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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 |
| <p>The following services included into the service package are free of charge:</p> | | | |
| Accounts (no minimum account fee) | Unlimited | Unlimited | Unlimited |
| Administration of funds (EUR) credited* | + | + | + |
| Euro transfers Via Internet banking** | 10 transfers | 25 transfers | 60 transfers |
| Business debit card issuance and administration | 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.
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.

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 |
| Business debit card issuance and administration | 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.

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 | + |
|---------------------|---|

| | |
|-------------|---|
| Debit card* | + |
|-------------|---|

| | |
|---|---|
| Transfers in euros Via Internet banking within bank and to other banks registered in Lithuania or other countries of the European Economic Area | + |
|---|---|

| | |
|--|---|
| E-store payments and transfers for online services | + |
|--|---|

| | |
|---|---|
| Access code (password) generator (1st unit) | + |
|---|---|

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, appointing or removing a representative of company**** | EUR 15 | Free of charge |
| Registration of entity's legal status and assigning a bankruptcy administrator to manage the account | EUR 15 | EUR 15 |
| Interest for overdrawing the account | 18 % | - |

* 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 AS 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:DNBADEHXXX);
Bank DNB Polska S.A., Poland (BIC:MHBFPPLPW);
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).

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 |
| 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 |

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: DNBAACNSHXXX);
 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 | Applied fees for transfer in euros within the Bank and EEA countries |
| 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

Investment loan, Credit line (Overdraft), Simple credit line (Unsecured overdraft), Credit line for farmers

| | Fee |
|--|---|
| Agreement fee | 1% of the loan amount, min. EUR 300 (applying using e-channels: 1% of the amount, min. EUR 200) |
| Agreement amendment fee | 1% of the loan amount, min. EUR 300 (applying using e-channels: 1% of the amount, min. EUR 200) |
| Rescheduling in cases of early repayment (by shortening the final maturity and reducing loan repayment amounts)* | EUR 75 |
| Consent to subsequent pledge of immovable property provided as collateral to the Bank in favour of other creditor in case of refinancing | EUR 200 |
| Issuing of bank consents, approvals and statements upon Customer's request** | On agreed basis, min. EUR 45 per each |

Fees for corporate customers are set on an individual basis and based on mutual agreement between the Customer and the Bank.

*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.

**Consents, approvals and 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 AS 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 (prices are indicated excluding VAT) |
|---|--|
| Contract fee | 1.50% of the factoring limit (min. EUR 350.00) |
| Factoring limit increase / Factoring maturity prolongation | 1.50% of the factoring limit being increased / prolonged (min. EUR 200.00) |
| Amendments in contract for changed buyer/supplier list | EUR 100.00 |
| Other amendments in contract | min. EUR 200.00 |
| Invoice administration/ acceptance fee | Starting from 0.10% from the invoice amount (min. EUR 3.00) |
| Setting, changing, reviewing or prolonging buyer's limit | EUR 65.00 |
| Refunding for non-assigned amounts | EUR 10.00 + fee for payments according to pricelist |
| Preparation of standardized statement for balance confirmation | EUR 15.00 |
| Preparation of non-standardized report/ statement upon the Customer's request | EUR 50.00 |
| Preparation and issuing copies of documents from the archive | EUR 15.00 for each document |

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 |
|--|-----|
|--|-----|

| | |
|--|--------|
| Documents handling and sending by courier in Lithuania | EUR 17 |
|--|--------|

*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 AS Lithuanian Branch, 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 AS Lithuanian Branch, 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 |

*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 |
| Code calculator issuance or replacement | EUR 15 |
| Digipass 300C issuance or replacement* | EUR 25 |
| Unlocking of a pin calculator | EUR 5 |
| SMS messages on account changing | EUR 0.12 |
| Email messages on account changing | Free of charge |

Other services rendered in the Internet bank are charged based on the applicable bank fees.

*Limited quantity available, therefore standart code calculator could be issued in case of replacement

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.

