UAB/ Luminor Bank AS Lithuanian Branch acceptance for additional insurance company	EUR 150 + VAT
Issuing of documents (proxies, certificates) at the moment of signing the lease agreements	Free (first time)
Preparation of annual customer's payments-invoices report under concluded agreements	EUR 15 + VAT for each
Issuing of additional documents (proxies, certificates, duplicates, copies of contract documentation, additional sending of invoices)*	EUR 15 + VAT for each
Urgent (in 4 hours) issuing of additional documents (proxies, certificates, duplicates, copies of contract documentation)*	EUR 30 + VAT for each
Resending of administrative penalties, other documents received in the name of the customer	EUR 3 + VAT / 1 unit

	Fee
Issuing of sublease documents*	EUR 30 + VAT for document package for 1 sublessee
Submitting VAT invoices	EUR 3 + VAT per unit sending by post, Free by e-pay
Courier costs*	Client compensates charges, set by service provider
Preparation of certificate for audit	EUR 30 + VAT
Fee for early repurchase of the property*	Under the agreement
Default interest for failure to pay lease instalments, interest, penalties	Under the agreement basis

Leasing fees are applicable for Luminor Bank AB and Luminor Lizingas UAB customers as of 01/01/2018

\*Subject to customer's request

# Factoring

Factoring services are provided by both Luminor Bank AS Lithuanian Branch and Luminor Lizingas UAB

	Fee
Agreement fee, amendment of agreement conditions (including adding/removing buyers/suppliers)	On agreed basis, at least EUR 100 + VAT
Minimal invoice administration/acceptance fee	EUR 3 + VAT per invoice
Setting the buyer's limit/renewal the buyer's limit (by extending the agreement)	45 Eur + VAT per buyer
Repeated sending of invoices (at the customer's request)	EUR 5 + VAT per unit
Refunding for non-financed amounts	EUR 10 + VAT per refund
Preparation of statements for audit and other statements/letters*	EUR 30 + VAT for each certificate/letter
Additional fee for issuing a Bank statement at the customer's request within a period not longer than 3 business days	EUR 15 + VAT for each certificate/letter
Presentation of copies of documents	EUR 15 + VAT for each document

\*Bank statements are issued within 10 business days.

# Documentary credits

## Import documentary credits

	Fee
Issue of documentary credits*	EUR 100
Amendment to documentary credit conditions (for each amendment), documentary credit cancellation	EUR 30
Checking of documents (for each set of documents)**	0.15% of the amount, at least EUR 70
Payment under documents	EUR 60
Deferred payment control	EUR 30
Documentary credit non-utilization	EUR 30
Documents' discrepancy fee (paid by documentary credit beneficiary)	EUR 100
Advice of discrepancy by SWIFT (paid by documentary credit beneficiary)	EUR 25
Return of unpaid documents	EUR 30
Photocopy handling fee (if indicated in the documentary credit)(paid by documentary credit beneficiary)	EUR 20
Preparation of a draft letter of credit or deal structure	On agreed basis, at least EUR 45
Preparation of inquiry or information at the customer's request	EUR 20
Documents handling and sending by courier abroad	EUR 55

	Fee
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Documents handling and sending by courier in Lithuania	EUR 17
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\*If a documentary credit issued is not fully secured by cash collateral, commission for the Bank's commitment is calculated additionally.

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

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

\*\*If Luminor Bank AS Lithuanian Branch is both the issuing and advising bank for the same letter of credit, and documents are submitted directly to Luminor Bank AB, the document checking fee is 0.075 %, at least EUR 35.



## Export documentary credits

	Fee
Advice of documentary credit	EUR 30
Advice of amendment to documentary credit conditions (for each amendment)	EUR 30
Taking up/checking of documents (for each set of documents)*	0.15% of the amount, at least EUR 70
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 45
Deferred payment control	EUR 30
Return of unpaid documents	EUR 30
Documentary credit confirmation	On agreed basis
Documentary credit transfer	0.3% of the transfer amount, at least EUR 150
Checking of documents substituted under a transferable letter of credit	EUR 30
Purchase of Documentary credit documents	On agreed basis
Reimbursement claim	EUR 15
Advice of customer's obligation to assign proceeds	EUR 45
Assignment of proceeds	0.1%, at least EUR 30
Preparation of a draft letter of credit or deal structure	On agreed basis, at least EUR 45
Preparation of inquiry or information at the customer's request	EUR 20

