

[Business Pricelist](#) valid from 2021 04 22

[From the 1st of October – changes in Luminor Pricelist and Payment Service Rules](#)

[Archive](#)

Business packages

Business packages

Business packages

	Business package S	Business package M	Business package L
Monthly fee	€6	€10	€18
Euro payments to Luminor Lithuania and other banks (1)	10 payments free of charge	25 payments free of charge	60 payments free of charge
Business debit card maintenance fee	One card free of charge	Two cards free of charge	Two cards free of charge
Unlimited number of current accounts	Free	Free	Free
Unlimited number of Internet bank users	Free	Free	Free
Smart-ID	Free	Free	Free

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

(1) Payments to other's accounts within Luminor Lithuania; payments to Single Euro Payments Area member states; one-time payment of e-invoice; payment for services; to beneficiary's account against payment order for goods / services given via e-commerce 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.

More information about Business packages can be found [here](#).

Account management

Account opening

Account opening:

Lithuanian residents	Free
Luminor Group customer, non-Lithuanian resident (1)	€100
Non-Lithuanian residents	Upon individual agreement, min. €1000
Initial inspection of documents submitted by electronic money institutions, payment institutions and banks/ trust account opening (2)(6)	Upon individual agreement, min. €1000
Verification of non-EU resident shareholder (2) (3)	€500
Account opening in Luminor group banks abroad (1) (4)	According to the agreement, min. €300
Last account closing (5)	€10

(1) Luminor group banks: Luminor Bank AS, Latvia Branch; Luminor Bank AS, Estonia.

(2) Fees are paid upfront and are non-refundable

(3) The fee is charged to legal entities registered with the Register of Legal Entities of the Republic of Lithuania whose at least one 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.

(4) This service is only available to Luminor Bank AS Lithuania Branch customers

(5) Not applicable if the customer has been holding an account with the bank for more than 6 months.

(6) The fee is applied only in case there is a request to open first trust account.

More information about Account opening can be found [here](#).

Account maintenance

	at the Customer Service Center	via Internet bank
Account maintenance monthly fee	€3	€3
Trust account(s) monthly fee for electronic money institutions, payment institutions and banks (1)	€500	€500
Additional account management fee (2):		
for financial institutions (3) if the total balance exceeds: EUR 1 000 000; SEK 9 500 000; DKK 7 500 000; CHF 1 000 000; JPY 132 000 000; CZK 25 500 000.	(Central Bank annual interest rate (4) minus 0.3% point) /360	(Central Bank annual interest rate (4) minus 0.3% point) /360
for other legal entities if the Bank notifies the customer individually 30 calendar days in advance and the total balance exceeds: EUR 1 000 000; SEK 9 500 000; DKK 7 500 000; CHF 1 000 000; JPY 132 000 000; CZK 25 500 000.	(Central Bank annual interest rate (4) minus 0.1% point)/360	(Central Bank annual interest rate (4) minus 0.1% point)/360
Escrow accounts	According to the agreement, at least 0.15% from the amount, at least €1000	-
Change of Escrow account agreement	According to the agreement, at least €100	-
Changing, appointing or removing a representative of company (5)	€15	Free
Registration of entity's legal status and assigning a bankruptcy administrator to manage the account	€15	€15
Interest for overdrawing the account	18%	-

(1) The fee is applied in addition to Account maintenance monthly fee.

(2) The fee is calculated at the end of each day and is applicable if, at the time of calculation, the total balance of all accounts of one customer in the same currency exceeds the total balance in the respective currency indicated above. The fee is calculated by multiplying the total balance by the absolute value (i.e., module) of the respective fee indicated above. The fee does not apply if the Central Bank annual interest rate becomes positive or zero (for financial institutions - if the Central Bank annual interest rate is equal to or exceeds 0.3%). The fee is debited from the account latest by the 10th day of the following calendar month.

