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This Pricelist (D) is applicable to determine the fees payable by the Customer for the Bank’s services under the Agreements between the Bank (the current name Luminor Bank AB, formerly AB DNB Bankas) and the Customer:

1. concluded before 2017 09 30 (inclusive);
2. concluded on 2017 10 01 and later, if they (or their annexes) indicate that the Price (D) is applicable.

Banking packages

Standard banking packages

Standard

	Daily package	Active package	Gold package
	EUR 1.5 per month*	EUR 3.50 per month	EUR 5.50 per month
Debit card Visa Debit	+	+	+
Credit card Visa Classic	-	+	+
Credit card Visa Gold	-	-	+
Bank account maintenance	+	+	+
Unlimited online transfer in euro to EEA countries	+	+	+
Unlimited online transfer in euro within bank	+	+	+

	Daily package	Active package	Gold package
Unlimited online transfer in other currency within bank (when BIC is AGBLLT2X)	+	+	+
Unlimited crediting of funds in euro from EEA countries	+	+	+
Unlimited online payments for services	+	+	+
Unlimited online shopping at e-stores	+	+	+
Unlimited online payment of all-type e-invoices	+	+	+
Internet bank login tool (PIN,TAN codes)	+	+	+
Code generator	-	+	+
Unlimited cash-in operations at DNB ATMs	+	+	+
Cash withdrawal at DNB (in Lithuania, Latvia), Nordea (in Lithuania) and SEB Bankas (in Lithuania) ATM's without charge**	up to EUR 550 per month	up to EUR 1,500 per month	unlimited
Fee charged in the case of exceeding the fee-free withdrawal limit	EUR 0.4% of amount, min EUR 0.4	2 %	N/A

*The fee of 1 EUR per month is applied if you make at least 15 monthly payments with the payment card under the banking package starting from the effective date of that package.

**Total withdrawal amount for all cards included in the package. Cash withdrawal cannot exceed the overall daily limit set to a particular payment card.

Active package cards of your choice - 1 Visa Classic and up to 2 Visa Debit or up to 3 Visa Debit .

Gold package cards of your choice - 1 Visa Gold and up to 2 Visa Debit or up to 2 Visa Classic and 1 Visa Debit.

Payment cards with no issue fee if ordered to be sent by mail. Cards collected at the bank's branch are charged. 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.

The package fee and fee charged in the case of exceeding the fee-free withdrawal limit are deducted by the 6th day of the next month.

Code generator with no extra charge if the package is held for 12 months and longer.

EEA – European Economic Area. Payments and credit transfers should comply with SEPA requirements, i.e. Luminor Bank AB SWIFT (BIC) code and the beneficiary's account number in IBAN format have to be specified correctly.

The package fee is applied for a calendar month irrespective of the booking date, therefore we recommend ordering the banking package at the beginning of the month.

You will see the BIC code when you enter the beneficiary's account number:

- when account no. starts with LTXX40100, BIC is AGBLLT2X;
- when the account number no. starts with LTXX21400 ..., BIC is NDEALT2X.

Youth banking packages

Youth

	Daily package for child (till 6 y)	Daily package for pupil (7 - 18 y)	Daily package for youngster (19 - 22 y)
	EUR 0 per month	EUR 0 per month	EUR 1 per month
Debit card Visa Debit	-	+	+
Bank account maintenance	+	+	+
Internet bank login tool (PIN,TAN codes)	-	+	+
Unlimited online transfer in euro to EEA countries	-	+	+
Unlimited online transfer in euro within bank	-	+	+
Unlimited online transfer in other currency within bank (when BIC is AGBLLT2X)	-	+	+
Unlimited crediting of funds in euro from EEA countries	+	+	+
Unlimited online payments for services	-	+	+
Unlimited online shopping at e-stores	-	+	+
Unlimited online payment of all-type e-invoices	-	+	+

	Daily package for child (till 6 y)	Daily package for pupil (7 - 18 y)	Daily package for youngster (19 - 22 y)
Unlimited cash-in operations at DNB ATMs	-	+	+
Cash withdrawal at DNB (in Lithuania, Latvia), Nordea (in Lithuania) and SEB Bankas (in Lithuania) ATM's without charge	-	up to EUR 550 per month	up to EUR 550 per month
Fee charged in the case of exceeding the fee-free withdrawal limit	N/A	EUR 0.4% of amount, min EUR 0.4	EUR 0.4% of amount, min EUR 0.4

Before the minor attains the age of 14 years, a bank account(s) opened on his or her behalf can be managed by parents, adoptive or foster parents.

The package fee and fee charged in the case of exceeding the fee-free withdrawal limit are deducted by the 6th day of the next month.

Payment cards with no issue fee if ordered to be sent by mail. Cards collected at the bank's branch are charged. 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.

EEA – European Economic Area. Payments and credit transfers should comply with SEPA requirements, i.e. Luminor Bank AB SWIFT (BIC) code (AGBLT2X) and the beneficiary's account number in IBAN format have to be specified correctly.

The package fee is applied for a calendar month irrespective of the booking date, therefore we recommend ordering the banking package at the beginning of the month.

You will see the BIC code when you enter the beneficiary's account number:

- when account no. starts with LTXX40100, BIC is AGBLLT2X;
- when the account number no. starts with LTXX21400 ..., BIC is NDEALT2X.

Senior banking package

Senior

Daily package for senior (from 70 y)

EUR 0.80 per month

Debit card Visa Debit	+
Bank account maintenance	+
Internet bank login tool (PIN,TAN codes)	+
Unlimited online transfer in euro to EEA countries	+
Unlimited online transfer in euro within bank	+
Unlimited online transfer in other currency within bank (when BIC is AGBLLT2X)	+
Unlimited crediting of funds in euro from EEA countries	+
Unlimited online payments for services	+
Unlimited online shopping at e-stores	+
Unlimited online payment of all-type e-invoices	+
Unlimited cash-in operations at DNB ATMs	+
Cash withdrawal at DNB (in Lithuania, Latvia), Nordea (in Lithuania) and SEB Bankas (in Lithuania) ATM's without charge	up to EUR 550 per month
Fee charged in the case of exceeding the fee-free withdrawal limit	EUR 0.4% of amount, min EUR 0.4

The package fee and fee charged in the case of exceeding the fee-free withdrawal limit are deducted by the 6th day of the next month.

EEA - European Economic Area. Payments and credit transfers should comply with SEPA requirements, i.e. DNB bank's

SWIFT (BIC) code (AGBLT2X) and the beneficiary's account number in IBAN format have to be specified correctly.

The package fee is applied for a calendar month irrespective of the booking date, therefore we recommend ordering the banking package at the beginning of the month.

You will see the BIC code when you enter the beneficiary's account number:

- when account no. starts with LTXX40100, BIC is AGBLLT2X;
- when the account number no. starts with LTXX21400 ..., BIC is NDEALT2X.