	Fee
Documents handling and sending by courier abroad	EUR 55
Documents handling and sending by courier in Lithuania	EUR 17
Fees for customers of other banks:	
Advice of L/C	EUR 100
Advice of amendment to L/C conditions (for each amendment)	EUR 100
Taking up/checking of documents (for each set of documents)	0.15%, at least EUR 200
Payment under documents	0.05%, at least EUR 100
Deferred payment control	EUR 50
Return of unpaid documents	EUR 100

\*If Luminor Bank AS Lithuanian Branch is both the issuing and advising bank for the same letter of credit, and documents are submitted directly to Luminor Bank AB, the document checking fee is 0.075 %, at least EUR 35.

# Documentary collection

## Documentary collection

	Fee
Advice of documents received and collection instructions	EUR 25
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, at least EUR 35, max. 220 Eur
Delivery or return of unpaid documents	0.15% of the amount, at least 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 100 and notary's fees
Preparation of inquiry or information at the customer's request	EUR 20
Documents handling and sending by courier abroad	EUR 55
Documents handling and sending by courier in Lithuania	EUR 17

Charges applied for import and/or export documentary collection

# Guarantees

## Bank guarantees (indemnities)

	Fee
Guarantee (indemnity) issuance, increase of its amount*:	
up to EUR 2499.99	85 Eur
EUR 2500 and above	0.5% of the amount, at least EUR 100 (if not covered by cash collateral - max EUR 160)
Guarantee (indemnity) issuance at the request of another bank	EUR 250 and commission for the bank's commitment
Urgent issue/amendment of a guarantee (indemnity)**	Guarantee (indemnity) issuance/amendment fee and EUR 50
Amendment to guarantee (indemnity), including reduction of guarantee (indemnity) amount under the conditions of the guarantee (indemnity)	30 Eur
Administration of the request for payment under guarantee (indemnity)	0.1% of the amount, at least EUR 145, max EUR 300
Advice of received guarantee (indemnity) or its amendment	EUR 30
Transfer of request for payment under guarantee (indemnity)	EUR 55 and documents handling, sending by courier in Lithuania fee
Preparation and/or coordination of guarantee (indemnity) wording	On agreed basis, at least EUR 30
Preparation of inquiry or information at the customer's request	EUR 20
Documents handling and sending by courier abroad	EUR 55

	Fee
Documents handling and sending by courier in Lithuania	EUR 17

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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.

# Internet bank

Internet bank (when account no. starts with LTXX40100)

	Fee
System log-in	Free of charge
Account handling Via 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 1.55
Every other issuance of a TAN code set*	EUR 0.3
Replacement of a TAN code set upon losing	EUR 1.55
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 1.55

Other services rendered in the Internet bank are charged based on the applicable bank fees. \*Usage of code cards is not available from 10.09.2019.

## Internet bank (when account no. starts with LTXX21400)

	Fee
Monthly management fee for Internet bank users	Free of charge
Issuance of code generator	EUR 15
Unblocking of login code generator*	Free of charge

\*Unblocking of access code (password) generators is possible for three times. It is not possible to unblock access code generator after blocking it for the fourth time. In such cases new generators must be purchased.

## Electronic Banking system

### Electronic Banking system

	Fee
Entry fee	EUR 45
Monthly administration fee	EUR 23
Monthly additional administration fee for every next company of the group	EUR 10
Change fee	EUR 30

The service is available, when account no. starts with LTXX21400.

# SMS Service

## SMS Service registration

	At the Bank	Via Internet bank
Registration fee	Free of charge	Free of charge

The service is available, when account no. starts with LTXX40100.

## Automatic messages

	Fee
On account crediting	EUR 0.12
On account debiting	EUR 0.12

The service is available, when account no. starts with LTXX40100.



# Integrated payments solution/ Web Service Channel

## Integrated payments solution/ Web Service Channel

	Fee
Service activation	EUR 60
Service administration (all services)	EUR 60 (monthly)
Agreement conditions change	EUR 30
Statements and notifications sending	EUR 30 (monthly)
"Plug&Play"*	On agreed basis

\*The service is available, when account no. starts with LTXX40100.