(3) Financial institutions are entities (including branches, representatives offices etc.) which provide financial services, including but not limited to: credit institutions, credit unions, credit providers and intermediaries, payment institutions, electronic money institutions, other payment service providers, insurance, re-insurance companies and insurance intermediaries, financial brokerage companies, investment management and brokerage companies, collective investment undertakings and asset management companies (including pension funds), companies carrying out the buying and selling of the foreign currency cash, providers of financial leasing or consumer credit services, crowdfunding companies, loan (e.g. peer-to-peer lending) marketplaces.

(4) The Central Bank annual interest rate is the annual interest rate set by the central bank for the respective currency:

- 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.

(5) The fee is charged At the Customer Service Center 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.

Statements of account

	at the Customer Service Center	via Internet bank
Issuing of account statements for period indicated by a customer	€5 per month	For up to 3 years period - free of charge, for more than 3 years period - €10 per each request
Mailing of account statements by regular post in Lithuania or to foreign countries	€5	-

Outgoing payments in Euros

Internal payments

	at the Customer Service Center	via Digital channels
To one's own account within Luminor Lithuania	€5	Free
To other's account within Luminor Lithuania	€5	€0.29

Terms for payments in Euros are available [here](#).

More information about Payments can be found [here](#).

Payments to European countries

	at the Customer Service Center	via Digital channels
Euro payments (1)	€5	€0.40
Urgent Euro payments (2)	Not available	€25

(1) Payments to Single Euro Payments Area member states. Full list of countries can be found on the European Central Banks' [webpage](#).

(2) Urgent payments to EEA member states. The full list of countries can be found [here](#).

Terms for payments in Euros are available [here](#).

More information about Payments can be found [here](#).

Payments to other countries (1)

	at the Customer Service Cente	via Digital channels
Ordinary SHA payment (2)	Not available	€13
Urgent SHA payment (2)	Not available	€26
Express SHA payment (2)	Not available	€58
Ordinary OUR payment (3)	Not available	€22
Urgent OUR payment (3)	Not available	€35
Express OUR payment (3)	Not available	€67

(1) Payments to countries outside the Single Euro Payments Area [member states](#).

(2) SHA (Shared) - the payer and the beneficiary each pay the charges: the Customer pays the Bank fee, the recipient pays beneficiary bank and correspondent/ intermediary banks fees (such fees may be withheld from the transferred amount).

(3) OUR (all fees for 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 banks which will be debited by Luminor from the payer's account. However, the Bank shall not be held liable if the beneficiary does not receive the full payment amount due to other reasons beyond the Bank's control (additional charges may be deducted by correspondent/ intermediary banks from the transferred amount).

OUR charges allowed in case of beneficiary account is held in the bank outside [EEA](#) member states.

Terms for payments in Euros are available [here](#).

More information about Payments can be found [here](#).

Outgoing payments in other currencies

Internal payments

	at the Customer Service Center	via Digital channels
To one's own account within Luminor Lithuania	€5	Free
To other's account within Luminor Lithuania	€5	€0.29

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

More information about Payments can be found [here](#).

Payments to other banks

	at the Customer Service Center	via Digital channels
Ordinary SHA payment (1)	Not available	€13
Urgent SHA payment (1)	Not available	€26
Express SHA payment (1)	Not available	€58
Ordinary OUR payment (2)	Not available	€22
Urgent OUR payment (2)	Not available	€35
Express OUR payment (2)	Not available	€67

(1) SHA (Shared) - the payer and the beneficiary each pay the charges: the Customer pays the Bank fee, the recipient pays beneficiary bank and correspondent/ intermediary banks fees (such fees may be withheld from the transferred amount).

(2) OUR (all fees for 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 banks which will be debited by Luminor from the payer's account. However, the Bank shall not be held liable if the beneficiary does not receive the full payment amount due to other reasons beyond the Bank's control (additional charges may be deducted by correspondent/ intermediary banks from the transferred amount).

OUR charges allowed in case of beneficiary account is held in the bank outside [EEA](#) member states.

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

More information about Payments can be found [here](#).

Incoming payments

Incoming payments

Payments received from the Single Euro Payments Area member states in Euros (1)	Free
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Incoming SHA payments (2)	€10
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Incoming OUR payments (3)	Free
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(1) Payments from Single Euro Payments Area member states and compliant with SEPA requirements. Full list of countries can be found on the European Central Banks' [webpage](#).