Basic payment account service

Basic payment account service

Daily package with basic payment account

EUR 1.50 per month

Debit card Visa Debit	+
Bank account maintenance	+
Internet bank login tool (PIN,TAN codes)	+
Unlimited online transfer in euro to EEA countries	+
Unlimited online transfer in euro within bank	+
Unlimited online transfer in other currency within bank (when BIC is AGBLLT2X)	+
Unlimited crediting of funds in euro from EEA countries	+
Unlimited online payments for services	+
Unlimited online shopping at e-stores	+
Unlimited online payment of all-type e-invoices	+
Unlimited cash-in operations at DNB ATMs	+
Cash withdrawal at DNB (in Lithuania, Latvia), Nordea (in Lithuania) and SEB Bankas (in Lithuania) ATM's without charge	up to EUR 550 per month
Fee charged in the case of exceeding the fee-free withdrawal limit	EUR 0.4% of amount, min EUR 0.4

50 % discount on the fee for banking package with basic payment account offered to deprived persons who receive social benefits.

The service fee and fee charged in the case of exceeding the fee-free withdrawal limit are deducted by the 6th day of

the next month.

EEA – European Economic Area. Payments and credit transfers should comply with SEPA requirements, i.e. Luminor Bank AB SWIFT (BIC) code (AGBLLT2X) and the beneficiary's account number in IBAN format have to be specified correctly.

Payment cards with no issue fee if ordered to be sent by mail. Cards collected at the bank's branch are charged. 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.

The fee is applied for a calendar month irrespective of the booking date, therefore we recommend ordering the Basic payment account service at the beginning of the month.

You will see the BIC code when you enter the beneficiary's account number:

- when account no. starts with LTXX40100, BIC is AGBLLT2X;
- when the account number no. starts with LTXX21400 ..., BIC is NDEALT2X.

Minimum service charge

Minimum service charge

	Fee
	EUR 0.80 per month
Maintenance of bank accounts	+
Internet bank login tool (PIN,TAN codes)	+
Unlimited crediting of funds in euro from EEA countries	+
Unlimited online transfer in euro to EEA countries	+
Unlimited online transfer in euro within bank	+
Unlimited online transfer in other currency within bank (when BIC is AGBLLT2X)	+
Unlimited online payments for services	+
Unlimited online shopping at e-stores	+
Unlimited online payment of all-type e-invoices	+

The minimum service charge is applied for a calendar month irrespective of the booking date. The fee is deducted by the 6th day of the next month.

EEA - European Economic Area. Payments and credit transfers should comply with SEPA requirements, i.e. Luminor Bank AB SWIFT (BIC) code (AGBLLT2X) and the beneficiary's account number in IBAN format have to be specified correctly.

You will see the BIC code when you enter the beneficiary's account number:

- when account no. starts with LTXX40100 ..., BIC is AGBLLT2X;
- when the account number no. starts with LTXX21400 ..., BIC is NDEALT2X.

Account maintenance

Account opening

	at the Bank	via Internet bank
Account opening	free of charge	-
Account opening to non-EU residents*	EUR 50	-

*The fee is applied to persons who are not domiciled in a European Union country and is paid before conducting customer due diligence and making a decision to enter into business relationships.

Account maintenance

	at the Bank	via Internet bank
Account maintenance	Part of service kit	Part of service kit
Interest for overdrawing the account	18 %	-
Escrow	on agreed basis	-
Assignment power of attorney	EUR 5 per month	-

Service kit: minimum service charge or the selected banking package.

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
For income and property returns*	free of charge	free of charge
For customer's auditors, reference letter*	EUR 30	EUR 30
Other*	EUR 15	EUR 15
Additional fee for issuing a Bank statement at the customer's request within a period not longer than 3 business days	EUR 15	EUR 15

*Bank statements issued within 10 business days.

Copies of documents/ mailing

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

Transfer in euros

Transfer in euros within DNB bank and European Economic Area countries

	at the Bank	via Internet bank
to one's own bank account within bank	EUR 2.50	Part of service kit
to other beneficiary's account within bank	EUR 2.50	Part of service kit
Extra urgent payment in euros (when BIC is NDEALT2X)	N/A	EUR 29
to the beneficiary account based on a payment order for goods/ services given via e commerce system within bank	-	Part of service kit
standard payment to EEA countries	EUR 2.50	Part of service kit
Extra urgent payment in EURos to EEA countries	N/A	EUR 29
Making a standing order agreement at the branch	EUR 5	-
Standing orders (on the basis of a standing order agreement made at the bank) to the beneficiary's account within bank and other banks registered in Lithuania	Part of service kit	-

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

Service kit: minimum service charge or the selected banking package.

Transferring the account balance under the account transfer agreement is charged a standard fee for transfers into the EEA countries at the bank's branch.

You will see the BIC code when you enter the beneficiary's account number:

- when account no. starts with LTXX40100, BIC is AGBLLT2X;
- when the account number no. starts with LTXX21400 ..., BIC is NDEALT2X.

Transfer in euros to non European Economic Area countries

	at the Bank	via Internet bank
Standard SHA payment	N/A	EUR 13
Urgent SHA payment	N/A	EUR 26
Extra urgent SHA payment	N/A	EUR 58
Standard OUR payment	N/A	EUR 200
Urgent OUR payment	N/A	EUR 38
Extra urgent OUR payment	N/A	EUR 80
Standard BEN payment	N/A	free of charge
Urgent BEN payment	N/A	free of charge
Extra urgent BEN payment	N/A	free of charge

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

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

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

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

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

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

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

Transfer based on PLAIS orders

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

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

Administration of funds credited to Beneficiary's account

	Fee
When funds are transferred in EURos within bank	Part of service kit
When funds are transferred In EURos from other banks registered in Lithuania or from a payment service provider registered in EEA countries based on SEPA transfer, or when Luminor Bank AB SWIFT code (BIC: AGBLLT2X) is indicated correctly, the beneficiary's account number is in IBAN format, and the payer and the beneficiary each pay the transfer charges (SHA)	Part of service kit
In other currency from banks registered in Lithuania or in other cases from foreign banks	2 % of the amount transferred, but maximum EUR 10

Service kit: minimum service charge or the selected banking package.

Transfer in other currency

Transfer in other currency within bank

	at the Bank	via Internet bank
to one's own bank account (when BIC is AGBLLT2X)	EUR 2.50	Part of service kit
to one's own / other beneficiary bank account (when BIC is NDEALT2X)	N/A	Fees applied for Transfer in other currency to other banks
to other beneficiary's account (when BIC is AGBLLT2X)	EUR 2.50	Part of service kit

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

Service kit: minimum service charge or the selected banking package.