# Data transfer Services

## Sending account information via SWIFT

	To Luminor bank's partners*	To other banks
Service activation	Free of charge	EUR 50
Sending account statement (MT 940)	Free of charge	EUR 30 per account / month
Sending account balance report (MT 941)**	Free of charge	EUR 20 per account / month
Transaction report (MT 942)**	Free of charge	EUR 20 per account / month

\*Luminor bank's partners:

Luminor Bank AS, Latvia Branch (BIC: RIKOLV2X, NDEALV2X);  
Luminor Bank AS, Estonia (BIC: RIKOEE22, NDEAEE2X);  
DNB Bank ASA, Norway (BIC:DNBANOKK);  
DNB Bank ASA, SHANGHAI Branch, China (BIC: DNBAACNSHXXX);  
DNB Bank ASA, FILIALE DEUTSCHLAND, Germany (BIC:DNBADEHXXX);  
Bank DNB Polska S.A., Poland (BIC:MHBFPWP);  
DNB Bank ASA, FILIAL AF DNB BANK ASA, NORGE, Denmark (BIC:DNBADKKXXX);  
DNB Bank ASA, FILIAL FINLAND, Finland (BIC:DNBAFIHXXX);  
DNB Bank ASA, LONDON Branch, United Kingdom (BIC:DNBAGB2LXXX);  
DNB Bank ASA, FILIAL SVERIGE, Sweden (BIC:DNBASESXXX);  
DNB Bank ASA, SINGAPORE Branch, Singapore (BIC:DNBASGSGXXX);  
DNB Bank ASA, NEW YORK Branch, United States (BIC:DNBAUS33XXX);  
DNB LUXEMBOURG S.A., Luxembourg (BIC:UBNLLULLXXX);  
Norddeutsche Landesbank Girozentrale, Germany (BIC:NOLADE2H);  
Nordea Bank AB, all its subsidiaries and branches.

\*\*The service is available, when account no. starts with LTXX21400.

# File-transfer Services

## Receiving of account information via SWIFT

	From Luminor bank's partners*	From other banks
Service activation	Free of charge	EUR 50
Account statement (MT 940)	Free of charge	EUR 15 per account / month
Account balance report (MT 941)	Free of charge	EUR 10 per account / month
Transaction report (MT 942)	Free of charge	EUR 10 per account / month

The service is available, when account no. starts with LTXX21400.

\*Luminor bank's partners:

Luminor Bank AS, Latvia Branch (BIC: RIKOLV2X, NDEALV2X);  
Luminor Bank AS, Estonia (BIC: RIKOEE22, NDEAEE2X);  
DNB Bank ASA, Norway (BIC:DNBANOKK);  
DNB Bank ASA, SHANGHAI Branch, China (BIC: DNBAACNSHXXX);  
DNB Bank ASA, FILIALE DEUTSCHLAND, Germany (BIC:DNBADEHXXX);  
Bank DNB Polska S.A., Poland (BIC:MHBFPWP);  
DNB Bank ASA, FILIAL AF DNB BANK ASA, NORGE, Denmark (BIC:DNBADKKXXX);  
DNB Bank ASA, FILIAL FINLAND, Finland (BIC:DNBAFIHXXX);  
DNB Bank ASA, LONDON Branch, United Kingdom (BIC:DNBAGB2LXXX);  
DNB Bank ASA, FILIAL SVERIGE, Sweden (BIC:DNBASESXXX);  
DNB Bank ASA, SINGAPORE Branch, Singapore (BIC:DNBASGSGXXX);  
DNB Bank ASA, NEW YORK Branch, United States (BIC:DNBAUS33XXX);  
DNB LUXEMBOURG S.A., Luxembourg (BIC:UBNLLULLXXX);  
Norddeutsche Landesbank Girozentrale, Germany (BIC:NOLADE2H);  
Nordea Bank AB, all its subsidiaries and branches.