(2) SHA - the beneficiary pays fees of Luminor Bank and intermediary banks. Intermediary bank fees are deducted from the transferred amount.

(3) OUR - no fees are applied by Luminor Bank. However, additional charges may be deducted by intermediary banks from the transferred amount.

Other payment services

Salary payments

Salary payments instruction	€1 for each
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Payment in Euros using salary payments instruction between Luminor Lithuania accounts	Free
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Payments using salary payments instruction to Single Euro Payments Area (1) member states	€0.40
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(1) Full list of countries can be found on the European Central Banks' [webpage](#).

More information about Salary payments can be found [here](#).

Standing orders

	at the Customer Service Center	via Digital channels
Registration of standing order (1) agreement	€5	Free
Registration of E-invoice standing order	€5	Free
Amendment and cancellation	€5	Free
Standing order payment	Not available	According to the payments price list
E-invoice standing order payment	Not available	Free

(1) Standing orders registered at Customer Service Center are executed to Luminor Lithuania accounts and other banks registered in Lithuania.

More information about Payments can be found [here](#).

Sweeping services

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

Other services related to payments

Cancellation request of a payment order within Luminor Lithuania	€3
Cancellation or investigation request of a payment order in Euros to another bank of the Single Euro Payments Area member states (1)	€10 + extra costs (3)
Investigation request of incoming payments if it is not possible to credit the received funds to the beneficiary's account	€3
Bank's confirmation or SWIFT copy of payment	€6 for each
Cancellation or investigation request of a payment if it is not sent from the Bank	€10
Cancellation or clarification request of a payment in other currency when the beneficiary's account is at another bank registered in Lithuania (if it is sent from the Bank)	€20 + extra costs (3), if any
Cancellation or investigation request of a payment if it is sent from the Bank (2)	€40 + extra costs (3)
Payment transaction printout and confirmation at Customer Service Center	€3

The payment cancellation fee is applied even if the payment cancellation has failed.

(1) Full list of countries can be found on the European Central Banks' [webpage](#).

(2) Applies to payments in Euros outside of the Single Euro Payments Area [member states](#) and payments in other currencies.

(3) Extra costs - commission, determined by correspondent bank and/or beneficiary bank apart from the Bank for payment order investigation, cancellation or correction.

Payments based on PLAIS orders

Payments based on PLAIS order, where the beneficiary's account is held with the bank or another bank registered in the Republic of Lithuania (1)	€1
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(1) The fee for the administration of the monetary fund restriction information system (PLAIS) is charged additionally. 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 „Registrų centras“).

Luminor E-Commerce Gateway

Luminor E-Commerce Gateway

Registration	Free
Monthly fee	Free
Usage of Plugins for e-commerce systems (supported plugin list can be found here)	Free
Transaction processing (Luminor Link)	1.5% of transaction amount, min. €0.15
Transaction processing (Payment Initiation Service)	1.5% of transaction amount, min. €0.15
Transaction processing (Online Card Acquiring)	1.5% of transaction amount, min. €0.15
Transaction processing (Online Card Acquiring - corporate and non-EEA cards)	3% of Transaction amount, min. €0.30
Report on Transactions conducted via Online Card Acquiring Service	Free
Processing of justified Card Dispute (chargeback)	€15

More information about Luminor E-Commerce Gateway can be found [here](#).

E. invoicing for service providers

E. invoicing for service providers

E-invoice submission to Luminor customers	€0.23
E-invoice submission to Swedbank and SEB bank customers	€0.35
E-invoice submission to customers of other payer's service providers (1)	€0.23
One-time fee for concluding an agreement on e-invoicing provision	€30
Fee for changing an agreement on e-invoicing provision, if initiated by a service provider	€20
Monthly fee for administration of services provided under agreement on e-invoicing provision	€15
Fee for implementation/change of a specialdesign (other than set by the Bank) template for e-invoicing	On agreement basis, min. €400
Administration of funds transferred to a service provider	Free

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

More information about E. invoicing can be found [here](#).