You will see the BIC code when you enter the beneficiary's account number:

- when account no. starts with LTXX40100, BIC is AGBLLT2X;
- when the account number no. starts with LTXX21400 ..., BIC is NDEALT2X.

Transfer in other currency to other banks

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

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

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

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

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

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

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

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

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

Transfer in other currency within Luminor group banks and partner banks

	at the Bank	via Internet bank
Transfers to Luminor group banks and partner banks in USD, NOK, PLN currencies	N/A	EUR 9

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).

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

Administration of funds credited to the beneficiary's accounts

	Fee
Administration of funds transferred:	
In other currency within bank, when payer BIC is AGBLLT2X	free of charge
In other currency within bank, when payer BIC is NDEALT2X	2 % of the amount, but maximum EUR 10
in other currency from Luminor group banks and partner banks*	free of charge
In other currency from banks registered in Lithuania or in other cases from foreign banks	2% of the amount transferred, but maximum EUR 10

*Luminor group banks and partner banks:
Luminor Bank AS Latvija (BIC: RIKOLV2X);
Luminor Bank AS Estija (BIC: RIKOEE22);
DNB Bank ASA, Norway (BIC:DNBANOKK);
Norddeutsche Landesbank Girozentrale, Germany (BIC:NOLADE2H);
Bank DNB Polska S.A., Poland (BIC: MHBFPWP).

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).

You will see the BIC code when you enter the beneficiary's account number:
- when account no. starts with LTXX40100, BIC is AGBLLT2X;
- when the account number no. starts with LTXX21400 ..., BIC is NDEALT2X.

Other services related to transfer

Other services related to transfer in euros

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

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

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

If due to the reasons beyond the Bank's control (incorrect details of a payment order, the beneficiary's account is closed, etc.) the beneficiary's account cannot be credited based on the payment order submitted, the sum of such payment order is returned to the Payer. The fees paid by the Payer are not refunded. In some cases the expenses related to the returned transfer (including the charges of the beneficiary's bank or intermediary banks) may be additionally deducted from the returned transfer funds or debited from the Payer's account.

Other services related to transfer in other currency

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

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

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

Non-cash foreign exchange

Non-cash foreign exchange

	at the Bank	via Internet bank
FX within own same IBAN accounts	free of charge	free of charge
FX within own different IBAN accounts (when BIC is AGBLLT2X)	EUR 2.50	free of charge

E. invoice

E. invoicing for payers

	at the Bank	via Internet bank
E-invoice receipt	-	free of charge
E-invoice one-time payment under payment form filled in	EUR 2.50	Part of service kit
E-invoice automated payment	free of charge	Part of service kit
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

Service kit: minimum service charge or the selected banking package.

Payments for services

Payment for services

	at the Bank	via Internet bank
by debiting the payers account	N/A	Part of service kit
by cash	N/A	-

Service kit: minimum service charge or the selected banking package.

Payment for services cancellation

	at the Bank	via Internet bank
Payment for services cancellation	other services related to transfer in euros.	other services related to transfer in euros.

Cash Operations

Cash depositing to one's own account

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

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

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

Cash withdrawal from the account

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

*No withdrawing cash fee for paying:

- if closing bank account balance is 2.61 EUR or less;
- when term deposit account opened till 2013-12-01(without automatic renewal).

If the customer is willing to withdraw from the account more than EUR 14 500 or an equivalent in other currency, he must order cash 3 business days in advance.

Currency buying / selling in cash

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

*Vilniaus Akropolio skyriuje (Prekybos ir pramogų centras "Akropolis") ir Taikos skyriuje (Prekybos ir pramogų centras "Akropolis" Klaipėdoje).

Other cash operations

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

Rent of Safe-Deposit Box

Kaunas consultation center

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

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

To sign an individual safe-deposit box rental agreement you need to have a payment account with Luminor Bank AB. 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](#).

Klaipėda, Tauragė, Mažeikiai, Kretinga, Šiauliai branches

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

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

To sign an individual safe-deposit box rental agreement you need to have a payment account with Luminor Bank AB. 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](#).

Panevėžys, Trakai, Ukmergė, Utena branches

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

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

To sign an individual safe-deposit box rental agreement you need to have a payment account with Luminor Bank AB. 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](#).

Kaišiadorys, Pasvalys, Telšiai, Alytus, Jurbarkas, Marijampolė Branches

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

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

To sign an individual safe-deposit box rental agreement you need to have a payment account with Luminor Bank AB. 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](#).

Other fees regarding deposit lockers rent

	at the Bank
Fee for changing safe deposit box's key	EUR 85
Fee for non-collection of the safe deposit box contents after the agreement expiry.	Calculated by dividing the agreement fee by the actual number of days set in the agreement and multiplying the result by the number of days overdue

Insurance

Personal insurance

	Fee
Personal insurance	EUR 10 annual cost
Family insurance*	EUR 27 annual cost

*From 2 till 5 persons are covered.

Consumer Loans

Consumer Loan Agreement conclusion

	at the Bank	Mobile bank / Internet
Fee for drafting and completion of loan documents	1% of the loan amount, but not less than EUR 30	1% of the loan amount, but not less than EUR 30

To sign a consumer loan agreement you need to have a payment account with Luminor Bank AB. 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 total cost of consumer credit APR calculating example:

If you receive a 3 000 EUR loan over a 5 year period, the total amount of your payment is EUR 3933.08, monthly payment - EUR 65.31, and the total annual percentage rate - 11.70 %.

These calculations are carried out under the following assumptions:

annual interest rate - 10.5 %, the loan is repaid with annuity method, the credit agreement fee is 30 EUR, minimal bank servicing fee - EUR 0.80 / month.

Consumer Loan Agreement Amendment

	Fee
If loan amount up to EUR 8688.60	EUR 28.96
If loan amount exceeds EUR 8688.60	EUR 57.92
If loan has ERGO Skëtis insurance	0.5 % of the loan amount, but not less than EUR 21.72

Credit limit

Credit limit

	Fee
The fee for the use of the credit limit	1 % on the credit limit amount used during the respective payment transaction
The fee for the increased credit limit	EUR 7.24
The fee for rescheduling the credit limit repayment	EUR 30
Up-front fee	free of charge

The fee for the use of the credit limit is charged in case the interest provided under the agreement is 0 %.
The fee for the use of the credit limit is not charged in case the borrower uses the credit limit by making a transaction with a payment card.