## Sending payment initiation via SWIFT

	To Luminor bank's partners*	To other banks
Service activation	Free of charge	EUR 40 per account
Receiving of MT 101 service administration fee	Free of charge	EUR 15 per account / month
Sending of MT 101 service administration fee	EUR 6 per account / month	EUR 15 per account / month
Execution of received MT 101	According to Internet bank outgoing payment prices	According to Internet bank outgoing payment prices

\*Luminor bank's partners:

Luminor Bank AS, Latvia Branch (BIC: RIKOLV2X, NDEALV2X);  
 Luminor Bank AS, Estonia (BIC: RIKOEE22, NDEAEE2X);  
 DNB Bank ASA, Norway (BIC:DNBANOKK);  
 DNB Bank ASA, SHANGHAI Branch, China (BIC: DNBACNSHXXX);  
 DNB Bank ASA, FILIALE DEUTSCHLAND, Germany (BIC:DNBADEHXXXX);  
 Bank DNB Polska S.A., Poland (BIC:MHBFPPLW);  
 DNB Bank ASA, FILIAL AF DNB BANK ASA, NORGE, Denmark (BIC:DNBADKKXXXX);  
 DNB Bank ASA, FILIAL FINLAND, Finland (BIC:DNBAFIHXXXX);  
 DNB Bank ASA, LONDON Branch, United Kingdom (BIC:DNBAGB2LXXX);  
 DNB Bank ASA, FILIAL SVERIGE, Sweden (BIC:DNBASESXXXX);  
 DNB Bank ASA, SINGAPORE Branch, Singapore (BIC:DNBASGSGXXX);  
 DNB Bank ASA, NEW YORK Branch, United States (BIC:DNBAUS33XXX);  
 DNB LUXEMBOURG S.A., Luxembourg (BIC:UBNLLULLXXX);  
 Norddeutsche Landesbank Girozentrale, Germany (BIC:NOLADE2H);  
 Nordea Bank AB, all its subsidiaries and branches.

# Visa Business Electron

## Card issuance/renewal

	Fee
Card issuance fee	EUR 8
Collecting the card at the branch*	EUR 5
Card sending by mail within Lithuania	Free of charge
Card sending by mail abroad	EUR 6
Card administration fee	EUR 8 per year
Card renewal fee**	Free of charge
Card replacement***	EUR 8
Card issuing in an urgent procedure (in 2 working days)	EUR 25

When account no. starts with LTX40100:

Card validity period is 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 if at least one card transaction was performed within the past two months before the last month of the card validity.

\*\*\*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.

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 Luminor ATMs in Baltic countries and SEB ATMs in Lithuania	0.5% (at least EUR 0,6)
Cash withdrawal at other bank's ATMs	2% (at least EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	1% (at least EUR 1.5)
Cash withdrawal at MAXIMA, IKI, RIMI supermarkets and in other participating places labelled with the sticker on payments made by a payment card making at least EUR 5 in value. Cash back from EUR 5 to EUR 100	Free of charge
Cash depositing at Luminor ATMs with cash-in function	0.06%
Cash depositing within the network of the bank's partners* via POS	EUR 0.5

\*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Cash withdrawal fees are debited everyday, while monthly fees are debited on the penultimate day of the month.

## Other card fees and services

	Fee
Granting of a non-standart limit on ATM cash withdrawal and payments for goods/services*	EUR 10
Currency exchange fee in case of payment in other than the card account currency	2.45%
Safe card monthly fee per payment card	EUR 0.55 per month
Issuing of a copy of the receipt at customer's request in case of a local payment within Lithuania	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.

## Transaction limits

	Fee
Total amount of cash withdrawal transactions	EUR 3,000
Number of cash withdrawal transactions	10
Total amount on payments for goods	EUR 8,700
Number of transactions on payments for goods	Unlimited

A cash withdrawal or payment transaction performed is not deducted from the used day limit before 25 hours from execution thereof.

# Visa Business

## Card issuance/renewal

	Fee
Card issuance fee	EUR 27
Collecting the card at the branch*	EUR 5
Card sending by mail within Lithuania	Free of charge
Card sending by mail abroad	EUR 6
Card administration fee	EUR 27 per year
Card renewal fee**	Free of charge
Card replacement***	EUR 27
Card issuing in an urgent procedure (in 2 working days)	EUR 25

When account no. starts with LTXX40100:

Card validity period is 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 if at least one card transaction was performed within the past five months before the last month of the card validity.