Payment collection

Utility payment collection

Fee for each payment order executed under special form / charged on the amount of payment order executed under special form	€0.29 / 1.3%
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Charge for changes of special payment order form	€50 + VAT
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Additional terms and conditions of the agreement may be applicable.

Cash collection and delivery

Cash collection and delivery

Administration charge for crediting cash collected in banknotes to an account in national currency	Free
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Administration charge for crediting cash collected in coins to an account in national currency	0.6% of the amount
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Order submission of application to deliver cash in national currency	0.01% of the amount, min. €5
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Loans

All loan products

Agreement fee	1% of the loan amount, min. €300 (applying using e-channels and signing electronically): 1% of the amount, min. €200)
Agreement amendment fee	1% of the loan amount, min. €300 (applying using e-channels and signing electronically): 1% of the amount, min. €200)
Rescheduling in cases of early repayment (by shortening the final maturity and reducing loan repayment amounts) (1)	€75
Consent to subsequent pledge of immovable property provided as collateral to the Bank in favour of other creditor in case of refinancing	€200
Issuing of bank consents, approvals and statements upon Customer's request (2)	On agreed basis, min. €45 per each

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

(1) 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.

(2) Consents, approvals and statements are prepared within 10 working days.

More information about Agricultural credits can be found [here](#), about Investment loan [here](#) and about loan for small businesses [here](#).

Factoring

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

Contract fee	1.5% of the factoring limit (min. €350)
Factoring limit increase / Factoring maturity prolongation	1.5% of the factoring limit being increased / prolonged (min. €200)
Amendments in contract for changed buyer/supplier list	€100
Other amendments in contract	min. €200
Invoice administration/ acceptance fee	Starting from 0.1% from the invoice amount (min. €3)
Setting, changing, reviewing or prolonging buyer's limit	€65
Refunding for non-assigned amounts	€10 + fee for payments according to pricelist
Preparation of standardized statement for balance confirmation	€15
Preparation of non-standardized report/ statement upon the Customer's request	€50
Preparation and issuing copies of documents from the archive	€15 for each document

Prices are indicated excluding VAT.

More information about Factoring can be found [here](#).

Leasing

Leasing fees

Agreement execution fee	From 0.7% of the purchase cost min. €150
Change or renewal of agreement or appendices	0.5% on the outstanding amount as of the request date, at least €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 €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 €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	€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	€15 + VAT for each
Issuing of additional documents (proxies, certificates, duplicates, copies of contract documentation, additional sending of invoices)	€15 + VAT for each
Urgent (in 4 hours) issuing of additional documents (proxies, certificates, duplicates, copies of contract documentation)	€30 + VAT for each



Resending of administrative penalties, other documents received in the name of the customer	€3 + VAT / 1 unit
Issuing of sublease documents	€30 + VAT for document package for 1 sublessee
Submitting VAT invoices	€3 + VAT per unit sending by post, Free by epay
Courier costs	Client compensates charges, set by service provider
Preparation of certificate for audit	€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

More information about Leasing can be found [here](#).

Letters of credit

Import letters of credit

Letter of credit issuance (1)	€100
Letter of credit amendment	€35
Letter of credit cancellation	€35
Checking of documents (for each set of documents) (2)	0.18% of the amount, min. €70
Payment of documents	€60
Deferred payment administration	€30
Letter of credit non-utilization (not applicable to standby letter of credit)	€30
Documents discrepancy fee (paid by beneficiary of the letter of credit)	€100
Advice of discrepancy by SWIFT (paid by beneficiary of the letter of credit)	€25
Return of unpaid documents	€30
Assignment of goods	€30
Preparation of letter of credit or it's amendment draft	As agreed, min. €50
Preparation of inquiry or information at the customer's request	€25
Documents handling and sending by courier abroad / locally	€55 / €17

Agreement/Agreement amendment

As agreed

(1) If a letter of credit issued is not fully secured by cash cover, interest for the Bank's commitment is calculated additionally.

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

For issuance of standby letter of credit or increase of it's amount is applied guarantee issuance fee.

(2) 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 checking of documentd fee is 0.09%, min. €35.