Mortgage Loans

Drafting and completion of loan documents

	Fee
Fee for mortgage loan agreement drafting for loans up to EUR 43443	EUR 121.64
Fee for mortgage loan agreement drafting if loan amount exceeds EUR 43443	0.3 % of the loan amount, but not less than EUR 136.12

Mortgage Loan Agreement Amendment

	Fee
Fee for mortgage loan agreement amendment for loans up to EUR 43443	0.5 % of the loan amount, but not less than EUR 150.60
Fee for mortgage loan agreement amendment if loan amount exceeds EUR 43443	0.5 % of the loan amount, but not less than EUR 223.01

*In case the interest rate under the agreement is fixed for longer than 12-month term and its validity is terminated as a result of changing the terms and conditions of the agreement, then an additional fee is applied which is equal to the early repayment fee applied to loans with interest rate fixed for longer than 12-month term (see "Early repayment fee"). In such cases, the calculation of the fee is based on the loan amount with the changed terms and conditions but not on the pre-paid loan amount.

The validity of the interest rate fixed for longer than 12-month term is considered to be terminated in the following cases:

- the interest rate fixed for longer than 12-month term is changed into the interest rate changed on a 3, 6 or 12 month basis;
- the interest rate fixed for longer than 12-month term is changed into a lower interest rate fixed for longer than 12-month term;
- the loan currency is changed;
- the effective period of the interest rate fixed for longer than 12-month term is shortened;
- the loan amount provided by the agreement is reduced (or the entire loan amount is not drawn-down).

Early loan repayment if interest rate is floating

	Fee
If the credit agreement is made after 01 07 2017	free of charge
If the credit agreement is made before 01 07 2017	Fee set in the credit agreement

Early loan repayment if interest rate is fixed for longer than 12-month term

	Fee
Compensation of bank's losses occurred due to early loan repayment	The fee is calculated according to the formula*
If in the credit agreement another fee has been set	This fee is calculated in accordance with the credit agreement. Bank losses (if any compensation for losses is provided in the agreement) shall be calculated according to the formula *.

*The fee is calculated by the Bank losses due to early repayment.

The fee is calculated according to the formula: $I = (\text{ratio } K * P)$,

where I - early repayment fee;

P - loan amount being repaid early;

Ratio K - value calculated by the bank which depends on the financial market interest rates change, the rest of the period to a fixed rate expiry of the credit agreement and the final repayment date.

Ratio K can be calculated using dedicated calculator on Bank's website.

The commitment fee for the unused part of the loan

	Fee
If the loan interest rate is floating	0.1 % of unused part of the loan
If the loan interest rate is fixed for longer than 12-month term	2.5 % of unused part of the loan

Note delivery

	Fee
The note for re-pledge assets to another credit institution	EUR 150
The fee for the issue of permits / approvals related to the pledged property	EUR 14.48
Additional fee for the note on customer's request, issued during not more than 3 working days	EUR 10
Issue of copies of agreements or other documents	EUR 6 per agreement

Notes being issued during period up to 10 days

Private Credit

Private Credit Agreement Drafting / Amendment

	Fee
Fee for drafting and completion of credit documents	0.6 % of the loan amount, but not less than EUR 217.22
Fee for Private Credit agreement amendment*	0.6 % of the loan amount, but not less than EUR 231.70

*In case the interest rate under the agreement is fixed for longer than 12-month term and its validity is terminated as a result of changing the terms and conditions of the agreement, then an additional fee is applied which is equal to the early repayment fee applied to loans with interest rate fixed for longer than 12-month term (see "Early repayment fee"). In such cases, the calculation of the fee is based on the loan amount with the changed terms and conditions but not on the pre-paid loan amount.

The validity of the interest rate fixed for longer than 12-month term is considered to be terminated in the following cases:

- the interest rate fixed for longer than 12-month term is changed into the interest rate changed on a 3, 6 or 12 month basis;
- the interest rate fixed for longer than 12-month term is changed into a lower interest rate fixed for longer than 12-month term;
- the loan currency is changed;
- the effective period of the interest rate fixed for longer than 12-month term is shortened;
- the loan amount provided by the agreement is reduced (or the entire loan amount is not drawn-down).

Early loan repayment if interest rate is floating

	Fee
If the credit agreement is made after 01 07 2017	free of charge
If the credit agreement is made before 01 07 2017	Fee set in the credit agreement

Early loan repayment if interest rate is fixed for longer than 12-month term

	Fee
Compensation of bank's losses occurred due to early loan repayment	The fee is calculated according to the formula*
If in the credit agreement another fee has been set	This fee is calculated in accordance with the credit agreement. Bank losses (if any compensation for losses is provided in the agreement) shall be calculated according to the formula *.

*The fee is calculated by the Bank losses due to early repayment.

The fee is calculated according to the formula: $I = (\text{ratio } K * P)$,

where I - early repayment fee;

P - loan amount being repaid early;

Ratio K - value calculated by the bank which depends on the financial market interest rates change, the rest of the period to a fixed rate expiry of the credit agreement and the final repayment date.

Ratio K can be calculated using dedicated calculator on Bank's website.

The commitment fee for the unused part of the loan

	Fee
If the credit interest rate is floating	0.5 % of unused part of the credit
If the loan interest rate is fixed for longer than 12-month term	2.5 % of unused part of the credit

Note delivery

	Fee
The note for re-pledge assets to another credit institution	EUR 150
The fee for the issue of permits / approvals related to the pledged property	EUR 14.48
Additional fee for the note on customer's request, issued during not more than 3 working days	EUR 10
Issue of copies of agreements or other documents	EUR 6 per agreement

Notes being issued during period up to 10 days.

Leasing

Preparation of documents and execution of agreements

	Fee
New / Used property	From 0.7 % of the purchase price, but min EUR 150

Change of leasing agreement conditions

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

Fee

Other leasing fees

Fee

Fee for early repurchase of the property*	Under the agreement
Default interest for failure to pay lease instalments, interest, penalties	Under the agreement
Issuing of copies or duplicates of payment and other documents	EUR 6 each
Copies of archived agreements (bearing the original signatures)	EUR 30 each
Consent to sub-lease the leased property	EUR 30
Preparation of a bank statement for auditors	EUR 30 for each year
Preparation of authorizations, bank statements	EUR 10

*Subject to customer's request.

Internet bank

Internet bank maintenance

	Fee
System log-in	free of charge
Account handling via DNB internet bank	free of charge
Issuing of PIN code card, TAN code set	free of charge
Replacement of a PIN code card upon losing	EUR 1.45
Renewing TAN-codes card (after the codes expired)*	EUR 0.29
Replacement of a TAN code set upon losing	EUR 1.45
Issuance or replacement of a pin calculator	15 EUR
Unlocking of a pin calculator	free of charge
SMS messages on account changing	EUR 0.12
Email messages on account changing	free of charge
Issuing of a password card	free of charge
Replacement of a password card upon losing	EUR 1.45

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

*The fee is not applied in case the banking package is acquired or the basic payment account service is used.