\*\*\*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.

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 Luminor ATMs in Baltic countries and SEB ATMs in Lithuania	2% (at least EUR 1)
Cash withdrawal at other bank's ATM's	2% (at least EUR 3 )
Cash withdrawal within the network of the bank's partners* via POS	2% (at least EUR 3)
Cash withdrawal at MAXIMA, IKI, RIMI supermarkets and in other participating places labelled with the sticker on payments made by a payment card making at least EUR 5 in value. Cash back from EUR 5 to EUR 100	Free of charge
Cash depositing at Luminor ATMs with cash-in function	0.06%
Cash depositing within the network of the bank's partners* via POS	EUR 0.5

\*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Cash withdrawal fees are debited everyday, while monthly fees are debited on the penultimate day of the month.

## Other card fees and services

	Fee
Granting of a non-standart limit on ATM cash withdrawal and payments for goods/services*	EUR 10
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
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.

## Transaction limits

	Limits
Total amount of cash withdrawal transactions	EUR 3,000
Number of cash withdrawal transactions	10
Total amount on payments for goods	EUR 8,700
Number of transactions on payments for goods	Unlimited

A cash withdrawal or payment transaction performed is not deducted from the used day limit before 25 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 (valid till 2018 12 11)	EUR 24
Airport VIP lounge enter fee per person (valid from 2018 12 11)	EUR 28

# Mastercard Business

## Card issuance/renewal

	Fee
Card issuance fee	Free of charge
Collecting the card at the branch*	EUR 5
Card sending by mail within Lithuania	Free of charge
Card sending by mail abroad	EUR 6
Annual card administration fee (per card)	3% from credit limit plus EUR 30
Monthly card administration fee (per card)	EUR 1.45
Credit limit interest	0%

When account no. starts with LTXX21400:

Card validity period is 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.

## Cash withdrawal

	Fee
Purchases with card	Free of charge
Cash withdrawal at Luminor ATMs in Baltic countries and SEB ATMs in Lithuania	2% (at least EUR 1)
Cash withdrawal at ATMs of Nordea Group* in Finland, Sweden, Denmark, Norway, Russia	2% (at least EUR 3)
Cash withdrawal at other bank's ATMs (in Lithuania and abroad)	2% (at least EUR 3)
Cash withdrawal at UAB "Perlo paslaugos" POS terminals	2% (at least EUR 3)
Cash withdrawal at MAXIMA, IKI, RIMI supermarkets and in other participating places labelled with the sticker on payments made by a payment card making at least EUR 5 in value. Cash back from EUR 5 to EUR 100	Free of charge

\* Nordea Group shall be Nordea Bank AB, identification code 516406-0120, address SE-105 71 Stockholm, Sweden, and all its subsidiaries and branches.

## Other card fees and services

	Fee
Initial deposit	0 EUR
Balance enquiry and mini statement printing at ATM of Luminor	Free of charge
Balance enquiry and mini statement printing at other banks ATMs or UAB „Perlo paslaugos“ terminals	EUR 0.50
New PIN	EUR 6
PIN change at ATM of the Bank (Luminor   Nordea)	Free of charge
Blocking of the card	Free of charge
Replacement of the card*	EUR 6
Obtaining a receipt of payment	EUR 15
Obtaining a travel document (car rent, hotel reservation, air ticket booking, etc.) in case of payment abroad	EUR 35
Urgent card delivery to Branch or by post in Lithuania (in 2 working days)	EUR 25
Credit card statement preparation on the Internet	Free of charge
Credit card statement preparation and posting	EUR 5
Currency exchange fee in case of payment in other than the card account currency	2.5% from amount
Granting of a non-standart limit on ATM cash withdrawal and payments for goods/services	EUR 10
Increasing of credit limit	3% from increased amount plus EUR 30
Decreasing of credit limit	EUR 30

## Fee

\* The fee is applied if the card is lost, damaged, if card is demagnetized, if the cardholder's name and/or surname is changed, if latin letters are changed to Lithuanian ones or visa versa.

# Mastercard Business Debit

## Card issuance/renewal

## Fee

Card issuance fee	Free of charge
Collecting the card at the Bank branch*	EUR 5
Card sending by mail within Lithuania	Free of charge
Card sending by mail abroad	EUR 6
Annual card administration fee (per card)	EUR 30

When account no. starts with LTXX21400:

Card validity period is 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.

