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## Banking packages

### Standard banking packages

#### Standard

	Daily package	Active package	Gold package
	EUR 1.50 per month*	EUR 3.50 per month	EUR 5.50 per month
Debit card	+	+	+
Credit classic card	-	+	valid when account no. begins with LTXX40100
Credit gold card	-	-	+
Bank account maintenance	+	+	+
Unlimited online transfer in euro to EEA countries	+	+	+
Unlimited online transfer in euro within bank	+	+	+
Unlimited online transfer in other currency within bank**	+	+	+
Unlimited crediting of funds in euro from EEA countries	+	+	+

	Daily package	Active package	Gold package
Unlimited online payments for services	+	+	+
Unlimited online shopping at e-stores	+	+	+
Unlimited online payment of all-type e-invoices	+	+	+
Internet bank login tool***	+	+	+
Login code (password) generator	-	valid when account no. begins with LTXX40100	valid when account no. begins with LTXX40100
Unlimited cash-in operations at Luminor ATMs in Lithuania	+	+	+
Cash withdrawal at mentioned ATM's in Lithuania without charge****	up to EUR 550 per month	up to EUR 1,500 per month	up to EUR 15,000 per month
Fee charged in the case of exceeding the fee-free withdrawal limit	0.40% of the amount (min. EUR 0.40)	0.40% of the amount (min. EUR 0.40)	2%

When account no. begins with LTXX40100:

\*In case at least 15 payments are made with the payment card linked to the banking package during a calendar month from the effective date of the package, the fee of EUR 1 is applied.

\*\*Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTXX21400 pattern are subject to the conditions set out for transfers in other currencies to other banks.

\*\*\*Internet bank login tool: PIN, TAN Codes.

\*\*\*\*The total withdrawal amount is applied to all cards linked to the banking package to cash withdrawal from Luminor (DNB, Nordea) and SEB ATMs in Lithuania. 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.

When account no. begins with LTXX21400:

\*In case at least 15 payments are made with the payment card linked to the banking package during a calendar month from the effective date of the package, the fee of EUR 1 is applied next month, i.e. following the calculation of payment card transactions made during the previous month.

For customers who are assigned to the Golden Clients Group and who have ordered this package until 01/02/2018, the fee of 1 Eur per month is applied until 01/12/2018.

\*\*Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTXX40100 pattern are subject to the conditions set out for transfers in other currencies to other banks.

\*\*\* Internet bank login tool: Nordea Codes App.

\*\*\*\*The specified withdrawal amount is only applied to cash withdrawal with a debit card from Luminor (DNB and Nordea) ATMs in Lithuania.

Active package cards - 1 Mastercard Debit and 1 Mastercard Credit.

Gold package cards - 1 Mastercard Debit and 1 Mastercard Gold.

Other conditions:

Payment cards with no issue fee if ordered to be sent by mail. Cards collected at the bank's branch are charged. The fee is also applied if the customer had specified to the bank that the card would be collected at the bank's outlet but afterwards requested to send it by mail.

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

Login code (password) generator with no extra charge if the package is held for 12 months and longer.

Payments and credit transfers should comply with SEPA requirements, i.e. Luminor Bank AB SWIFT (BIC) code (when account number begins with LTXX40100, BIC is AGBLLT2X, when account number begins with LTXX21400, BIC is NDEALT2X) 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.

# Private banking package

## Private banking

### Platinum package

EUR 12 per month

Debit card	+
Credit classic card	-
Credit gold card	-
Credit platinum card	+
Bank account maintenance	+
Unlimited online transfer in euro to EEA countries	+
Unlimited online transfer in euro within bank	+
Unlimited online transfer in other currency within bank*	+
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**	+
Login code (password) generator	+
Unlimited cash-in operations at Luminor ATMs in Lithuania	+

	Platinum package
Cash withdrawal at mentioned ATM's in Lithuania without charge***	unlimited
Fee charged in the case of exceeding the fee-free withdrawal limit	N/A

The service is available for private banking clients when account no. begins with LTXX21400.

\*Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTXX40100 pattern are subject to the conditions set out for transfers in other currencies to other banks.

\*\* Internet bank login tool: Nordea Codes App.

\*\*\*The specified withdrawal amount is only applied to cash withdrawal with a debit card from Luminor (DNB and Nordea) ATMs in Lithuania.

Platinum package cards - 1 Mastercard Debit and 1 Mastercard Platinum.

Other conditions:

Payment cards with no issue fee if ordered to be sent by mail. Cards collected at the bank's branch are charged. The fee is also applied if the customer had specified to the bank that the card would be collected at the bank's outlet but afterwards requested to send it by mail.

The package fee is deducted by the 6th day of the next month.

Payments and credit transfers should comply with SEPA requirements, i.e. Luminor Bank AB SWIFT (BIC) code (when account number begins with LTXX40100, BIC is AGBLLT2X, when account number begins with LTXX21400, BIC is NDEALT2X) 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.

# Youth banking packages

## Youth

	Daily package for child (till 6 y)	Daily package for youngster (7 - 20 y)
	EUR 0 per month	EUR 0 per month
Debit card	-	+
Bank account maintenance	+	+
Internet bank login tool*	-	+
Unlimited online transfer in euro to EEA countries	-	+
Unlimited online transfer in euro within bank	-	+
Unlimited online transfer in other currency within bank**	-	+
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 Luminor ATMs in Lithuania	-	+
Cash withdrawal at mentioned ATM's in Lithuania without charge***	-	up to EUR 550 per month

	Daily package for child (till 6 y)	Daily package for youngster (7 - 20 y)
Fee charged in the case of exceeding the fee-free withdrawal limit	N/A	0.40% of the amount (min. EUR 0.40)

When account no. begins with LTXX40100:

\*Internet bank login tool: PIN, TAN Codes.

\*\*Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTXX21400 pattern are subject to the conditions set out for transfers in other currencies to other banks.

\*\*\*The specified withdrawal amount is applied to cash withdrawal from Luminor (DNB, Nordea) and SEB ATMs in Lithuania.

When account no. begins with LTXX21400:

\*Internet bank login tool: Nordea Codes App.

\*\*Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTXX40100 pattern are subject to the conditions set out for transfers in other currencies to other banks.

\*\*\*The specified withdrawal amount is applied to cash withdrawal from Luminor (DNB and Nordea) ATMs in Lithuania.

Other conditions:

Before a minor child reaches 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 the 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. The fee is also applied if the customer had specified to the bank that the card would be collected at the bank's outlet but afterwards requested to send it by mail.

Payments and credit transfers should comply with SEPA requirements, i.e. Luminor Bank AB SWIFT (BIC) code (when account number begins with LTXX40100, BIC is AGBLLT2X, when account number begins with LTXX21400, BIC is NDEALT2X) 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.

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.

# Senior banking package

## Senior

Daily package for senior (from 65 y)

EUR 0.80 per month

Debit card	+
Bank account maintenance	+
Internet bank login tool*	+
Unlimited online transfer in euro to EEA countries	+
Unlimited online transfer in euro within bank	+
Unlimited online transfer in other currency within bank**	+
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 Luminor ATMs in Lithuania	+
Cash withdrawal at mentioned ATM's in Lithuania without charge***	up to EUR 550 per month
Fee charged in the case of exceeding the fee-free withdrawal limit	0.40% of the amount (min. EUR 0.40)

When account no. begins with LTXX40100:

\*Internet bank login tool: PIN, TAN Codes.

\*\*Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTXX21400 pattern are subject to the conditions set out for transfers in other currencies to



other banks.

\*\*\*The specified withdrawal amount is applied to cash withdrawal from Luminor (DNB, Nordea) and SEB ATMs in Lithuania.