SMS Service

SMS Service registration

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

Automatic messages

	Fee
On account crediting	EUR 0.12
On account debiting	EUR 0.12

Visa Debit

Card issuance / renewal

	Fee
Card issuance fee	free of charge
Collecting the card at the branch*	EUR 3
Card sending by mail within Lithuania	free of charge
Card sending by mail abroad	EUR 6
Card maintenance fee	EUR 0.6 per month
Card renewal fee**	free of charge
Card replacement***	EUR 4
Card issuing in urgent procedure****	EUR 25

Card validity 3 years.

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

**Cards are renewed 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.

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

The customers to whom cards were issued during campaigns or the customers receiving inflows from a legal entity that has agreed with the Bank on transferring funds in payment card linked accounts may be subject to payment card service fees and conditions other than those indicated in the Pricelist. The customer can get information about these fees and conditions at his workplace, at the Bank's outlet or by dialing short code 1608. Upon expiry of the conditions set during the campaign or no income received from the legal entity in 3 subsequent months, the Bank starts charging the payment card fees and conditions set in the Pricelist.

Cash withdrawal fees are debited on a daily basis, monthly fees are debited on the last but one workday of each month.

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.

The bank has the right to unilaterally change the Pricelist, terms and conditions, fees, interest and/or their calculation and payment procedure for the payment card servicing and for the provision of payment services, as well as other banking service fees following the procedure set in the General Rules on the Provision of Services of the Bank and the Terms and Conditions for the Provision of Payment Services with at least 60 calendar days' notice to the Customer who is a consumer. The above mentioned notification is handed over to the Customer personally or announced

publicly. Publicly available notification is regarded as an appropriate way of informing the Customer about a unilateral change of the Terms and Conditions for the Provision of Payment Services and/or the Price-list. It shall be deemed that the Customer agrees with these changes provided that before the day of the entry of changes into force he has not notified the Bank that he disagrees with these changes. In such case the Customer has the right to refuse the card without delay before the effective date of the amendments and to pay no commission fee for that. If the Customer does not avail of the right to waive the card before the effective date of the amendments, it shall be deemed that the Customer agrees with the amendments made.

The customer may get information about the fees specifically applied thereto during the bank's business hours in all Bank's outlets or by dialing the short-code 1608.

Cash withdrawal / depositing

	Fee
Cash withdrawal at DNB (in Lithuania, Latvia), Nordea (in Lithuania) and SEB Bankas (in Lithuania) ATM's	EUR 0.4% of amount, min EUR 0.4
Cash withdrawal at other bank's ATM's	2% (min EUR 3)
Cash withdrawal within the network of the bank's partners* via EKS	0,5% min EUR 1
Cash withdrawal at MAXIMA, IKI, RIMI supermarkets and in other participating places labelled with the sticker on payments made by a payment card making at least EUR 5 in value. Cash back from EUR 5 to EUR 100	free of charge
Cash depositing at DNB ATMs with cash-in function	free of charge
within the network of the bank's partners* via EKS	free of charge

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

Other card fees and services

	Fee
Granting of a non-standart limit on ATM cash withdrawal and payments for goods/services*	EUR 30
Currency exchange fee in case of payment in other than the card account currency	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	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 on ATM cash withdrawal expires after 1 (one) month.
Non-standard limit requires use of service Safe card.

Limits

	Limits
Total amount of cash withdrawal operations	1500 EUR
Number of cash withdrawal operations	unlimited
Total amount on payments for goods	4000 EUR
number of operations 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 Classic

Card issuance / renewal

	Fee
Card issuance fee	free of charge
Collecting the card at the branch*	EUR 3
Card sending by mail within Lithuania	free of charge
Card sending by mail abroad	EUR 6
Card maintenance fee	EUR 1.50 per month
Card renewal fee**	free of charge
Card replacement***	EUR 6
Card issuing in urgent procedure****	EUR 25
Fee for individual design card (charged on each card with individual design)*****	EUR 3 per year

Card validity 3 years.

From 4 August 2014 new Mastercard cards will not be issued. The terms and conditions and the fees are effective to the previously issued but still valid cards.

*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.

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

*****From 1 January 2016 cards with individual design will no longer be issued, and lost or expiring payment cards with individual design will be reproduced or renewed for standard design payment cards of the same type. The terms and fees are the same as those applied to the previously issued but still valid cards

The customers to whom cards were issued during campaigns or the customers receiving inflows from a legal entity that has agreed with the Bank on transferring funds in payment card linked accounts may be subject to payment card service fees and conditions other than those indicated in the Pricelist. The customer can get information about these fees and conditions at his workplace, at the Bank's outlet or by dialing short code 1608. Upon expiry of the conditions set during the campaign or no income received from the legal entity in 3 subsequent months, the Bank starts charging the payment card fees and conditions set in the Pricelist.

Cash withdrawal fees are debited on a daily basis, monthly fees are debited on the last but one workday of each

month

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.

The Bank has the right to unilaterally change the Pricelist, terms and conditions, fees, interest and/or their calculation and payment procedure for the payment card servicing and for the provision of payment services, as well as other banking service fees following the procedure set in the General Rules on the Provision of Services of the Bank and the Terms and Conditions for the Provision of Payment Services with at least 60 calendar days' notice to the Customer who is a consumer. The above mentioned notification is handed over to the Customer personally or announced publicly. Publicly available notification is regarded as an appropriate way of informing the Customer about a unilateral change of the Terms and Conditions for the Provision of Payment Services and/or the Price-list. It shall be deemed that the Customer agrees with these changes provided that before the day of the entry of changes into force he has not notified the Bank that he disagrees with these changes. In such case the Customer has the right to refuse the card without delay before the effective date of the amendments and to pay no commission fee for that. If the Customer does not avail of the right to waive the card before the effective date of the amendments, it shall be deemed that the Customer agrees with the amendments made.

The customer may get information about the fees specifically applied thereto during the bank's business hours in all bank's outlets or by dialing the short-code 1608.

Example of the annual rate calculation on the overall credit price (Visa Classic)

If the Bank issued EUR 1,500 credit in the payment card account for 36 months' period, the overall amount payable by the borrower would make EUR 2,317.17 and the overall annual rate of the credit price would make 19.69%.

The calculations include the interest paid during the credit period (17% fixed annual interest rate was used for the calculation), card issue fee of EUR 3, and payment card administration fee of EUR 1.30 per month.

The overall annual rate of the credit price and the overall amount payable by the borrower is calculated assuming that the total Credit Limit is used on the Credit Limit issue day and is fully repaid on the last effective day of the agreement and the interest for using the Credit Limit is paid every month.