## Cash withdrawal/depositing

	Fee
Purchases with card	Free of charge
Cash withdrawal at Luminor ATMs in Baltic countries and SEB ATMs in Lithuania	0.50% (at least EUR 0.60)
Cash withdrawal at ATMs of Nordea Group* in Finland, Sweden, Denmark, Norway, Russia, and at ATMs of the banks belonging to the Bank's group (Luminor   Nordea) in Latvia and Estonia	0.60% (at least EUR 2)
Cash withdrawal at other bank's ATMs (in Lithuania and abroad)	2% (at least EUR 3)
Cash withdrawal at UAB "Perlo paslaugos" POS terminals	2% (at least EUR 3)
Cash withdrawal at MAXIMA, IKI, RIMI supermarkets and in other participating places labelled with the sticker on payments made by a payment card making at least EUR 5 in value. Cash back from EUR 5 to EUR 100	Free of charge
Cash deposit at Luminor ATMs with cash-in function	0,06%
Cash deposit at UAB "Perlo paslaugos" terminals (maximum amount 500.00 €)	EUR 0.5

Cash deposit (for Mastercard Business Debit and Mastercard Business Debit without insurance): Cash deposit can be used at once for payments and card transactions, if deposit done on working days before 7:00 pm or on weekend. After 7:00 pm on work day deposit can be used for card transactions at once, for other transactions from next day 8:00 am

\* Nordea Group shall be Nordea Bank AB, identification code 516406-0120, address SE-105 71 Stockholm, Sweden, and all its subsidiaries and branches.



## Other card fees and services

	Fee
Initial deposit	EUR 0
Balance enquiry and mini statement printing at ATM of Luminor	Free of charge
Balance enquiry and mini statement printing at other banks ATMs or UAB „Perlo paslaugos“ terminals	EUR 0.50
New PIN	EUR 6
PIN change at ATM of the Bank (Luminor   Nordea)	Free of charge
Blocking of the card	Free of charge
Replacement of the card*	EUR 6
Obtaining a receipt of payment	EUR 15
Obtaining a travel document (car rent, hotel reservation, air ticket booking, etc.) in case of payment abroad	EUR 35
Urgent card delivery to Branch or by post in Lithuania (in 2 working days)	EUR 25
Currency exchange fee in case of payment in other than the card account currency	2.5% from amount
Granting of a non-standart limit on ATM cash withdrawal and payments for goods/services	EUR 10

\* The fee is applied if the card is lost, damaged, if card is demagnetized, if the cardholder's name and/or surname is changed, if latin letters are changed to Lithuanian ones or visa versa.

## Mastercard Business Debit without travel insurance

### Card issuance/renewal

	Fee
Card issuance fee	Free of charge
Collecting the card at the branch*	EUR 5
Card sending by mail within Lithuania	Free of charge
Card sending by mail abroad	EUR 6
Annual card administration fee (per card)	EUR 8

When account no. starts with LTXX21400:

Card validity period is 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.

## Cash withdrawal/depositing

	Fee
Purchases with card	Free of charge
Cash withdrawal at Luminor ATMs in Baltic countries and SEB ATMs in Lithuania	0.50% (at least EUR 0.60)
Cash withdrawal at ATMs of Nordea Group* in Finland, Sweden, Denmark, Norway, Russia, and at ATMs of the banks belonging to the Bank's group (Luminor   Nordea) in Latvia and Estonia	0.60% (at least EUR 2)
Cash withdrawal at other bank's ATMs (in Lithuania and abroad)	2% (at least EUR 3)
Cash withdrawal at UAB "Perlo paslaugos" POS terminals	2% (at least EUR 3)
Cash withdrawal at MAXIMA, IKI, RIMI supermarkets and in other participating places labelled with the sticker on payments made by a payment card making at least EUR 5 in value. Cash back from EUR 5 to EUR 100	Free of charge
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\* The fee is applied if the card is lost, damaged, if card is demagnetized, if the cardholder's name and/or surname is changed, if latin letters are changed to Lithuanian ones or visa versa.