When account no. begins with LTXX21400:

\*Internet bank login tool: Nordea Codes App.

\*\*Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTXX40100 pattern are subject to the conditions set out for transfers in other currencies to other banks.

\*\*\*The specified withdrawal amount is applied to cash withdrawal from Luminor (DNB and Nordea) ATMs in Lithuania.

Other conditions:

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.

Payments and credit transfers should comply with SEPA requirements, i.e. DNB bank's SWIFT (BIC) code (when account number begins with LTXX40100, BIC is AGBLLT2X, when account number begins with LTXX21400, BIC is NDEALT2X) 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.

# Basic payment account service

## Basic payment account service

	Daily package with basic payment account
	EUR 1.50 per month*
Debit card	+
Bank account maintenance	+
Internet bank login tool**	+
Unlimited online transfer in euro to EEA countries	+
Unlimited online transfer in euro within bank	+
Unlimited online transfer in other currency within bank***	+
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 Luminor ATMs in Lithuania	+
Cash withdrawal at mentioned ATM's in Lithuania without charge****	up to EUR 550 per month
Fee charged in the case of exceeding the fee-free withdrawal limit	0.40% of the amount (min. EUR 0.40)

When account no. begins with LTXX40100:

\*In case at least 15 payments are made with the payment card linked to the banking package during a calendar month from the effective date of the package, the fee of EUR 1 is applied.

\*\*Internet bank login tool: PIN, TAN Codes.

\*\*\*Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTXX21400 pattern are subject to the conditions set out for transfers in other currencies to other banks.

\*\*\*\*The specified withdrawal amount is applied to cash withdrawal from Luminor (DNB and Nordea) ATMs in Lithuania.

When account no. begins with LTXX21400:

\*In case at least 15 payments are made with the payment card linked to the banking package during a calendar month from the effective date of the package, the fee of EUR 1 is applied next month, i.e. following the calculation of payment card transactions made during the previous month.

For customers who are assigned to the Golden Clients Group and who have ordered the basic payment account service until 01/02/2018, the fee of 1 Eur per month is applied until 01/12/2018.

\*\*Internet bank login tool: Nordea Codes App.

\*\*\*Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTXX40100 pattern are subject to the conditions set out for transfers in other currencies to other banks.

\*\*\*\*The specified withdrawal amount is applied to cash withdrawal from Luminor (DNB and Nordea) ATMs in Lithuania.

Other conditions:

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

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

Payments and credit transfers should comply with SEPA requirements, i.e. Luminor Bank AB SWIFT (BIC) code (when account number begins with LTXX40100, BIC is AGBLLT2X, when account number begins with LTXX21400, BIC is NDEALT2X) 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. The fee is also applied if the customer had specified to the bank that the card would 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.

# Minimum service charge

## Minimum service charge

	Fee
	EUR 0.90 per month
Maintenance of bank accounts	+
Internet bank login tool*	+
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	+
Unlimited online payments for services	+
Unlimited online shopping at e-stores	+
Unlimited online payment of all-type e-invoices	+

When account no. begins with LTXX40100:

\*\*Internet bank login tool: PIN, TAN Codes.

Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTXX21400 pattern are subject to the conditions set out for transfers in other currencies to other banks.

When account no. begins with LTXX21400:

\*Internet bank login tool: Nordea Codes App.

Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTXX40100 pattern are subject to the conditions set out for transfers in other currencies to other banks.

Other conditions:

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.

Payments and credit transfers should comply with SEPA requirements, i.e. Luminor Bank AB SWIFT (BIC) code (when account number begins with LTXX40100, BIC is AGBLLT2X, when account number begins with LTXX21400, BIC is NDEALT2X) and the beneficiary's account number in IBAN format have to be specified correctly.

# Account maintenance

## Account opening

	at the Bank	via Internet bank
Account opening	free of charge	-
Account opening to non-EU residents*	EUR 100	-

\*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.

## Last account closing

	at the Bank	via Internet bank
Last account closing*	EUR 3	EUR 3

\*Not applicable if the customer has been holding at least one account with the bank for more than 6 months or an account is the main payment account.

## Account maintenance

	Fee
Account maintenance	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 Bank statements*	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 bank and European Economic Area countries

	at the Bank	via Internet bank
To one's own bank account within the bank	EUR 3	Part of service kit
To other beneficiary's account within the bank	EUR 3	Part of service kit
Extra urgent payment to EEA countries, when the payer's and beneficiary's account no. follows different patterns: one begins with with LTXX21400, and the other with LTXX40100	N/A	EUR 25
To the beneficiary account under a payment order for goods/services given via e commerce system within the bank	-	Part of service kit
Standard payment to EEA countries	EUR 3	Part of service kit
Extra urgent payment to EEA countries	N/A	EUR 25
Making a standing order agreement	EUR 5	free of charge
Standing orders execution*	Part of service kit	Part of service kit

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

When account no. begins with LTXX40100:

\*Standing orders in euros, when the agreement is signed at the bank's branch, executed within the bank or in other banks registered in Lithuania.

When account no. begins with LTXX21400:

\*Standing orders in euros within the EEA.

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

Service kit: minimum service charge or a 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.

## 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 22
Urgent OUR payment	N/A	EUR 35
Extra urgent OUR payment	N/A	EUR 67

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

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

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

## Transfer based on PLAIS orders

	Fee
Transfer based on PLAIS order, where the beneficiary's account is held with the bank or another bank registered in the Republic of Lithuania*	EUR 0.87

\*The fee for the administration of the monetary fund restriction information system (PLAIS) is charged additionally. The fee, its amount and administration procedure is established by the Ministry of Justice of the Republic of Lithuania. The Bank debits the fee by a special debit payment of the PLAIS administrator (VĮ Registrų Centras) for each debit order submitted to the credit institution and transfers it to VĮ Registrų Centras.

## Administration of funds credited to Beneficiary's account

	Fee
When funds are transferred in euros within the bank	Part of service kit
When funds are transferred in euros from other payment service providers registered in EEA countries*	Part of service kit
In other cases from payment service providers registered in EEA or in foreign countries.	EUR 10

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

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

# Transfer in other currency

## Transfer in other currency within bank

	at the Bank	via Internet bank
to own/other beneficiary's bank account when the payer's and beneficiary's account no. follow the same pattern: both accounts start with LTXX40100 or LTXX21400	EUR 3	Part of service kit
to own/other beneficiary's bank account when the payer's and beneficiary's account no. follow different patterns: one begins with LTXX21400, and the other with LTXX40100	N/A	Fees applied for Transfer in other currency to other banks

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

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

## 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 22
Urgent OUR payment	N/A	EUR 35
Extra urgent OUR payment	N/A	EUR 67

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.

Note: Payment orders to EEA countries are processed as SHA type only.

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

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

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

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

## 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*	N/A	EUR 11

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

\*Luminor group banks and partner banks:

- When payer account no. begins with LTXX40100 and the transfer is in USD, NOK, PLN currencies:  
Luminor Bank AS Latvia (BIC: RIKOLV2X), when beneficiary's account no. begins with LVXXRIKO;  
Luminor Bank AS, Estonia (BIC: RIKOEE22), when beneficiary's account no. begins with EEXX96;  
DNB Bank ASA, Norway (BIC:DNBANOKK);  
Norddeutsche Landesbank Girozentrale, Germany (BIC:NOLADE2H);  
Bank DNB Polska S.A., Poland (BIC: MHBFPWP).

- When payer account no. begins with LTXX21400 and the transfer is in DKK, GBP, NOK, SEK, RUB, USD currencies:  
Nordea Bank AB, with all its subsidiaries and branches;  
Luminor Bank AS, Latvia (BIC: NDEALV2X), when beneficiary's account no. begins with LVXXNDEA;  
Luminor Bank AS, Estonia (BIC: NDEAEE2X), when beneficiary's account no. begins with EEXX1700017.