Cash withdrawal/ depositing

	Fee
Cash withdrawal at DNB (in Lithuania, Latvia), Nordea (in Lithuania) and SEB Bankas (in Lithuania) ATM's	2%
Cash withdrawal at other bank's ATM's	2% (min EUR 3)
Cash withdrawal within the network of the bank's partners* via EKS	2% (min EUR 1)
Cash withdrawal at MAXIMA, IKI, RIMI supermarkets and in other participating places labelled with the sticker on payments made by a payment card making at least EUR 5 in value. Cash back from EUR 5 to EUR 100.	free of charge
Cash depositing at DNB ATMs with cash-in function	free of charge
within the network of the bank's partners* via EKS	free of charge

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

Other card fees and services

	Fee
Granting of a non-standart limit on ATM cash withdrawal and payments for goods/services*	EUR 30
Currency exchange fee in case of payment in other than the card account currency	1.95 %
Safe card monthly fee per payment card	EUR 0.55 per month
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 on ATM cash withdrawal expires after 1 (one) month.
Non-standard limit requires use of service Safe card.

Limits

	Limits
Total amount of cash withdrawal operations	EUR 2000
Number of cash withdrawal operations	unlimited
Total amount on payments for goods	EUR 5000
number of operations 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 Gold

Card issuance / renewal

	Fee
Card issuance fee	free of charge
Collecting the card at the branch*	EUR 3
Card sending by mail within Lithuania	free of charge
Card sending by mail abroad	EUR 6
Card maintenance fee	EUR 3.7 per month
Card renewal fee**	free of charge
Card replacement ***	EUR 6
Card issuing in urgent procedure****	EUR 25

Card validity 3 years.

From 1 October 2014 new MasterCard Gold cards will not be issued. The terms and conditions and the fees are effective to the previously issued but still valid cards.

*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.

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

The customers to whom cards were issued during campaigns or the customers receiving inflows from a legal entity that has agreed with the Bank on transferring funds in payment card linked accounts may be subject to payment card service fees and conditions other than those indicated in the Pricelist. The customer can get information about these fees and conditions at his workplace, at the Bank's outlet or by dialing short code 1608. Upon expiry of the conditions set during the campaign or no income received from the legal entity in 3 subsequent months, the Bank starts charging the payment card fees and conditions set in the Pricelist.

Cash withdrawal fees are debited on a daily basis, monthly fees are debited on the last but one workday of each month.

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

The Bank has the right to unilaterally change the Pricelist, terms and conditions, fees, interest and/or their calculation and payment procedure for the payment card servicing and for the provision of payment services, as well as other banking service fees following the procedure set in the General Rules on the Provision of Services of the Bank and the

Terms and Conditions for the Provision of Payment Services with at least 60 calendar days' notice to the Customer who is a consumer. The above mentioned notification is handed over to the Customer personally or announced publicly. Publicly available notification is regarded as an appropriate way of informing the Customer about a unilateral change of the Terms and Conditions for the Provision of Payment Services and/or the Price-list. It shall be deemed that the Customer agrees with these changes provided that before the day of the entry of changes into force he has not notified the Bank that he disagrees with these changes. In such case the Customer has the right to refuse the card without delay before the effective date of the amendments and to pay no commission fee for that. If the Customer does not avail of the right to waive the card before the effective date of the amendments, it shall be deemed that the Customer agrees with the amendments made.

The customer may get information about the fees specifically applied thereto during the bank's business hours in all Bank's outlets or by dialing the short-code 1608.

Example of the annual rate calculation on the overall credit price (Visa Gold)

If the Bank issued EUR 2,500 credit in the payment card account for 36 months' period, the overall amount payable by the borrower would make EUR 3,836.98 and the overall annual rate of the credit price would make 19.29%.

The calculations include the interest paid during the credit period (16% fixed annual interest rate was used for the calculation), card issue fee of EUR 6, and payment card administration fee of EUR 3.70 per month.

The overall annual rate of the credit price and the overall amount payable by the borrower is calculated assuming that the total Credit Limit is used on the Credit Limit issue day and is fully repaid on the last effective day of the agreement and the interest for using the Credit Limit is paid every month.

Cash withdrawal/ depositing

	Fee
Cash withdrawal at DNB (in Lithuania, Latvia), Nordea (in Lithuania) and SEB Bankas (in Lithuania) ATM's	2%
Cash withdrawal at other bank's ATM's	2% (min EUR 3)
Cash withdrawal within the network of the bank's partners* via EKS	2% (min EUR 1)
Cash withdrawal at MAXIMA, IKI, RIMI supermarkets and in other participating places labelled with the sticker on payments made by a payment card making at least EUR 5 in value. Cash back from EUR 5 to EUR 100	free of charge
Cash depositing at DNB ATMs with cash-in function	free of charge
within the network of the bank's partners* via EKS	free of charge

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

Other card fees and services

	Fee
Granting of a non-standart limit on ATM cash withdrawal and payments for goods/services*	EUR 30
Currency exchange fee in case of payment in other than the card account currency	1.95 %
Safe card monthly fee per payment card	EUR 0.55 per month
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 on ATM cash withdrawal expires after 1 (one) month.
Non-standard limit requires use of service Safe card.

Limits

	Fee
Total amount of cash withdrawal operations	EUR 3000
Number of cash withdrawal operations	unlimited
Total amount on payments for goods	EUR 10000
number of operations 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	EUR 24

Visa Electron UP (From 2016 11 01 are not issued)

Card issuance / renewal

	Fee
Card maintenance fee	EUR 0.6

Card validity 3 years.

Cash withdrawal fees are debited on a daily basis, monthly fees are debited on the last but one workday of each month.

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.

The Bank has the right to unilaterally change the Pricelist, terms and conditions, fees, interest and/or their calculation and payment procedure for the payment card servicing and for the provision of payment services, as well as other banking service fees following the procedure set in the General Rules on the Provision of Services of the Bank and the Terms and Conditions for the Provision of Payment Services with at least 60 calendar days' notice to the Customer who is a consumer. The above mentioned notification is handed over to the Customer personally or announced publicly. Publicly available notification is regarded as an appropriate way of informing the Customer about a unilateral change of the Terms and Conditions for the Provision of Payment Services and/or the Price-list. It shall be deemed that the Customer agrees with these changes provided that before the day of the entry of changes into force he has not notified the Bank that he disagrees with these changes. In such case the Customer has the right to refuse the card without delay before the effective date of the amendments and to pay no commission fee for that. If the Customer does not avail of the right to waive the card before the effective date of the amendments, it shall be deemed that the Customer agrees with the amendments made.

The customer may get information about the fees specifically applied thereto during the bank's business hours in all Bank's outlets or by dialing the short-code 1608.