## Deposit interest rates

### Fixed-term deposits under agreement concluded At the Bank and via Internet

Months	Days	EUR	USD	NOK	GBP
1-2	30-89	0.00%	0.00%	0.00%	0.00%
3-5	90-179	0.00%	0.00%	0.00%	0.00%
6-8	180-269	0.00%	0.60%	0.60%	0.00%
9-11	270-359	0.00%	0.70%	0.70%	0.00%
12-23	360-719	0.10%	0.90%	0.90%	0.70%
24-35	720-1079	0.40%	1.00%	1.00%	0.80%
36-59	1080-1800	0.50%	1.20%	1.10%	0.90%
60-73	1801-2192	0.70%	1.40%	1.20%	1.00%

Interest rates valid from 14/11/2017.

Set interest rates for deposits are applicable if investment sum does not exceed 100,000 EUR or the equivalent to this amount in another currency on agreement date existing rates. If investment sum is bigger than 100,000 EUR or the equivalent to this amount in another currency, interest rates is not valid and should be agreed separately.

Set interest rates for deposits are not applicable for financial institutions.

Deposits up to the value of 100,000 EUR are secured by the Estonian Guarantee Fund company "Tagatisfond" in accordance with the terms and conditions of the Republic of Estonia's law on deposit insurance and insurance of liabilities to investors. [Terms and regulations.](#)

## Savings deposit

Sum and Currency	Interest rates
To 19 999.99 Eur	0.05 %
From 20 000.00 Eur to 99 999.99 Eur	0.20 %
More than 100 000 Eur	0.02 %
To 22 499.99 USD	0.35 %
From 22 500.00 USD to 109 999.99 USD	0.65 %
From 110 000 USD	0.15 %

Interest rates valid from 06/05/2016.

The service is available, when account no. starts with LTXX21400.

Interest is calculated for each range separately of each quarter daily balance and paid out at last working day of each quarter. For example, if a savings deposit balance is 50 000 euros, then for this sum two different interest rates will be applies:

- 0.25% interest rate is applied for the 19 999.99 euros sum.
- And 0.40% interest rate is applied for the 30 000.01 euros.

The bank has the unilateral right to change the interest and range of sums without prior notice.

Deposits up to the value of 100,000 EUR are secured by the Estonian Guarantee Fund company "Tagatisfond" in accordance with the terms and conditions of the Republic of Estonia's law on deposit insurance and insurance of liabilities to investors. [Terms and regulations.](#)

## Other services

### Savings deposit

	At the Bank	Via Internet bank
Funds transfer from Savings deposit to customer's Bank account	0.02% from amount, at least EUR 2	0.02% from amount, at least EUR 2

The service is available, when account no. starts with LTXX21400.

## Investment and ancillary services

### Equity trading on the Baltic exchanges

	By Phone	Via Internet bank
Equity trading on the Baltic exchanges*	0.19% (at least EUR 20)	0.19% (at least EUR 1.50)

For trade and/or safekeeping of financial instruments (FI) you need to have a payment account with Luminor Bank AS Lithuanian Branch. You can open a payment account separately. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

\*The fees of Luminor Bank AB are net of any stock exchange fees.

## Trading in debt securities in the secondary market

	Fee
When Luminor Bank AS Lithuanian Branch acts as a counterparty	All transaction fees are included in quoted buy or sell price
When Luminor Bank AS Lithuanian Branch 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, at least EUR 50

## Trading in index linked bonds

	Fee
Sale in secondary market*	0.2%

For trade and/or safekeeping of financial instruments (FI) you need to have a payment account with Luminor Bank AS Lithuanian Branch. You can open a payment account separately. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

\*From the nominal value is applied by Nordea Bank AB (publ) (this fee is included in the price).

[Ex-ante information on costs and charges](#)

## Trading in exchange-traded funds (ETF)

	Fee
Trading in exchange-traded funds (ETF)	0.50%, at least EUR 35 or at least USD 40*

For trade and/or safekeeping of financial instruments (FI) you need to have a payment account with Luminor Bank AS Lithuanian Branch. You can open a payment account separately. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

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
Subscription of equity, switch and mixed investment funds and regular investment fee	0.8%
Subscription of bond investment funds, switch and regular investment fee	0.4%
Subscription of money market investment funds, switch and regular investment fee	0.2%
Transaction fee for transfer (sale) of equity and mixed investment fund units	0.8%
Transaction fee for transfer (sale) of bond investment fund units	0.4%
Transaction fee for transfer (sale) of money market investment fund units	0.25%

For trade and/or safekeeping of financial instruments (FI) you need to have a payment account with Luminor Bank AS Lithuanian Branch. You can open a payment account separately. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

Only for Nordea investment funds:

No minimum purchase fee is applied to Nordea funds.