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 currencies within the bank, when the payer's and beneficiary's account no. follow the same pattern: both accounts start with LTXX40100 or LTXX21400	free of charge
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In other currencies within the bank, when the payer's and beneficiary's account no. follow different patterns: one begins with LTXX21400, and the other begins with LTXX40100	EUR 10
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in other currencies from Luminor group banks and partner banks*	free of charge
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In other currencies from banks registered in Lithuania or in other cases from foreign banks	EUR 10
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#### \*Luminor group banks and partner banks:

- When account no. begins with LTXX40100 and the transfer is in USD, NOK, PLN currencies:  
Luminor Bank AS Latvia (BIC: RIKOLV2X), when beneficiary's account no. begins with LVXXRIKO;  
Luminor Bank AS, Estonia (BIC: RIKOEE22), when beneficiary's account no. begins with EEXX96;  
DNB Bank ASA, Norway (BIC:DNBANOKK);  
Norddeutsche Landesbank Girozentrale, Germany (BIC:NOLADE2H);  
Bank DNB Polska S.A., Poland (BIC: MHBFPWP).

- When account no. begins with LTXX21400 and the transfer is in DKK, GBP, NOK, SEK, RUB, USD currencies:  
Nordea Bank AB, with all its subsidiaries and branches;  
Luminor Bank AS, Latvia (BIC: NDEALV2X), when beneficiary's account no. begins with LVXXNDEA;  
Luminor Bank AS, Estonia (BIC: NDEAEE2X), when beneficiary's account no. begins with EEXX1700017.

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).

## Other services related to transfer

### Other services related to transfer in euros

	Fee
Cancelation of a payment order in euros within the bank	EUR 3
Cancelation or clarification of a payment order in euros to another bank registered in EEA countries*	EUR 10 + beneficiary's bank fee
Clarification of incoming payments if it is not possible to credit the received funds to the beneficiary's account	EUR 3
Bank's confirmation or SWIFT copy of transfer in euros to non-EEA countries	EUR 6 for each
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 at the customer's request	EUR 30 + foreign bank fee EUR 40
Processing a returned payment**	25 Eur

\*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 amount of such payment order is refunded 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.

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



## Other services related to transfer in other currency

	Fee
Bank's confirmation or SWIFT copy of transfer in other currencies	EUR 6 for each
Cancelation of a payment order in other currencies when the beneficiary's account is within the 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 currencies if not sent from the Bank	EUR 8
Cancelation or clarification of a transfer in other currencies when the beneficiary's account is in another bank registered in Lithuania (if sent from the Bank)	EUR 20 + foreign bank fee, if any
Cancelation or clarification of a transfer in other currencies if sent from the Bank	EUR 40 + foreign bank fee EUR 60
Ordering of information on accounts and transactions from a foreign bank at the customer's request	EUR 30 + foreign bank fee EUR 40
Processing a returned payment*	25 Eur

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 currencies 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.

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

## 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 the payer's and beneficiary's account no. follow the same pattern: both accounts start with LTXX40100 or LTXX21400	EUR 3	free of charge

## E. invoice

### E. invoicing for payers

	at the Bank	via Internet bank
E-invoice receipt	-	free of charge
E-invoice one-off payment under a filled out payment form	EUR 3	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 payer's account	N/A	Part of service kit
in cash	N/A	-

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

### Payment for services cancellation

	at the Bank	via Internet bank
Cancellation of a payment for services	<a href="#">other services related to transfer in euros.</a>	<a href="#">other services related to transfer in euros.</a>

# 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)	0.50% of the amount, but min. EUR 5
In EURO coins exceeding EUR 10	6% of the amount, but min. EUR 1
/ Cash deposit to bank account for purchase of Lithuanian Government saving notes	free of charge
Depositing cash banknotes into customer savings deposit**	0.15% of the amount, but min. EUR 3
Depositing cash banknotes for opening term deposit**	0.15% of the amount, but min. EUR 3
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).

\*\*When account no. begins with LTXX21400. Fee not applicable till 2018.04.03.

## Cash withdrawal from the account

	Fee
From the bank account in all currencies*	0.80% of the amount, but min. EUR 3
Term deposit withdrawal in all currencies**	0.80% of the amount, but min. EUR 3
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	0.20% of the amount, but max. EUR 300

\*No withdrawing cash fee for paying:

- if closing bank account balance is EUR 3 or less;

- when term deposit account opened till 2013-12-01(without automatic renewal).

\*\*When account no. begins with LTXX21400 and cash is deposited in the currency of the term deposit on the day of concluding the term deposit agreement. Fee not applicable till 2018.04.03.

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 1
Currency buying in cash at currency exchange self-service terminals*	EUR 1

\*In Vilnius Akropolis branch and in Klaipėda Akropolis branch.

## Other cash operations

	Fee
Verification and / or recalculation of notes authenticity and their suitability for circulation irrespective of further operations performed	EUR 0.1 per unit
National currency change of coins into notes / notes into coins (including recounting)	6% of the amount, but min. EUR 1
Banknotes exchange into another denomination of banknotes (any currencies)	6% of the amount, but min. EUR 1
National currency coins recounting, without the need for other operations	6% of the amount

## Rent of Safe-Deposit Box

### Kaunas consultation center

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

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

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](#). If the payment account is closed, the bank will not extend the individual safe deposit box rental agreement. Information on charges related to the closing of the last payment account is available [here](#).

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

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

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

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](#). If the payment account is closed, the bank will not extend the individual safe deposit box rental agreement. Information on charges related to the closing of the last payment account is available [here](#).

## Panevėžys, Trakai, Ukmergė, Utena branches

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

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

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](#). If the payment account is closed, the bank will not extend the individual safe deposit box rental agreement. Information on charges related to the closing of the last payment account is available [here](#).

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

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

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

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](#). If the payment account is closed, the bank will not extend the individual safe deposit box rental agreement. Information on charges related to the closing of the last 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

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



# Insurance

## Personal insurance

	Fee
Personal insurance, when account no. begins with LTXX40100	EUR 10 annual cost
Family insurance, when account no. begins with LTXX40100*	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

\*Fee for drafting and completion of loan documents 0 euro, applicable for consumer credits with a purpose: car purchase, real estate renovation or purchase.

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 3000 Eur loan over a 5 year period, the total amount of your payment is 4068,84 Eur, monthly payment 66,41 Eur, and the total annual percentage rate 13,86 %.

These calculations are carried out under the following assumptions: annual interest rate – 12 %, the loan is repaid with annuity method, the credit agreement fee is 30 Eur, minimum banking package fee 0.90 Eur/month.

## Consumer Loan Agreement Amendment

### Fee

Loan agreement amendment fee	EUR 60
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## 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.

# Overdraft

## Overdraft

	Fee
Up-front fee	1% from loan amount, but not less than 30 Eur
Amendments fee	1% from loan amount, but not less than 20 Eur

### Typical example:

If an overdraft of 1,500.00 EUR is granted for the period of 1 year with 14.00% consumer loan annual interest rate, single Agreement fee of 30.00 EUR (applicable on the day of loan disbursement) and minimum service fee 0.80 EUR / month, the total amount payable by the consumer equals to 1,680.32 EUR, total annual percentage rate of charge of consumer loan equals to 21.06%.