Cash withdrawal / depositing

	Fee
Cash withdrawal at DNB (in Lithuania, Latvia), Nordea (in Lithuania) and SEB Bankas (in Lithuania) ATM's	EUR 0.4% of amount, min EUR 0.4
Cash withdrawal at other bank's ATM's	2 % (min EUR 3)
Cash withdrawal within the network of the bank's partners* via EKS	0,5% min EUR 1
Cash withdrawal at MAXIMA, IKI, RIMI supermarkets and in other participating places labelled with the sticker on payments made by a payment card making at least EUR 5 in value. Cash back from EUR 5 to EUR 100	free of charge
Cash depositing at DNB ATMs with cash-in function	free of charge
within the network of the bank's partners* via EKS	free of charge

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

Other card fees and services

	Fee
Granting of a non-standart limit on ATM cash withdrawal and payments for goods/services*	EUR 30
Currency exchange fee in case of payment in other than the card account currency	2.45 %
Safe card monthly fee per payment card	EUR 0.55 per month
Annual fee for accident insurance per payment card	EUR 7.24 per year
Issuing of a copy of the receipt at customer's request in case of a local payment	EUR 1.5
Issuing of a copy of the receipt at customer's request in case of a foreign payment	EUR 6

*Non-standard limit on ATM cash withdrawal expires after 1 (one) month. Non-standard limit requires use of service Safe card.

Limits

	Fee
Total amount of cash withdrawal operations	1500 EUR
Number of cash withdrawal operations	unlimited
Total amount on payments for goods	4000 EUR
Number of operations 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 Electron (From 2015 10 15 are not issued)

Card issuance / renewal

	Fee
Card maintenance fee	EUR 0.6 per month
Individual design	EUR 3 per year

Card validity 3 years.

The customers to whom cards were issued during campaigns or the customers receiving inflows from a legal entity that has agreed with the Bank on transferring funds in payment card linked accounts may be subject to payment card service fees and conditions other than those indicated in the Pricelist. The customer can get information about these fees and conditions at his workplace, at the Bank's outlet or by dialing short code 1608. Upon expiry of the conditions set during the campaign or no income received from the legal entity in 3 subsequent months, the Bank starts charging the payment card fees and conditions set in the Pricelist.

Cash withdrawal fees are debited on a daily basis, monthly fees are debited on the last but one workday of each month.

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.

The Bank has the right to unilaterally change the Pricelist, terms and conditions, fees, interest and/or their calculation and payment procedure for the payment card servicing and for the provision of payment services, as well as other banking service fees following the procedure set in the General Rules on the Provision of Services of the Bank and the Terms and Conditions for the Provision of Payment Services with at least 60 calendar days' notice to the Customer who is a consumer. The above mentioned notification is handed over to the Customer personally or announced publicly. Publicly available notification is regarded as an appropriate way of informing the Customer about a unilateral change of the Terms and Conditions for the Provision of Payment Services and/or the Price-list. It shall be deemed that the Customer agrees with these changes provided that before the day of the entry of changes into force he has not notified the Bank that he disagrees with these changes. In such case the Customer has the right to refuse the card without delay before the effective date of the amendments and to pay no commission fee for that. If the Customer does not avail of the right to waive the card before the effective date of the amendments, it shall be deemed that the Customer agrees with the amendments made.

The customer may get information about the fees specifically applied thereto during the bank's business hours in all Bank's outlets or by dialing the short-code 1608.

Cash withdrawal / depositing

	Fee
Cash withdrawal at DNB (in Lithuania, Latvia), Nordea (in Lithuania) and SEB Bankas (in Lithuania) ATM's	EUR 0.4% of amount, min EUR 0.4
Cash withdrawal at other bank's ATM's	2% (min EUR 3)
Cash withdrawal within the network of the bank's partners* via EKS	0,5% min EUR 1
Cash withdrawal at MAXIMA, IKI, RIMI supermarkets and in other participating places labelled with the sticker on payments made by a payment card making at least EUR 5 in value. Cash back from EUR 5 to EUR 100	free of charge
Cash depositing at DNB ATMs with cash-in function	free of charge
within the network of the bank's partners* via EKS	free of charge

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

Other card fees and services

	Fee
Granting of a non-standart limit on ATM cash withdrawal and payments for goods/services*	EUR 30
Currency exchange fee in case of payment in other than the card account currency	2.45 %
Safe card monthly fee per payment card	EUR 0.55 per month
Annual fee for accident insurance per payment card	EUR 7.24 per year
Issuing of a copy of the receipt at customer's request in case of a local payment	EUR 1.5
Issuing of a copy of the receipt at customer's request in case of a foreign payment	EUR 6

*Non-standard limit on ATM cash withdrawal expires after 1 (one) month. Non-standard limit requires use of service Safe card.

Limits

	Fee
Total amount of cash withdrawal operations	EUR 1500
Number of cash withdrawal operations	unlimited
Total amount on payments for goods	EUR 4000
number of operations on payments for goods	unlimited
Number of operations 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 Classic UP (From 2016 11 01 are not issued)

Card issuance / renewal

	Fee
Card maintenance fee	EUR 1.50 per month

Card validity 3 years.

Cash withdrawal fees are debited on a daily basis, monthly fees are debited on the last but one workday of each month.

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.

The Bank has the right to unilaterally change the Pricelist, terms and conditions, fees, interest and/or their calculation and payment procedure for the payment card servicing and for the provision of payment services, as well as other banking service fees following the procedure set in the General Rules on the Provision of Services of the Bank and the Terms and Conditions for the Provision of Payment Services with at least 60 calendar days' notice to the Customer who is a consumer. The above mentioned notification is handed over to the Customer personally or announced publicly. Publicly available notification is regarded as an appropriate way of informing the Customer about a unilateral change of the Terms and Conditions for the Provision of Payment Services and/or the Price-list. It shall be deemed that the Customer agrees with these changes provided that before the day of the entry of changes into force he has not notified the Bank that he disagrees with these changes. In such case the Customer has the right to refuse the card without delay before the effective date of the amendments and to pay no commission fee for that. If the Customer does not avail of the right to waive the card before the effective date of the amendments, it shall be deemed that the Customer agrees with the amendments made.

The customer may get information about the fees specifically applied thereto during the bank's business hours in all bank's outlets or by dialling the short-code 1608.

Example of the annual rate calculation on the overall credit price (UP credit card)

If the Bank issued EUR 1,000 credit in the payment card account for 36 months' period, the overall amount payable by the borrower would make EUR 1,542.36 and the overall annual rate of the credit price would make 19.60%.

The calculations include the interest paid during the credit period (17% fixed annual interest rate was used for the calculation), card issue fee of EUR 2, and payment card administration fee of EUR 0.80 per month.

The overall annual rate of the credit price and the overall amount payable by the borrower is calculated assuming that the total Credit Limit is used on the Credit Limit issue day and is fully repaid on the last effective day of the agreement and the interest for using the Credit Limit is paid every month.