Minimum fee for debiting Nordea funds from the financial instruments account is EUR 1.

Minimum invested amount – EUR 1,000 or an equivalent in other currencies.

Minimum invested amount for Nordea funds online – EUR 50 or an equivalent in other currencies.

Periodic investment is only possible with Nordea funds. Minimum amount – EUR 50. No minimal subscription fee is charged to periodic investments.

Other investment funds conditions:

A minimum commission fee of EUR 15 / USD 20 (in case the payment transfer is submitted in US dollars) is applied for removal from account.

Luminor Bank AB receives inducements (commission) from investments 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 "Inducement Policy for Provision of Investment and Ancillary Services" available on the website of the Bank at the address [www.luminor.lt/mifid](http://www.luminor.lt/mifid).

## Quarterly custody fee

	Fee
Securities with ISIN code starting with LT:	0.02%, at least EUR 1
Securities with ISIN codes starting with LV, EE, FI, US, GB, IE, DE, AT, FR, ES, BE, NL, LU, NO, SE, DK, EU, XS:	0.02%, at least EUR 1
Other securities	0.1%, at least EUR 1
Index linked bonds	Free
Nordea investment funds	Free

Custody fee is calculated and debited in 15 business days after the quarter end. 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 made with Luminor Bank AS Lithuanian Branch	EUR 15
When transaction is made with other persons on securities registered in the Baltic states	EUR 15
When transaction is made with other persons on 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

\*Including a transfer of securities from the financial instruments account of one client to the financial instruments account of another client within bank executed as a result of donation, purchase and sale, exchange of securities (applied to each counterparty), etc. Fee charged per securities issue.

## Luminor Trade platform

Share and ETF trading commissions:

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American Stock Exchange, when value of one share is below 10 USD

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American Stock Exchange, when value of one share is above 10 USD

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Euronext Amsterdam, Euronext Brussels

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NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)

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Deutsche BORSE (XETRA), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange

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London Stock Exchange (IOB)

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London Stock Exchange

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NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is below 10 USD

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NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is above 10 USD

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OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is below 50'000 USD

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OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is above 50'000 USD

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Oslo Stock Exchange

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Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange

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NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North)

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SIX Swiss Exchange, SIX Swiss Exchange (Blue-chip)

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Warsaw Stock Exchange

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Hong Kong Exchange

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Custody fees for stocks and ETFs\*:

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Stocks

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ETFs

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Exchange Data Subscription\*\*

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Security transfer:

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Security transfer from other bank/ broker to Luminor Trade Platform

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Security transfer from Luminor Trade platform to other bank/ broker

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Annual withholding tax on income earned in USA\*\*\*

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Tax Reclaim Service for Beneficial Owners\*\*\*\*

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\*Valid from 2019-02-01.

\*\*For clients who trade equities and subscribe to real time market data, Luminor Bank has introduced a refund scheme where fees are refunded. Read more about subscribing to Exchange Data Subscription.

\*\*\*The detailed information on the Annual withholding tax on income earned in USA, can be found by using this link: [Detalus Metinio atskaitomybės mokesčio aprašymas: žr. čia.](#)

\*\*\*\*When you invest cross border, your investment income may be over-taxed before you receive it. Luminor Trade clients, who choose to use our partner's "Tax Reclaim Service for Beneficial Owners" services be able to reclaim some or all of this tax.

## Other services

	Fee
Transfer of securities from the financial instruments account of one client to the financial instruments account of another client within bank executed as a result of inheritance	EUR 5
Pledge, substitution and release of collateral securities	EUR 15
Delivery of statement (notice) by mail	EUR 10
Administration fee for financial instruments owner's account opened in central depository NASDAQ CSD SE	EUR 100 per month