# Mortgage Loans

## Drafting and completion of loan documents

	Fee
Loan agreement fee	0.40% of the loan amount, but not less than EUR 140

## Mortgage Loan Agreement Amendment

	Fee
Loan agreement amendment fee	0.50% of the loan amount, but not less than EUR 150

\*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	0.40% of unused part of the loan
If the loan interest rate is fixed for longer than 12-month term	2.50% 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 30
Additional fee for the note on customer's request, issued during not more than 3 working days	EUR 15
Issue of copies of agreements or other documents	EUR 6 per agreement

Notes being issued during period up to 10 days

# Loan with collateral

## Credit Agreement Drafting / Amendment

	Fee
Fee for drafting and completion of credit documents	0.60% of the loan amount, but not less than EUR 220
Fee for Private Credit agreement amendment*	0.60% of the loan amount, but not less than EUR 220

\*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	0.50% of unused part of the credit
If the loan interest rate is fixed for longer than 12-month term	2.50% 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 30
Additional fee for the note on customer's request, issued during not more than 3 working days	EUR 15
Issue of copies of agreements or other documents	EUR 6 per agreement

Notes being issued during period up to 10 days.

## "Home flex" loan

### Contract processing

Amendment fee	140 Eur
Annual default interest	4% above loan interest rate, but not less than 16% of overdue amount
The note for re-pledge assets to another credit institution	120 Eur
The fee for the issue of permits / approvals related to the pledged property	30 Eur
Additional fee for the note on customer's request, issued during not more than 3 working days	15 Eur
Notification on credit agreement period ending	2.90 EUR per mailing

# Leasing

## Leasing services fees

	Fee
Change of agreement, or appendixes of agreement, renewal*	EUR 100
Fee for transfer of liabilities*	0.50% on the outstanding amount as of the request date, min EUR 150
In case of covering part of the property value*	Under the agreement
Issuing of documents (proxies, certificates) at the moment of signing the lease agreements	Free of charge (first time)
Preparation of annual customer's payments-invoices report under concluded agreements	EUR 15 + VAT per unit
Issuing of additional documents (proxies, certificates, duplicates, copies of contract documentation, additional sending of invoices)*	EUR 15 + VAT per unit
Urgent issuing (in 4 hours) of additional documents (proxies, certificates, duplicates, copies of contract documentation)*	EUR 30 + VAT per unit
Issuing of sublease documents*	EUR 30 + VAT for document package for 1 sublease
Resending of administrative penalties, other documents received in the name of the customer	EUR 3 + VAT per unit
Submitting VAT invoices	EUR 3 + VAT per unit by post, free by e-pay
Courier costs*	Client compensates charges, set by service provider
Fee for early repurchase of the property*	Under the agreement
Default interest for failure to pay lease instalments, interest, penalties	Under the agreement

## Internet bank

### Internet bank maintenance (when account no. begins with LTXX40100)

	Fee
System log-in	free of charge
Account handling via Luminor internet bank	free of charge
Issuing of internet bank login tool*	free of charge
Replacement of a lost PIN code card	EUR 1.45
Renewing TAN-codes card**	EUR 0.29
Replacement of a lost TAN code set	EUR 1.45
Issuance or replacement of a login code (password) generator	EUR 15
Unlocking of a login code (password) generator	free of charge
SMS messages about account changing	EUR 0.12
Email messages about account changing	free of charge
Issuing of a password card	free of charge
Replacement of a lost password card	EUR 1.45

\*Internet bank login tool: PIN, TAN Codes.

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

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

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

## Internet bank maintenance (when account no. begins with LTXX21400)

	Fee
System log-in	free of charge
Account handling via Luminor internet bank	free of charge
Issuing of internet bank login tool*	free of charge
Issuance or replacement of a login code (password) generator	EUR 8
Unlocking of a login code (password) generator	free of charge
Email messages about account changing	free of charge

\*Internet bank login tool: Nordea Codes App.

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

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

## SMS Service

### SMS Service registration

	at the Bank	via Internet bank
Registration fee (when account no. begins with LTXX40100)	free of charge	free of charge

## Automatic messages

	Fee
On account crediting (when account no. begins with LTXX40100)	EUR 0.12
On account debiting (when account no. begins with LTXX40100)	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 0.70 per month
Card renewal fee**	free of charge
Card replacement***	EUR 4
Card issuing in an urgent procedure (in 2 working days)	EUR 25

Cards issued when account no. begins with LTXX40100.

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 card is demagnetized, if the cardholder's name and/or surname is changed, if latin letters are changed to Lithuanian ones or visa versa.

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 Luminor and SEB ATM's in Lithuania	0.40% of the amount (min. EUR 0.40)
Cash withdrawal at other bank's ATM's	2% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	0.50% of the amount (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 Luminor ATMs with cash-in function	free of charge
within the network of the bank's partners* via POS	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 30 (thirty) calendar days.

## 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 an urgent procedure (in 2 working days)	EUR 25
Fee for individual design card (charged on each card with individual design)****	EUR 3 per year

Cards issued when account no. begins with LTXX40100.

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 five months before the last month of the card validity.

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

\*\*\*\*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 Luminor and SEB ATM's in Lithuania	2%
Cash withdrawal at other bank's ATM's	2% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	2% of the amount (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 Luminor ATMs with cash-in function	free of charge
within the network of the bank's partners* via POS	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 1.50
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 30 (thirty) calendar days.

## 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 3.70 per month
Card renewal fee**	free of charge
Card replacement ***	EUR 6
Card issuing in an urgent procedure (in 2 working days)	EUR 25

Cards issued when account no. begins with LTXX40100.

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 five months before the last month of the card validity.

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

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 1,500 credit in the payment card account for 36 months' period, the overall amount payable by the borrower would make EUR 1,684.29 and the overall annual rate of the credit price would make 24.74%.

The calculations include the interest paid during the credit period (16 % fixed annual interest rate was used for the calculation), payment card administration fee of EUR 3.70 per month and basic payment account service fee of 0.90 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 Luminor and SEB ATM's in Lithuania	2%
Cash withdrawal at other bank's ATM's	2% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	2% of the amount (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 Luminor ATMs with cash-in function	free of charge
within the network of the bank's partners* via POS	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 1.50
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 30 (thirty) calendar days.

## 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

Cards issued when account no. begins with LTXX40100.



# Mastercard 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 0.70 per month
Card replacement	EUR 4
Card issuing in an urgent procedure (in 2 working days)	EUR 25

Cards issued when account no. begins with LTXX21400.

Card validity 3 years.

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

\*\*Until 30/11/2018, the monthly card maintenance fee is not applicable to the cardholders who work for the company which has concluded an agreement with the Bank on the transfer of salary. From 01/12/2018, standard monthly card maintenance fee is applicable to these cardholders.

Example of the annual rate calculation on the overall credit price (Mastercard Debit)

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 1,664.43 and the overall annual rate of the credit price would make 21.98%.

The calculations include the interest paid during the credit period (18 % fixed annual interest rate was used for the calculation), payment card administration fee of EUR 0.70 per month and basic payment account service fee of 0.90 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 Luminor ATMs in Lithuania	0.40% of the amount (min. EUR 0.40)
Cash withdrawal at other banks' ATMs	2% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	0.50% of the amount (min. EUR 1)
Cash depositing at Luminor ATMs with cash-in function	free of charge
Within the network of the bank's partners* via POS	free of charge

\*UAB "Perlo paslaugos" POS terminals

Starting with 01.12.2018, the indicated fees are also applicable if the cardholder works for a company which has concluded an agreement with the Bank on the transfer of salary.

In case the cardholder works for a company which has concluded an agreement with the Bank on the transfer of salary, until 30/11/2018 cash withdrawal is free of charge up to EUR 600.00 per month in Luminor (DNB and Nordea) ATMs and 1 operation per month is free of charge in UAB Perlas terminals. This limit applies in case no additional discounts were agreed between the company and the Bank for a higher cash withdrawal limit without charge. Discounts can be changed the same way as the Bank's Pricelist. From 01/12/2018, standard cash withdrawal conditions and fees are applicable for these cardholders.