More information about Letters of credit can be found [here](#).

Export letters of credit

Advice of letter of credit	€40
Advice of letter of credit amendment	€30
Handling/Checking of documents (for each set of documents) (1)	0.18% of the amount, min. €70
Payment of documents	€30
Pre-checking of documents (for each set of documents)	€45
Deferred payment administration	€30
Return of unpaid documents	€30
Confirmation of letter of credit	As agreed, min. €100
Transfer of letter of credit	0.3% of the transferred amount, min. €150
Checking of documents substituted under a transferable letter of credit	€30
Discounting of letter of credit documents	As agreed, min. €100
Reimbursement claim	€20
Advice of assignment of proceeds	€45
Assignment of proceeds	0.1%, min. €35
Preparation or review of letter of credit or it's amendment draft	As agreed, min. €50
Preparation of inquiry or information at the customer's request	€25
Documents handling and sending by courier abroad / locally	€55 / €17

Fees for customers of other banks:

Advice of letter of credit	€100
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Advice of letter of credit amendment	€100
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(1) 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 handling/checking of documents fee is 0.09%, min. €35.

More information about Letters of credit can be found [here](#).

Documentary collection

Documentary collection

Advice of collection instructions	€30
Amendment of collection instructions	€25
Payment or collection of documents	0.15% of the amount, min. €40, max. €220
Release or return of unpaid documents	0.15% of the amount, min. €40, max. €220
Keeping of documents in case of non-payment or non-acceptance within 15 days from advice of collection	€30 per month or part of it
Keeping of documents in case of non-payment within 15 days from the payment date	€30 per month or part of it
Keeping of accepted bills of exchange until payment	€35
Protest	€100 and notary's fees
Assignment of goods	€30
Preparation of inquiry or information at the customer's request	€25
Documents handling and sending by courier abroad / locally	€55 / €17

Charges applied for import and/or export documentary collection.

More information about Documentary collection can be found [here](#).

Guarantees

Bank guarantees

Guarantee issuance, increase of its amount (1)	
- if secured by cash cover (2)/term deposit pledge	0.5% of the amount, min. €100
- if secured by another collateral	0.5% of the amount, min. €100, max. €180 and interest for the bank's commitment
Guarantee issuance at the request of another bank	€250 and interest for the bank's commitment
Guarantee amendment, including reduction of guarantee amount under the conditions of the guarantee	€40
Urgent issuance/amendment of a guarantee (3)	€80
Cancellation of guarantee application	€45
Preparation of guarantee or it's amendment draft	As agreed, min. €50
Handling of demand for payment under guarantee	0.1% of claimed amount, min. €145
Advice of guarantee or it's amendment issued by another bank	€40
Handling of demand for payment under a guarantee issued by another bank	€55
Verification of authenticity of a guarantee issued by another bank (applicable if the Bank is not the advising bank)	€45
Preparation of inquiry or information at the customer's request	€25

Documents handling and sending by courier abroad / locally	€55 / €17
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Agreement/Agreement amendment	As agreed
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(1) In case of increase of guarantee amount, the fee is calculated on the amount by which that guarantee is increased. No fee for amendment to the guarantee is charged 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.

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

(3) An extra fee to Guarantee issuance/amendment fee. Urgent guarantee 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 issue or amendment shall be met.

More information about Guarantees can be found [here](#).

Internet bank

Internet bank

Code calculator (except Digipass 300C) issuance or replacement (1)	€15
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Code calculator Digipass 300C issuance or replacement (2)	€25
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Unblocking of Code calculator in a Customer Service Center	€5
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SMS message about change in account balance	€0.12
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Other services rendered in the Internet bank are charged based on the applicable bank fees.

(1) A code calculator can be unlocked three times. If the calculator is blocked for the fourth time, it can no longer be unlocked. To use the calculator again, you will need to purchase a new one for the price shown in the price list.

(2) Limited quantity available, therefore standart code calculator could be issued in case of replacement.

More information about Digital channels can be found [here](#).