Bridge

Bridge

| | Fee |
|---|--------------------------------------|
| Registration fee | Free of charge |
| Monthly administration fee | EUR 23 |
| Monthly additional administration fee for every next company of the group | EUR 10 |
| System modification fee (per change) | EUR 30 |
| Payment fees | according to the payments price list |

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: DNBACNSHXXX);
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 10 |
| Card sending by mail within Lithuania | Free of charge |
| Card sending by mail abroad | EUR 10 |
| 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 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 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 0.60) |
| Cash withdrawal at other bank's ATMs | 2% (at least EUR 3) |
| Cash withdrawal within the network of the bank's partners* via POS | 0.4% (at least EUR 0.80) |
| 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 |

*In PERLAS terminals based on the list of places provided in the website [here](#). The service is provided by UAB "Perlas Finance".

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

Other card fees and services

| | Fee |
|--|--------------------|
| Changing card standard cash-out or purchase limits in physical or remote customer service centres* | 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.

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 10 |
| Card sending by mail within Lithuania | Free of charge |
| Card sending by mail abroad | EUR 10 |
| 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 | 0.4% (at least EUR 0.80) |
| 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 |

*In PERLAS terminals based on the list of places provided in the website [here](#). The service is provided by UAB "Perlas Finance".

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

Other card fees and services

| | Fee |
|--|--------------------|
| Changing card standard cash-out or purchase limits in physical or remote customer service centres* | 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 |

* The fee does not apply to Infinite card holders.

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 Perlas POS terminals | 0.4% (at least EUR 0.80) |

* 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 Perlas 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 |

* 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.

*From 15 July 2019 we no longer issue new cards. Mastercard Business Debet cards issued before 15 July 2019 will be updated/changed by issuing the same cards.

**This fee is also applied if the customer had specified to the bank that the card will be collected at the bank's unit 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 Perlas POS terminals | 0.4% (at least EUR 0.80) |
| Cash deposit at Luminor ATMs with cash-in function | 0,06% |
| Cash deposit at Perlas terminals (maximum amount 500.00 €) | EUR 0.50 |

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 Perlas 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 Perlas POS terminals | 0.4% (at least EUR 0.80) |
| Cash deposit at Luminor ATMs with cash-in function | 0,06% |
| Cash deposit at Perlas terminals (maximum amount 500.00 €) | EUR 0.50 |

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 Perlas 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.

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% | 0.50% | 0.50% | 0.00% |
| 9-11 | 270-359 | 0.00% | 0.60% | 0.60% | 0.00% |
| 12-23 | 360-719 | 0.10% | 0.90% | 0.90% | 0.80% |
| 24-35 | 720-1079 | 0.20% | 1.00% | 1.00% | 0.70% |
| 36-59 | 1080-1800 | 0.20% | 1.20% | 1.10% | 0.70% |
| 60-73 | 1801-2192 | 0.40% | 1.40% | 1.20% | 0.90% |

Interest rates valid from 13/11/2019.

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 account

| 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 account 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 account

| | At the Bank | Via Internet bank |
|--|-----------------------------------|-----------------------------------|
| Funds transfer from savings account 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 Exchange

| | Fee |
|---|-----------------------|
| Equity trading on the Baltic exchanges (via internet bank)* | 0.19% (min. 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 AS 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 AS 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.

Quarterly custody fee

| | Fee |
|--|-----------------------------------|
| Securities with ISIN code starting with EE, LV, LT: | 0.02% of the amount (min. EUR 1) |
| Securities with ISIN codes starting with US, GB, IE, DE, AT, FR, ES, BE, NL, LU, NO, SE, DK, EU: | 0.04% of the amount (min. EUR 1) |
| Securities with ISIN code starting with XS: | 0.025% of the amount (min. 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:

| | |
|--|---|
| American Stock Exchange, when value of one share is below 10 USD | USD 0.015 per share, but not less than USD 14 |
| American Stock Exchange, when value of one share is above 10 USD | USD 0.018 per share, but not less than USD 14 |
| Euronext Amsterdam, Euronext Brussels | 0.1% of Trade amount, but not less than EUR 10 |
| NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North) | 0.1% of Trade amount, but not less than DKK 29 |
| Deutsche BORSE (XETRA), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange | 0.1% of Trade amount, but not less than EUR 10 |
| London Stock Exchange (IOB) | 0.1% of Trade amount, but not less than USD 14 |
| London Stock Exchange | 0.1% of Trade amount, but not less than GBP 7 |
| NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is below 10 USD | 0.015 USD per share, but not less than USD 14 |
| NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is above 10 USD | USD 0.018 per share, but not less than USD14 |
| OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is below 50'000 USD | USD 25 |
| OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is above 50'000 USD | 0.15% of Trade amount, but not less than USD 25 |
| Oslo Stock Exchange | 0.1% of Trade amount, but not less than NOK 62 |
| Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange | 0.1% of Trade amount, but not less than EUR 10 |