## Other card fees and services

	Fee
Credit limit interest	18%
Unauthorized overdraft fee (annual interest is calculated on the unauthorized overdraft amount)	18%
Balance enquiry and mini statement printing at other banks' ATMs or UAB „Perlo paslaugos“ terminals	EUR 0.50
Preparation and sending a card statement by mail	EUR 1.50
Obtaining a receipt of payment	EUR 15
Obtaining a travel document (car rent, hotel reservation, air ticket booking, etc.) in case of payment abroad	EUR 35
Urgent withdrawal of a retained card from the Bank's (ex-Nordea only) ATM	EUR 75
Mastercard Global service (Urgent credit card blocking or replacement in case the credit card is stolen or lost; emergency cash advances)	Actual expenses, however, not more than EUR 144.81
Currency exchange fee, when transaction currency is not EUR	2.50% of the amount
Personalised design card annual service fee*	EUR 3
Personalised design card replacement fee*	EUR 6

\*From 24 March 2018, new personalised design cards are not available. Personalised design cards issued before 24 March 2018 will be renewed/replaced using the same design.

# Mastercard Credit

## 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 replacement	EUR 4
Card issuing in an urgent procedure (in 2 working days)	EUR 25

Cards issued when account no. begins with LTXX21400.

Card validity 3 years.

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

Example of the annual rate calculation on the overall credit price (Mastercard Credit)

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 1,653.32 and the overall annual rate of the credit price would make 20.15%.

The calculations include the interest paid during the credit period (18 % fixed annual interest rate was used for the calculation), payment card administration fee of EUR 1.50 per month and basic payment account service fee of 0.90 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 Luminor ATMs in Lithuania	2%
Cash withdrawal at other banks' ATMs	2% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	2% of the amount (min. EUR 1)
Cash depositing at Luminor ATMs with cash-in function	free of charge
within the network of the bank's partners* via POS	free of charge

\*UAB "Perlo paslaugos" POS terminals

## Other card fees and services

	Fee
Purchase interest	18%
Cash withdrawal interest	18%
Minimum monthly mandatory payment (% on the utilized credit limit)	10-100%
Credit repayment day	5-15 d.
Interest free period for purchase transactions	From purchase date until the next months' credit repayment day (max. 45 d.)
Card unblocking fee when the card was blocked due to outstanding commitments	EUR 12
Balance enquiry and mini statement printing at other banks' ATMs or UAB „Perlo paslaugos“ terminals	EUR 0.50
Preparation and sending a card statement by mail	EUR 1.50
Obtaining a receipt of payment	EUR 15
Obtaining a travel document (car rent, hotel reservation, air ticket booking, etc.) in case of payment abroad	EUR 35
Urgent withdrawal of a retained card from the Bank's (ex-Nordea only) ATM	EUR 75
Mastercard Global service (Urgent credit card blocking or replacement in case the credit card is stolen or lost; emergency cash advances)	Actual expenses, however, not more than EUR 144.81
Currency exchange fee, when transaction currency is not EUR	2.50% of the amount

# Mastercard 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 3.70 per month
Card replacement	EUR 4
Card issuing in an urgent procedure (in 2 working days)	EUR 25

Cards issued when account no. begins with LTXX21400.

Card validity 3 years.

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

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

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 1,672.79 and the overall annual rate of the credit price would make 22.85%.

The calculations include the interest paid during the credit period (17 % fixed annual interest rate was used for the calculation), payment card administration fee of EUR 3.70 per month and basic payment account service fee of 0.90 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 Luminor ATMs in Lithuania	2%
Cash withdrawal at other banks' ATMs	2% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	2% of the amount (min. EUR 1)
Cash depositing at Luminor ATMs with cash-in function	free of charge
within the network of the bank's partners* via POS	free of charge

\*UAB "Perlo paslaugos" POS terminals



## Other card fees and services

	Fee
Credit limit interest	17%
Minimum monthly mandatory payment (% of utilized credit limit)	10-100%
Credit repayment day	5-24 d.
Interest free period	From purchase date until the next months' credit repayment day (max. 55 d.)
Card unblocking fee when card was blocked because of non-performance of liabilities	EUR 12
Balance enquiry and mini statement printing at other banks ATMs or UAB „Perlo paslaugos“ terminals	EUR 0.50
Preparation and dispatch of a card statement by post	EUR 1.50
Obtaining a receipt of payment	EUR 15
Obtaining a travel document (car rent, hotel reservation, air ticket booking, etc.) in case of payment abroad	EUR 35
Urgent withdrawal of a retained card from Bank (former Nordea only) ATM	EUR 75
Mastercard Global service (Urgent credit card blocking or replacement in case credit card is stolen or lost; emergency cash advances)	Actual expenses, however, not more than EUR 144.81
Currency exchange fee, when transaction currency is not EUR	2.50% of the amount

# PINS Mastercard

## 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 2 per month
Card replacement	EUR 4
Card issuing in an urgent procedure (in 2 working days)	EUR 25

Cards issued when account no. begins with LTXX21400.

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.

Example of the annual rate calculation on the overall credit price (PINS Mastercard)

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 1,659.32 and the overall annual rate of the credit price would make 20.98%.

The calculations include the interest paid during the credit period (18 % fixed annual interest rate was used for the calculation), payment card administration fee of EUR 2 per month and basic payment account service fee of 0.90 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 Luminor ATMs in Lithuania	2% of the amount (min. EUR 2)
Cash withdrawal at other banks' ATMs	2.50% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	2.50% of the amount (min. EUR 3)
Cash depositing at Luminor ATMs with cash-in function	free of charge
within the network of the bank's partners* via POS	free of charge

\*UAB "Perlo paslaugos" POS terminals

## Other card fees and services

Credit limit interest	18%
Minimum monthly mandatory payment (% on the utilized credit limit)	10-100%
Credit repayment day	5-15 d.
Interest free period	From purchase date until the next months' credit repayment day (max. 45 d.)
Card unblocking fee when the card was blocked due to outstanding commitments	EUR 12
Balance enquiry and mini statement printing at other banks ATMs or UAB „Perlo paslaugos“ terminals	EUR 0.50
Preparation and sending a card statement by mail	EUR 1.50
Obtaining a receipt of payment	EUR 15
Obtaining a travel document (car rent, hotel reservation, air ticket booking, etc.) in case of payment abroad	EUR 35
Urgent withdrawal of a retained card from Bank (ex-Nordea only) ATM	EUR 75
Mastercard Global service (Urgent credit card blocking or replacement in case the credit card is stolen or lost; emergency cash advances)	Actual expenses, however, not more than 144.81 EUR
Currency exchange fee, when transaction currency is not EUR	2.50% of the amount

# Mastercard Platinum

## Card issuance / renewal

	Fee
Card issuance fee	free of charge
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
Card maintenance fee	EUR 130 per year
Card replacement	EUR 4
Card issuing in an urgent procedure (in 2 working days)	EUR 25

Cards issued when account no. begins with LTXX21400.

Card validity 3 years.

Example of the annual rate calculation on the overall credit price (Mastercard Platinum)

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 1,860.73 and the overall annual rate of the credit price would make 51.44%.

The calculations include the interest paid during the credit period (13 % fixed annual interest rate was used for the calculation), payment card administration fee of EUR 130 per year and basic payment account service fee of 0.90 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 Luminor ATMs in Lithuania	2% of the amount (min. EUR 2)
Cash withdrawal at ATMs of Nordea Group* in Finland, Sweden, Denmark, Norway, Russia, and at ATMs of the banks belonging to the Bank's group (former Nordea only) in Latvia and Estonia	2% of the amount (min. EUR 2)
Cash withdrawal at other banks' ATMs	2.50% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners** via POS	2.50% of the amount (min. EUR 3)
Cash depositing at Luminor ATMs with cash-in function	free of charge
within the network of the bank's partners* via POS	free of charge

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

\*\*UAB "Perlo paslaugos" POS terminals.