Bridge

Bridge

Registration fee	Free
Hardware token issuance or replacement	€30
Monthly administration fee	€23
Monthly additional administration fee for every next company of the group	€10
Agreement amendment fee	€30

More information about Bridge can be found [here](#).

Luminor Webservice

Luminor Webservice

Service activation	€60
Service administration (all services)	€60 per month
Agreement conditions change	€30
Statements and notifications sending	€30 per month

Data transfer Services

Sending account information via SWIFT

	To Luminor bank's partners (1)	To other banks
Service activation	Free	€50
Sending account statement (MT 940)	Free	€30 per account / month
Sending account balance report (MT 941)	Free	€20 per account / month
Transaction report (MT 942)	Free	€20 per account / month

(1) Luminor bank's partners: Luminor Bank group; DNB bank group, Nordea bank group

Receiving of account information via SWIFT

	From Luminor bank's partners (1)	From other banks
Service activation	Free	€50
Account statement (MT 940)	Free	€15 per account / month
Account balance report (MT 941)	Free	€10 per account / month
Transaction report (MT 942)	Free	€10 per account / month

(1) Luminor bank's partners: Luminor Bank group; DNB bank group, Nordea bank group

Sending payment initiation via SWIFT

	With Luminor bank's partners (1)	With other banks
Service activation	Free	€40 per account
Receiving of MT 101 service administration fee	Free	€15 per account / month
Sending of MT 101 service administration fee	€6 per account / month	€15 per account / month
Execution of received MT 101	According to Internet bank outgoing payment prices	According to Internet bank outgoing payment prices

(1) Luminor bank's partners: Luminor Bank group; DNB bank group, Nordea bank group

Visa Business Debit

Card issuance/renewal

Card issuance fee	€8
Collecting the card at the branch (1)	€10
Card sending by mail within Lithuania	Free
Card sending by mail abroad	€10
Card administration fee	€8 per year
Card renewal fee (2)	Free
Card replacement (2)	€8
Card issuing in an urgent procedure (in 2 working days)	€25

Card validity period is 3 years.

(1) 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.

(2) Cards are renewed if at least one card transaction was performed within the past two months before the last month of the card validity.

(3) 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.

More information about Payment cards can be found [here](#).

Cash withdrawal/depositing

Cash withdrawal at Luminor ATMs in Baltic countries and Medus ATMs in Lithuania	0.5%, min. €1
Cash withdrawal at other bank's ATMs	2%, min. €3.50
Cash withdrawal within the network of the bank's partners (1) via POS	0.5%, min. €1
Cash depositing at Luminor and Medus ATMs	0.06%
Cash depositing within the network of the bank's partners (1) via POS	€0.50

(1) 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.

More information about Payment cards can be found [here](#).

Other card fees and services

Changing card standard cash-out or purchase limits in physical or remote customer service centres (1)	€10
Currency exchange fee in case of payment in other than the card account currency	2.45%
Safe card monthly fee per payment card	€0.55 per month
Issuing of a copy of the receipt at customer's request in case of a local payment within Lithuania	€1.50
Issuing of a copy of the receipt at customer's request in case of a foreign payment	€6

(1) Non-standard limit requires use of service Safe card.

More information about Payment cards can be found [here](#).

Visa Business

Card issuance/renewal

Card issuance fee	€27
Collecting the card at the branch (1)	€10
Card sending by mail within Lithuania	Free
Card sending by mail abroad	€10
Card administration fee	€27 per year
Card renewal fee (2)	Free
Card replacement (3)	€27
Card issuing in an urgent procedure (in 2 working days)	€25

Card validity period is 3 years.

(1) 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.

(2) Cards are renewed if at least one card transaction was performed within the past five months before the last month of the card validity.

(3) 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.

More information about Payment cards can be found [here](#).

Cash withdrawal/depositing

Cash withdrawal at Luminor ATMs in Baltic countries and Medus ATMs in Lithuania	2%, min. €3.50
Cash withdrawal at other bank's ATM's	2%, min. €3.50
Cash withdrawal within the network of the bank's partners (1) via POS	2%, min. €3.50
Cash depositing at Luminor and Medus ATMs	0.06%
Cash depositing within the network of the bank's partners (1) via POS	€0.50

(1) 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.