| | |
|---|---|
| NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North) | 0.1% of Trade amount, but not less than SEK 62 |
| SIX Swiss Exchange, SIX Swiss Exchange (Blue-chip) | 0.1% of Trade amount, but not less than CHF 15 |
| Warsaw Stock Exchange | 0.3% of Trade amount, but not less than PLN 72 |
| Hong Kong Exchange | 0.15% of Trade amount, but not less than HKD 140 |
| Custody fees for stocks and ETFs*: | |
| Stocks | 0.01% of the amount, min. EUR 0.50 per month |
| ETFs | 0.01% of the amount, min. EUR 0.50 per month |
| Exchange Data Subscription** | Free of charge |
| Security transfer: | |
| Security transfer from other bank/ broker to Luminor Trade Platform | Free of charge |
| Security transfer from Luminor Trade platform to other bank/ broker | EUR 30 per ISIN |
| Annual withholding tax on income earned in USA*** | USD 90 |
| Tax Reclaim Service for Beneficial Owners**** | The fee is applied according to the "Tax reclaim Service for beneficial Owners" pricelist |

*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.

Luminor Investor

Fee

Share and ETF trading commissions:

| | |
|--|---|
| American Stock Exchange, when value of one share is below 10 USD | USD 0.015 per share, but not less than USD 14 |
| American Stock Exchange, when value of one share is above 10 USD | USD 0.018 per share, but not less than USD 14 |
| Euronext Amsterdam, Euronext Brussels | 0.1% of Trade amount, but not less than EUR 10 |
| NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North) | 0.1% of Trade amount, but not less than DKK 29 |
| Deutsche BORSE (XETRA), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange | 0.1% of Trade amount, but not less than EUR 10 |
| London Stock Exchange (IOB) | 0.1% of Trade amount, but not less than USD 14 |
| London Stock Exchange | 0.1% of Trade amount, but not less than GBP 7 |
| NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is below 10 USD | 0.015 USD per share, but not less than USD 14 |
| NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is above 10 USD | USD 0.018 per share, but not less than USD14 |
| OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is below 50'000 USD | USD 25 |
| OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is above 50'000 USD | 0.15% of Trade amount, but not less than USD 25 |
| Oslo Stock Exchange | 0.1% of Trade amount, but not less than NOK 62 |
| Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange | 0.1% of Trade amount, but not less than EUR 10 |

| | Fee |
|---|---|
| NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North) | 0.1% of Trade amount, but not less than SEK 62 |
| SIX Swiss Exchange, SIX Swiss Exchange (Blue-chip) | 0.1% of Trade amount, but not less than CHF 15 |
| Warsaw Stock Exchange | 0.3% of Trade amount, but not less than PLN 72 |
| Hong Kong Exchange | 0.15% of Trade amount, but not less than HKD 140 |
| Investing in mutual funds | Commission fee 1 % of the invested amount |
| Investing in debt securities | 0.20% of the transaction value, min. EUR 15 |
| Custody fee: | 0.01% of the amount, min. EUR 0.50 per month |
| Exchange Data Subscription* | Free of charge |
| Security transfer: | |
| Security transfer from other bank/ broker to Luminor Investor | Free of charge |
| Security transfer from Luminor Investor to other bank/ broker | EUR 30 per ISIN |
| Annual withholding tax on income earned in USA** | USD 90 |
| Tax Reclaim Service for Beneficial Owners*** | The fee is applied according to the "Tax reclaim Service for beneficial Owners" pricelist |
| Cash transfer from Luminor Investor account | 2 EUR/ 2,70 USD / 1,70 GBP / 17 NOK / 18 SEK / 9 PLN |

*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: <https://trade.luminor.lt/en/annual-withholding-tax>. *When you invest cross border, your investment income may be over-taxed before you receive it. Luminor Investor 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 |
| Issuing documents which allow customer to participate in AGM/EGM | EUR 20 + external costs |
| Instructing custodian banks about voluntary corporate actions based on customer instruction | EUR 20 + external costs |
| Other services related to corporate actions | as individually agreed |