## Other card fees and services

	Fee
Credit limit interest	13%
Minimum monthly mandatory payment (% on the utilized credit limit)	10-100%
Credit repayment day	5-24 d.
Interest free period for purchase transactions	From purchase date until the next months' credit repayment day (max. 55 d.)
New PIN	free of charge
Card blocking fee	free of charge
Granting a non-standard (more than EUR 2,900.00) 24 h usage limits	free of charge
Priority Pass card issuing (card validity - 3 years)	free of charge
Fee for visiting VIP airport lounges (1 visit for 1 person)	First 4 visits per calendar year - free of charge. Later - 30.00 EUR
Balance enquiry and mini statement printing at other banks' ATMs or UAB „Perlo paslaugos“ terminals	EUR 0.50
Preparation and sending a a card statement by mail	EUR 1.50
Obtaining a receipt of payment	EUR 15
Obtaining a travel document (car rent, hotel reservation, air ticket booking, etc.) in case of payment abroad	EUR 35
Urgent withdrawal of a retained card from the Bank's (ex-Nordea only) ATM	EUR 75
Mastercard Global service (Urgent credit card blocking or replacement in case the credit card is stolen or lost; emergency cash advances)	Actual expenses, however, not more than EUR 144.81

	Fee
Currency exchange fee, when transaction currency is not EUR	2.50% of the amount

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

### Card issuance / renewal

	Fee
Card maintenance fee	EUR 0.70 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 dialing the short-code 1608.



## Cash withdrawal / depositing

	Fee
Cash withdrawal at Luminor and SEB ATM's in Lithuania	0.40% of the amount (min. EUR 0.40)
Cash withdrawal at other bank's ATM's	2% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	0.50% of the amount (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 Luminor ATMs with cash-in function	free of charge
within the network of the bank's partners* via POS	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 1.50
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 30 (thirty) calendar days.

## 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 Electron (From 2015 10 15 are not issued)

### Card issuance / renewal

	Fee
Card maintenance fee	EUR 0.70 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 Luminor and SEB ATM's in Lithuania	0.40% of the amount (min. EUR 0.40)
Cash withdrawal at other bank's ATM's	2% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	0.50% of the amount (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 Luminor ATMs with cash-in function	free of charge
within the network of the bank's partners* via POS	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 1.50
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 30 (thirty) calendar days.

## Limits

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

# 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 (Visa Classic UP)

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 1,657.89 and the overall annual rate of the credit price would make 20.98%.

The calculations include the interest paid during the credit period (16 % fixed annual interest rate was used for the calculation), payment card administration fee of EUR 1.50 per month and basic payment account service fee of 0.90 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 Luminor and SEB ATM's in Lithuania	2%
Cash withdrawal at other bank's ATM's	2% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	2% of the amount (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 Luminor ATMs with cash-in function	free of charge
within the network of the bank's partners* via POS	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 30 (thirty) calendar days.

## 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 1.50
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 30 (thirty) calendar days.

## Limits

	Limits
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.

# Maestro

## Card issuance / renewal

	Fee
Card maintenance fee*	EUR 0.70 per month

\*Until 30/11/2018, the monthly card maintenance fee is not applicable for the cardholders who work for a company which has concluded an agreement with the Bank on the transfer of salary. From 01/12/2018, standard monthly card maintenance fee is applicable to these cardholders.

## Cash withdrawal / depositing

	Fee
Cash withdrawal at Luminor ATMs in Lithuania	0.40% of the amount (min. EUR 0.40)
Cash withdrawal at other banks' ATMs	2% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	0.50% of the amount (min. EUR 1)
Cash depositing at Luminor ATMs with cash-in function	free of charge
within the network of the bank's partners* via POS	free of charge

\*UAB "Perlo paslaugos" POS terminals

From 01/12/2018, the indicated fees are also applicable to cardholders who work for a company which has concluded an agreement with the Bank on the transfer of salary.

In case a cardholder works for a company which has concluded an agreement with the Bank on the transfer of salary, until 30/11/2018 cash withdrawal is free of charge up to EUR 600.00 per month in Luminor (DNB and Nordea) ATMs and 1 operation per month is free of charge in UAB Perlas terminals. This limit applies in case no additional discounts were agreed between a company and the Bank for a higher cash withdrawal limit without charge. Discounts can be changed the same way as Bank's Pricelist. From 01/12/2018, standard cash withdrawal conditions and fees are applicable for these cardholders.

## Other card fees and services

	Fee
Balance enquiry and mini statement printing at other banks ATMs or UAB „Perlo paslaugos“ terminals	EUR 0.50
Preparation and sending a card statement by mail	EUR 1.50
Obtaining a receipt of payment	EUR 15
Obtaining a travel document (car rent, hotel reservation, air ticket booking, etc.) in case of payment abroad	EUR 35
Urgent withdrawal of a retained card from the Bank's (ex-Nordea only) ATM	EUR 75
Mastercard Global service (Urgent credit card blocking or replacement in case the credit card is stolen or lost; emergency cash advances)	Actual expenses, however, not more than EUR 144.81
Currency exchange fee, when transaction currency is not EUR	2.50% of the amount
Personalised design card annual service fee*	EUR 3 per year
Personalised design card replacement fee*	EUR 6

\*From 24 March 2018, new personalised design cards are not available. Personalised design cards issued before 24 March 2018 will be renewed/replaced using the same design.

# IKI PREMIJA Maestro

## Card issuance / renewal

	Fee
Card maintenance fee*	EUR 0.70 per month

Until 30/11/2018, the monthly card maintenance fee is not applicable to cardholders who work for a company which has concluded an agreement with the Bank on the transfer of salary and to IKI PREMIJA Maestro Senior cardholders. Starting with 01/12/2018, standard monthly card maintenance fee is applicable to these cardholders.

## Cash withdrawal / depositing

	Fee
Cash withdrawal at Luminor ATMs in Lithuania	0.40% of the amount (min. EUR 0.40)
Cash withdrawal at other banks' ATMs	2% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	0.50% of the amount (min. EUR 1)
Cash depositing at Luminor ATMs with cash-in function	free of charge
within the network of the bank's partners* via POS	free of charge

\*UAB "Perlo paslaugos" POS terminals

From 01/12/2018, the indicated fees are also applicable to cardholders who work for a company which has concluded an agreement with the Bank on the transfer of salary.

In case a cardholder works for a company which has concluded an agreement with the Bank on the transfer of salary, until 30/11/2018 cash withdrawal is free of charge up to EUR 600.00 per month in Luminor (DNB and Nordea) ATMs and 1 operation per month is free of charge in UAB Perlas terminals. This limit applies in case no additional discounts were agreed between a company and the Bank for a higher cash withdrawal limit without charge. Discounts can be changed the same way as the Bank's Pricelist. From 01/12/2018, standard cash withdrawal conditions and fees are applicable for these cardholders.