More information about Payment cards can be found [here](#).

Other card fees and services

Changing card standard cash-out or purchase limits in physical or remote customer service centres (1)	€10
Currency exchange fee in case of payment in other than the card account currency	1.95%
Safe card monthly fee per payment card	€0.55 per month
Issuing of a copy of the receipt at customer's request in case of a local payment	€1.50
Issuing of a copy of the receipt at customer's request in case of a foreign payment	€6

(1) Non-standard limit requires use of service Safe card.

More information about Payment cards can be found [here](#).

Priority Pass

Card issuance / renewal

Card issuance fee	€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)	€15
Card renewal fee	€15
Card replacement	€15
Collecting the card at the Customer Service Center	Free
Card sending by mail within Lithuania	Free
Card sending by mail abroad	€6
Airport VIP lounge enter fee per person	€28

Visa Business Electron (No longer issued from 01 04 2020)

Card issuance/renewal

Card issuance fee	€8
Collecting the card at the branch (1)	€10
Card sending by mail within Lithuania	Free
Card sending by mail abroad	€10
Card administration fee	€8 per year
Card renewal fee (2)	Free
Card replacement (2)	€8
Card issuing in an urgent procedure (in 2 working days)	€25

Card validity period is 3 years.

(1) 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.

(2) Cards are renewed if at least one card transaction was performed within the past two months before the last month of the card validity.

(3) 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

Cash withdrawal at Luminor ATMs in Baltic countries and Medus ATMs in Lithuania	0.5%, min. €1
Cash withdrawal at other bank's ATMs	2%, min. €3.50
Cash withdrawal within the network of the bank's partners (1) via POS	0.5%, min. €1
Cash depositing at Luminor and Medus ATMs	0.06%
Cash depositing within the network of the bank's partners (1) via POS	€0.50

(1) 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

Changing card standard cash-out or purchase limits in physical or remote customer service centres (1)	€10
Currency exchange fee in case of payment in other than the card account currency	2.45%
Safe card monthly fee per payment card	€0.55 per month
Issuing of a copy of the receipt at customer's request in case of a local payment within Lithuania	€1.50
Issuing of a copy of the receipt at customer's request in case of a foreign payment	€6

(1) Non-standard limit requires use of service Safe card.

Investment services

Investing in securities

Trading in debt securities in the secondary market:

When Luminor Bank AS Lithuania acts as a counterparty	0.2% of the transaction value multiplied by the maturity of debt securities in years, max. 2% of the transaction value, min. €30
When Luminor Bank AS Lithuania deals with other financial counterparties	0.2% of the transaction value multiplied by the maturity of debt securities in years, max. 2% of the transaction value, min. €50
Sale of index linked bond in secondary market (1)	0.2% from sales price

Trading in stocks and ETF securities:

Purchasing and selling stocks/ETF in internet bank	0.5% of the amount (min. €50 / min. USD 65)
Purchasing and selling equities at stock exchanges of the Baltic states (2)	0.19% of the amount (min. €1.50)

Trading in mutual funds: (3)

Investing in mutual funds in Luminor internet bank	1% of the transaction amount (min. €15 / USD 20)
Investing in Nordea mutual funds in Luminor internet bank	1% of the transaction amount (min. €1 / USD 1.30)

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

(2) The fees of Luminor Bank AS are net of any stock exchange fees.

(3) Luminor Bank AS Lithuanian Branch receives inducements (commission) from investment fund managers for the distribution of investment fund units to the clients. The rates of commission received differ by investment fund. For further information on the inducements received and paid by Luminor Bank AS please refer to the document „General Information on Inducements“ available on the [website](#) of the Bank.

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

More information about Investment services can be found [here](#).

Securities account quarterly maintenance fee

Securities with ISIN code starting with EE, LV, LT:	0.02% of the amount (min. €1)
Securities with ISIN codes starting with US, GB, IE, DE, AT, FR, ES, BE, NL, LU, FI, NO, SE, DK, EU:	0.04% of the amount (min. €1.5)
Securities with ISIN code starting with XS:	0.03% of the amount (min. €1.5)
Other securities	0.1% of the amount (min. €1.50)
Index linked bonds	Free
Nordea investment funds	0.04% of the amount (min. €1.5)

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](#).