Cash withdrawal/ depositing

	Fee
Cash withdrawal at DNB (in Lithuania, Latvia), Nordea (in Lithuania) and SEB Bankas (in Lithuania) ATM's	2%
Cash withdrawal at other bank's ATM's	2% (min EUR 3)
Cash withdrawal within the network of the bank's partners* via EKS	2% (min EUR 1)
Cash withdrawal at MAXIMA, IKI, RIMI supermarkets and in other participating places labelled with the sticker on payments made by a payment card making at least EUR 5 in value. Cash back from EUR 5 to EUR 100	free of charge
Cash depositing at DNB ATMs with cash-in function	free of charge
within the network of the bank's partners* via EKS	free of charge

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

Other card fees and services

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

*Non-standard limit on ATM cash withdrawal expires after 1 (one) month.
Non-standard limit requires use of service Safe card.

Limits

	Limits
Total amount of cash withdrawal operations	EUR 2000
Number of cash withdrawal operations	unlimited
Total amount on payments for goods	EUR 5000
number of operations 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.

Virtual ERA (Master Card) (From 2015 10 15 are not issued)

Card issuance / renewal

	Fee
Card maintenance fee	EUR 0.56 per month

Card validity 3 years.

From 15 October 2015 Virtual MasterCards (ERA) are not issued. The conditions and fees remain the same to the previously issued but still valid cards.

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

The Bank has the right to unilaterally change the Pricelist, terms and conditions, fees, interest and/or their calculation and payment procedure for the payment card servicing and for the provision of payment services, as well as other banking service fees following the procedure set in the General Rules on the Provision of Services of the Bank and the Terms and Conditions for the Provision of Payment Services with at least 60 calendar days' notice to the Customer who is a consumer. The above mentioned notification is handed over to the Customer personally or announced publicly. Publicly available notification is regarded as an appropriate way of informing the Customer about a unilateral change of the Terms and Conditions for the Provision of Payment Services and/or the Price-list. It shall be deemed that the Customer agrees with these changes provided that before the day of the entry of changes into force he has not notified the Bank that he disagrees with these changes. In such case the Customer has the right to refuse the card without delay before the effective date of the amendments and to pay no commission fee for that. If the Customer does not avail of the right to waive the card before the effective date of the amendments, it shall be deemed that the Customer agrees with the amendments made.

The customer may get information about the fees specifically applied thereto during the bank's business hours in all Bank's outlets or by dialing the short-code 1608.

Other card fees and services

	Fee
Granting of a non-standart limit on ATM cash withdrawal and payments for goods/services*	EUR 30
Currency exchange fee in case of payment in other than the card account currency	1.95 %
Safe card monthly fee per payment card	EUR 0.55 per month
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 on ATM cash withdrawal expires after 1 (one) month.
Non-standard limit requires use of service Safe card.

Limits

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

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

Interest rates

Term deposit under agreement concluded at the Bank

Months	Days	EUR	USD	NOK
1-11	30-359	0.00%	0.00%	0.00%
12-23	360-719	0.10%	0.50%	0.80%
24-35	720-1079	0.10%	0.70%	0.80%
36-47	1080-1439	0.10%	0.80%	0.80%
48-59	1440-1800	0.10%	0.90%	0.80%
60-73	1801-2192	0.00%	0.00%	0.00%

Interest rates valid from 2017 01 03.

To sign a deposit agreement you need to have a payment account with Luminor Bank AB. 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](#).

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

Term deposit under agreement concluded via Internet.

Months	Days	EUR	USD	NOK
1-11	30-359	0.00%	0.00%	0.00%
12-23	360-719	0.15%	0.55%	0.85%
24-35	720-1079	0.15%	0.75%	0.85%
36-47	1080-1439	0.15%	0.85%	0.85%
48-59	1440-1800	0.15%	0.95%	0.85%
60-73	1801-2192	0.00%	0.00%	0.00%

Interest rates valid from 2017 01 03.

To sign a deposit agreement you need to have a payment account with Luminor Bank AB. 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](#).

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

Saving deposits (in euros)

Days	at the Bank	via Internet bank
180-359	0.00%	0.00%
360-366	0.00%	0.00%

Interest rates valid from 2015 11 26.

To sign a deposit agreement you need to have a payment account with Luminor Bank AB. 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](#).

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

Children's deposit

Term	EUR	USD
From 1 to 18 years	0.10%	0.20%

Discontinued from 24th August 2015.
Interest rates valid from 2015 11 26.

To sign a deposit agreement you need to have a payment account with DNB bank. 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](#).

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

Investment and ancillary services

Equity trading on Baltic exchanges

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

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

Trading in debt securities in the secondary market

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

Trading in exchange-traded funds (ETF)

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

Luminor Bank AB 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 AB please refer to the document „General Information on Inducements“ available on the website of the Bank at the address www.dnb.it/mifid. The minimum investment amount is EUR 1,000 or equivalent in other currency.

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

Trading in other investment funds

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

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

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

Quarterly custody fee

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

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

Security transfers

	Fee
Delivery-versus-payment transfer:	
When transaction is made with Luminor Bank AB	free of charge
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
To the DNB Trade platform	Please refer here

*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, inheritance, purchase and sale, exchange of securities (applied to each counterparty), etc. Fee charged per securities issue.

Other services

	Fee
Pledge, substitution and release of collateral securities	EUR 30
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

II Pillar Pension Funds

II Pillar Pension Funds

	Luminor pensija 1	Luminor pensija 2, Luminor pensija 3, Luminor pensija 4
Contribution fee from 2017	0 %	0 %
Asset Management Fee	0.65% of the average annual value of pension savings in the account	1% of the average annual value of pension savings in the account
Management company change Fee	Up to 0.05% of transferred savings	Up to 0.05% of transferred savings

Luminor supplementary pension (III pillar pension)

Contribution fee

	Fee
Luminor pensija 1 plus, Luminor pensija 2 plus, Luminor pensija 3 plus:	
≥ 100 0000 EUR	0.5 %
10 000 EUR – 99 999.99 EUR	0.7 %
1 500 EUR – 9 999.99 EUR	1.0 %
250 EUR – 1 499.99 EUR	1.5 %
< 250 EUR	2.0 %
Luminor pensija darbuotojui 1 plus, Luminor pensija darbuotojui 2 plus:	
≥ 100 0000 EUR	0.5 %
10 000 EUR – 99 999.99 EUR	0.7 %
< 10 000 EUR	1.0 %
Transfer of funds from other fund or management company	free of charge

Asset management fee

	Fee
Luminor pensija 2 plius, Luminor pensija 3 plius, Luminor pensija darbuotojui 1 plius, Luminor pensija darbuotojui 2 plius	1.0 %
Luminor pensija 1 plius	0.65%

Other fees

	Fee
Depository fee	0.15 %
Change of fund	free of charge
Change of management company	free of charge
Withdrawall from pension funds: - Luminor pensija 1 plius, Luminor pensija 2 plius, Luminor pensija 3 plius	1 % of transferred savings
Withdrawal from pension fund (in pension age)	free of charge