## Other card fees and services

	Fee
Balance enquiry and mini statement printing at other banks' ATMs or UAB „Perlo paslaugos“ terminals	EUR 0.50
Preparation and sending a card statement by mail	EUR 1.50
Obtaining a receipt of payment	EUR 15
Obtaining a travel document (car rent, hotel reservation, air ticket booking, etc.) in case of payment abroad	EUR 35
Urgent withdrawal of a retained card from the Bank's (ex-Nordea only) ATM	EUR 75
Mastercard Global service (Urgent credit card blocking or replacement in case the credit card is stolen or lost; emergency cash advances)	Actual expenses, however, not more than EUR 144.81
Currency exchange fee, when transaction currency is not EUR	2.50% of the amount

## Mastercard Standard

### Card issuance / renewal

	Fee
Card maintenance fee	EUR 2 per month

## Cash withdrawal / depositing

	Fee
Cash withdrawal at Luminor ATMs in Lithuania	0.40% of the amount (min. EUR 0.29)
Cash withdrawal at other banks' ATMs	2% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	0.40% of the amount (min. EUR 0.45)
Cash depositing at Luminor ATMs with cash-in function	free of charge
within the network of the bank's partners* via POS	free of charge

\*UAB "Perlo paslaugos" POS terminals

From 01/12/2018, the indicated fees are also applicable to cardholders who work for a company which has concluded an agreement with the Bank on the transfer of salary.

In case a cardholder works for a company which has concluded an agreement with the Bank on the transfer of salary, until 30/11/2018 cash withdrawal is free of charge up to EUR 600.00 per month in Luminor (DNB and Nordea) ATMs and 1 operation per month is free of charge in UAB Perlas terminals. This limit applies in case no additional discounts were agreed between a company and the Bank for a higher cash withdrawal limit without charge. Discounts can be changed the same way as the Bank's Pricelist. From 01/12/2018, standard cash withdrawal conditions and fees are applicable to these cardholders.

Example of the annual rate calculation on the overall credit price (Mastercard Standard)

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 1,680.03 and the overall annual rate of the credit price would make 24.20%.

The calculations include the interest paid during the credit period (18 % fixed annual interest rate was used for the calculation), payment card administration fee of EUR 2 per month and basic payment account service fee of 0.90 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.

## Other card fees and services

	Fee
Credit limit interest	18%
Unauthorized overdraft fee (annual interest is calculated on the unauthorized overdraft amount)	18%
Balance enquiry and mini statement printing at other banks' ATMs or UAB „Perlo paslaugos“ terminals	EUR 0.50
Preparation and sending a card statement by post	EUR 1.50
Obtaining a receipt of payment	EUR 15
Obtaining a travel document (car rent, hotel reservation, air ticket booking, etc.) in case of payment abroad	EUR 35
Urgent withdrawal of a retained card from the Bank's (ex-Nordea only) ATM	EUR 75
Mastercard Global service (Urgent credit card blocking or replacement in case the credit card is stolen or lost; emergency cash advances)	Actual expenses, however, not more than EUR 144.81
Currency exchange fee, when transaction currency is not EUR	2.50% of the amount
Personalised design card annual service fee*	EUR 3 per month
Personalised designed card replacement fee*	EUR 6

\*From 24 March 2018, new personalised design cards are not available. Personalised design cards issued before 24 March 2018 will be renewed/replaced using the same design.



# Mastercard consumer credit card

## Card issuance / renewal

	Fee
Card maintenance fee	EUR 3 per month

Example of the annual rate calculation on the overall credit price (Mastercard consumer credit)

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 1,692.03 and the overall annual rate of the credit price would make 25.93%.

The calculations include the interest paid during the credit period (18 % fixed annual interest rate was used for the calculation), payment card administration fee of EUR 3 per month and basic payment account service fee of 0.90 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 Luminor ATMs in Lithuania	2% of the amount (min. EUR 2)
Cash withdrawal at other banks' ATMs	2.50% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	2.50% of the amount (min. EUR 3)
Cash depositing at Luminor ATMs with cash-in function	free of charge
within the network of the bank's partners* via POS	free of charge

\*UAB "Perlo paslaugos" POS terminals

## Other card fees and services

	Fee
Credit limit interest	18%
Minimum monthly mandatory payment (% on the utilized credit limit)	10%
Unauthorized overdraft fee (annual interest is calculated on the unauthorized overdraft amount)	18%
Balance enquiry and mini statement printing at other banks ATMs or UAB „Perlo paslaugos“ terminals	EUR 0.50
Preparation and sending a card statement by mail	EUR 1.50
Obtaining a receipt of payment	EUR 15
Obtaining a travel document (car rent, hotel reservation, air ticket booking, etc.) in case of payment abroad	EUR 35
Urgent withdrawal of a retained card from the Bank's (ex-Nordea only) ATMs	EUR 75
Mastercard Global service (Urgent credit card blocking or replacement in case the credit card is stolen or lost; emergency cash advances)	Actual expenses, however, not more than EUR 144.81
Currency exchange fee, when transaction currency is not EUR	2.50% of the amount
Personalised design card annual service fee*	EUR 3 per month
Personalised design card replacement fee*	EUR 6

\*From 24 March 2018, new personalised design cards are not available. Personalised design cards issued before 24 March 2018 will be renewed/replaced using the same design.

# Mastercard Charge

## Card issuance / renewal

	Fee
Card maintenance fee	EUR 3 per month

Example of the annual rate calculation on the overall credit price

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 1,546.80 and the overall annual rate of the credit price would make 5.82%.

The calculations include the interest paid during the credit period (0 % fixed annual interest rate was used for the calculation), payment card administration fee of EUR 3 per month and basic payment account service fee of 0.90 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 Luminor ATMs in Lithuania	2% of the amount (min. EUR 2)
Cash withdrawal at other banks' ATMs	2.50% of the amount (min. EUR 3)
Cash withdrawal within the network of the bank's partners* via POS	2.50% of the amount (min. EUR 3)
Cash depositing at Luminor ATMs with cash-in function	free of charge
within the network of the bank's partners* via POS	free of charge

\*UAB "Perlo paslaugos" POS terminals

## Other card fees and services

	Fee
Down-payment	0 Eur
Credit limit interest	0%
Unauthorized overdraft fee (annual interest is calculated on the unauthorized overdraft amount)	18%
Balance enquiry and mini statement printing at other banks' ATMs or UAB „Perlo paslaugos“ terminals	EUR 0.50
Preparation and sending a card statement by mail	EUR 1.50
Obtaining a receipt of payment	EUR 15
Obtaining a travel document (car rent, hotel reservation, air ticket booking, etc.) in case of payment abroad	EUR 35
Urgent withdrawal of a retained card from the Bank's (ex-Nordea only) ATM	EUR 75
Mastercard Global service (Urgent credit card blocking or replacement in case the credit card is stolen or lost; emergency cash advances)	Actual expenses, however, not more than EUR 144.81
Currency exchange fee, when transaction currency is not EUR	2.50% of the amount
Personalised design card annual service fee*	EUR 3 per month
Personalised design card replacement fee*	EUR 6

\*From 24 March 2018, new personalised design cards are not available. Personalised design cards issued before 24 March 2018 will be renewed/replaced using the same design.