More information about Investment services can be found [here](#).

Securities transfers

Delivery-versus-payment transfer:

When transaction is made with Luminor Bank AS Lithuanian Branch	€15
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When transaction is made with other persons on securities registered in the Baltic states	€15
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When transaction is made with other persons on securities registered in other countries	€30
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Free-of-payment transfer (outgoing): (1)

Securities registered in the Baltic states	€15
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Securities registered in other countries	€30
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Free-of-payment transfer (incoming):

Securities registered in the Baltic states	Free
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Securities registered in other countries	€20
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(1) 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.

More information about Investment services can be found [here](#).

Other securities related services

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	€5
Pledge, substitution and release of collateral securities	€15
Delivery of statement (notice) by mail	€10
Administration fee for financial instruments owner's account opened in central depository NASDAQ CSD SE	€100 per month
Issuing documents which allow customer to participate in AGM/EGM	€20 + external costs
Instructing custodian banks about voluntary corporate actions based on customer instruction	€20 + external costs
Other services related to corporate actions	As individually agreed

More information about Investment services can be found [here](#).

Luminor Trade platform

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, min. USD 14
American Stock Exchange, when value of one share is above 10 USD	USD 0.018 per share, min. USD 14
Euronext Amsterdam, Euronext Brussels	0.1% of Trade amount, min. €10
NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)	0.1% of Trade amount, min. DKK 29
Deutsche BORSE (XETRA), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange	0.1% of Trade amount, min. €10
London Stock Exchange (IOB)	0.1% of Trade amount, min. USD 14
London Stock Exchange	0.1% of Trade amount, min. 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, min. 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, min. 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, min. USD 25
Oslo Stock Exchange	0.1% of Trade amount, min. NOK 62

Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange	0.1% of Trade amount, min. € 10
NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North)	0.1% of Trade amount, min. SEK 62
SIX Swiss Exchange, SIX Swiss Exchange (Blue-chip)	0.1% of Trade amount, min. CHF 15
Warsaw Stock Exchange	0.3% of Trade amount, min. PLN 72
Hong Kong Exchange	0.15% of Trade amount, min. HKD 140
Custody fees for stocks and ETFs: (1)	
Stocks	0.01% of the amount, min. €0.50 per month
ETFs	0.01% of the amount, min. €0.50 per month
Subscription to real time data	Fee is applied according to the service provider pricelist
Security transfer:	
Security transfer from other bank/ broker to Luminor Trade Platform	Free
Security transfer from Luminor Trade platform to other bank/ broker	€30 per ISIN
Fee for U.S. source income reporting to IRS (2)	USD 90

(1) The custody fee will be calculated daily using the end of day portfolio values and charged on a monthly basis (excluding VAT where applicable). For any currency conversions to EUR, our partner SAXO bank uses market spot exchange rate adding 0.5% margin on top. A spot exchange rate is the current price level in the market to directly exchange one currency for another, for delivery on the earliest possible value date which is provided by most Electronic Communication Network (ECN) brokers (e.g. Reuters).

(2) The detailed information on the Annual withholding tax on income earned in USA, can be found [here](#).

More information about Luminor Trade can be found [here](#).

Other services

Bank statements

	At the Customer Service Center	via Internet bank
Standard references: opened/closed accounts and their balances (1)	€10	€10
Accrual account balance (1)	Free	Free
For customer's auditors, reference letter (1)	€30	€30
Non-standard references (1)	On agreed basis, at least €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 €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	€15	€15

(1) Bank statements issued within 10 business days.

Copies of documents/ mailing

Copies of documents:

Agreements and other documents	€6 for one agreement
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Payment documents	€2 for each document
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Mailing of other documents:

By post in Lithuania regular	€0.80 per one page + post costs €5
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By post in Lithuania registered	€0.80 per one page + post costs €5
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By post to foreign countries	€0.80 per one page + post costs €10
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