# Mastercard Gold Charge

## Card issuance / renewal

### Fee

Card maintenance fee	EUR 90 per year
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## Cash withdrawal / depositing

### Fee

Cash withdrawal at Luminor ATMs in Lithuania	2% of the amount (min. EUR 2)
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Cash withdrawal at other banks' ATMs	2.50% of the amount (min. EUR 3)
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Cash withdrawal within the network of the bank's partners* via POS	2.50% of the amount (min. EUR 3)
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Cash depositing at Luminor ATMs with cash-in function	free of charge
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within the network of the bank's partners* via POS	free of charge
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\*UAB "Perlo paslaugos" POS terminals

## Other card fees and services

	Fee
Credit limit interest	0%
Unauthorized overdraft fee (annual interest is calculated on the unauthorized overdraft amount)	18%
Balance enquiry and mini statement printing at other banks' ATMs or UAB „Perlo paslaugos“ terminals	EUR 0.50
Preparation and sending a card statement by mail	EUR 1.50
Obtaining a receipt of payment	EUR 15
Obtaining a travel document (car rent, hotel reservation, air ticket booking, etc.) in case of payment abroad	EUR 35
Urgent withdrawal of a retained card from the Bank's (ex-Nordea only) ATM	EUR 75
Mastercard Global service (Urgent credit card blocking or replacement in case the credit card is stolen or lost; emergency cash advances)	Actual expenses, however, not more than EUR 144.81
Currency exchange fee, when transaction currency is not EUR	2.50% of the amount

# Interest rates

## Term deposit under agreement concluded at the Bank

Months	Days	EUR	USD	NOK	GBP
1-2	30-89	0.00%	0.00%	0.00%	0.00%
3-5	90-179	0.00%	0.00%	0.00%	0.00%
6-8	180-269	0.00%	0.60%	0.60%	0.00%
9-11	270-359	0.00%	0.70%	0.70%	0.00%
12-23	360-719	0.30%	0.90%	0.90%	0.70%
24-35	720-1079	0.40%	1.00%	1.00%	0.80%
36-59	1080-1800	0.50%	1.20%	1.10%	0.90%
60-73	1801-2192	0.70%	1.40%	1.20%	1.00%

Interest rates valid from 2017 11 10.

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	GBP
1-2	30-89	0.00%	0.30%	0.40%	0.00%
3-5	90-179	0.00%	0.50%	0.60%	0.00%
6-8	180-269	0.00%	0.70%	0.70%	0.50%
9-11	270-359	0.00%	0.80%	0.80%	0.60%
12-23	360-719	0.40%	1.00%	1.00%	0.80%
24-35	720-1079	0.50%	1.10%	1.10%	0.90%
36-59	1080-1800	0.60%	1.30%	1.20%	1.00%
60-73	1801-2192	0.80%	1,50 %	1.30%	1.10%

Interest rates valid from 2017 11 10.

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 with periodic payment of interest, when account number begins with LTXX21400

Months	Days	EUR	USD
1-2	30-89	0.00%	0.00%
3-5	90-179	0.00%	0.00%
6-8	180-269	0.00%	0.60%
9-11	270-359	0.00%	0.70%
12-23	360-719	0.30%	0.90%
24-35	720-1079	0.40%	1.00%
36-59	1080-1800	0.50%	1.20%
60-73	1801-2192	0.70%	1.40%

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 deposit (in euros), when account number begins with LTXX40100

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%

Valid for agreements, when account number begins with LTXX40100.

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](#).

## Saving deposit, when account number begins with LTXX21400

Days	at the Bank	Days	EUR	USD
180-359	0.00%	unlimited	0.12%	0.40%

Free of charge first transfer from saving deposit account in a calendar month. Subsequent transfers in the same calendar month are charged with 0.20% of the amount, min EUR 0.29.

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](#).

## Investment and ancillary services

### Equity trading on Baltic exchanges

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

For trade and/or safekeeping of financial instruments (FI) 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 fees of Luminor Bank AB are net of any stock exchange fees.

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

## Trading in debt securities in the secondary market

	Fee
When Luminor Bank AB acts as a counterparty	All transaction fees are included in quoted buy or sell price.
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

For trade and/or safekeeping of financial instruments (FI) 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](#).

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

## Trading in index linked bonds

Subscription in primary market	Free
Subscription in secondary market	3%
Sale in secondary market	Free

For trade and/or safekeeping of financial instruments (FI) 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](#).

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

## Trading in exchange-traded funds (ETF)

	Fee
Trading in exchange-traded funds (ETF)	0.50% of the amount, min. EUR 35 or min. USD 40

For trade and/or safekeeping of financial instruments (FI) 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 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.

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

## Trading in other investment funds

	Fee
Subscription of equity and mixed investment funds and regular investment fee	1% of the amount
Subscription of bond investment funds and regular investment fee	0.40% of the amount
Subscription of money market investment funds and regular investment fee	0.20% of the amount
Transaction fee for transfer (sale) of equity and mixed investment fund units	1% of the amount
Transaction fee for transfer (sale) of bond investment fund units	0.40% of the amount
Transaction fee for transfer (sale) of money market investment fund units	0.25% of the amount
Switch fee between Nordea investment funds	EUR 3.20 per transaction

For trade and/or safekeeping of financial instruments (FI) 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](#).

Only for Nordea investment funds:

No minimum purchase fee is applied to Nordea funds.

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

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

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

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

Other investment funds conditions:

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

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

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 DNB Bankas please refer to the document „General Information on Inducements“ available on the website of the Bank at the address [www.luminor.lt/mifid](http://www.luminor.lt/mifid).

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

## Quarterly custody fee

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

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

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



## Other services

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

# Investment and ancillary services for private banking clients

## Equity trading

	by Phone	via Internet bank
Equity trading on the Baltic exchanges*	0.19% of the amount (min. EUR 20)	0.19% of the amount (min. EUR 1.50)
Equity trading in other markets**	0.30% of the amount (min. EUR 15)	0.30% of the amount (min. EUR 15)
Equity trading in USA	0.30% of the amount (min. USD 40)	0.30% of the amount (min. USD 40)

For trade and/or safekeeping of financial instruments (FI) 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 fees of Luminor Bank AB are net of any stock exchange fees.

\*\*Other markets - Sweden, Denmark, Finland, Norway, Canada, UK, Ireland, Germany, France, Italy, Spain, Belgium, Netherlands, Austria, Switzerland, Australia, Hong Kong, Japan, Poland, Singapore.

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

## Trading in debt securities in the secondary market

	Fee
When Luminor Bank AB acts as a counterparty	All transaction fees are included in quoted buy or sell price.
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

For trade and/or safekeeping of financial instruments (FI) 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](#).

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

## Trading in index linked bonds

Subscription in primary market	Free
Subscription in secondary market	2%
Sale in secondary market	Free

For trade and/or safekeeping of financial instruments (FI) 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](#).

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

## Trading in exchange-traded funds (ETF)

	Fee
Trading in exchange-traded funds (ETF)	0.50% of the amount, min. EUR 35 or min. USD 40

For trade and/or safekeeping of financial instruments (FI) 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 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.

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

## Trading in other investment funds

	Fee
Subscription and conversion of equity and mixed investment funds and regular investment fee	0.8% of the amount*
Subscription and conversion of bond investment funds and regular investment fee	0.40% of the amount*
Subscription of money market investment funds and regular investment fee	0.20% of the amount*
Transaction fee for transfer (sale) of equity and mixed investment fund units	0.8% of the amount*
Transaction fee for transfer (sale) of bond investment fund units	0.40% of the amount*
Transaction fee for transfer (sale) of money market investment fund units (also for conversion)	Free

For trade and/or safekeeping of financial instruments (FI) 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](#).

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

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

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

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

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 DNB Bankas please refer to the document „General Information on Inducements“ available on the website of the Bank at the address [www.luminor.lt/mifid](http://www.luminor.lt/mifid).

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

## Quarterly custody fee

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

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

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

## Other services

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

## II Pillar Pension Funds

### II Pillar Pension Funds

	Luminor pensija 1	Luminor pensija 2, Luminor pensija 3, Luminor pensija 4 from 2018.02.01
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	0.50%
10 000 EUR – 99 999.99 EUR	0.70%
1 500 EUR – 9 999.99 EUR	1.00%
250 EUR - 1 499.99 EUR	1.50%
< 250 EUR	2.00%
Luminor pensija darbuotojui 1 plus, Luminor pensija darbuotojui 2 plus:	
≥ 100 0000 EUR	0.50%
10 000 EUR – 99 999.99 EUR	0.70%
< 10 000 EUR	1.00%
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	1.00%
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