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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	+	+	+

	Daily package	Active package	Gold package
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	-	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 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%

Maintenance of accounts at the bank covers maintenance of accounts that begin with the same number, i.e. LTXX40100 or LTXX21400.

Payment cards with no issue fee if ordered to be sent by mail. Cards collected at the bank's unit 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 unit 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 AS Lithuanian Branch 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.

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: Smart-ID.

In case bank has no technical capability to issue Smart-ID, code generator will be issued free of charge.

\*\*\*The total withdrawal amount is applied to all cards linked to the banking package to cash withdrawal from Luminor ATMs in Baltic countries and SEB ATMs in Lithuania. Cash withdrawal cannot exceed the overall daily limit set to a particular payment card.

\*\*\*\*Usage of code cards is not available from 10.09.2019

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 LTX21400:

\*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.

\*\*Transfers within bank are transfers to bank accounts with the same number pattern. Transfers in other currencies to bank accounts that follow LTX40100 pattern are subject to the conditions set out for transfers in other currencies to other banks.

\*\*\*The specified withdrawal amount is only applied to cash withdrawal with a debit card from Luminor ATMs in Baltic countries and SEB ATMs in Lithuania.

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

Gold package cards - 1 Mastercard Debit and 1 Mastercard Gold

# 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 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.

Payment cards with no issue fee if ordered to be sent by mail. Cards collected at the bank's unit 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 unit 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 AS Lithuanian Branch 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.

\*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 ATMs in Baltic countries and SEB ATMs in Lithuania.

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

# 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 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)

Maintenance of accounts at the bank covers maintenance of accounts that begin with the same number, i.e. LTXX40100 or LTXX21400.

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 unit 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 unit but afterwards requested to send it by mail.

Payments and credit transfers should comply with SEPA requirements, i.e. Luminor Bank AS Lithuanian Branch 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.

When account no. begins with LTXX40100:

\*Internet bank login tool: Smart-ID.

In case bank has no technical capability to issue Smart-ID, code generator will be issued free of charge.

\*\*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 all cards linked to the banking package to cash withdrawal from Luminor ATMs in Baltic countries 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 only applied to cash withdrawal with a debit card from Luminor ATMs in Baltic countries and SEB ATMs in Lithuania.

# 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 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)

Maintenance of accounts at the bank covers maintenance of accounts that begin with the same number, i.e. LTXX40100 or LTXX21400.

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.

When account no. begins with LTXX40100:

\*Internet bank login tool: Smart-ID.

In case bank has no technical capability to issue Smart-ID, code generator will be issued free of charge.

\*\*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 all cards linked to the banking package to cash withdrawal from Luminor ATMs in Baltic countries 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 only applied to cash withdrawal with a debit card from Luminor ATMs in Baltic countries and SEB ATMs in Lithuania.

# 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 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)

Maintenance of accounts at the bank covers maintenance of accounts that begin with the same number, i.e. LTXX40100 or LTXX21400.

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 AS Lithuanian Branch 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 unit 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 unit 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.

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: Smart-ID.

Code generator may be issued free of charge, if customer does not have a smart device or requests code generator instead of Smart-ID.

In case bank has no technical capability to issue Smart-ID, code generator will be issued free of charge. \*\*\*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 all cards linked to the banking package to cash withdrawal from Luminor ATMs in Baltic countries and SEB 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.

\*\*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 only applied to cash withdrawal with a debit card from Luminor ATMs in Baltic countries and SEB ATMs in Lithuania.

# Minimum service charge

## Minimum service charge

	Fee
	EUR 1 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	+

\*Customers pay a separate minimum service fee for accounts with numbers beginning LTXX40100 and a separate minimum service fee for accounts with numbers beginning LTXX21400. No minimum service fee is applied to accounts with numbers beginning the same and to accounts linked to a banking package.

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 AS Lithuanian Branch 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.

When account no. begins with LTXX40100:

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

\*\*\*Usage of code cards is not available from 10.09.2019

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.

## Private banking service charge

### Service offering charge

	Fee
Service offering charge*	EUR 50 per month

\*Only applicable to customers who have signed a private banking cooperation agreement and the market value of their assets held with the Bank amounts to minimum EUR 100 thousand for 3 consecutive months.

# Limited usage account service

## Limited usage account service

	Fee
Limited usage account* maintenance	free of charge
Internet bank login tool****	free of charge
Crediting of funds in euro from EEA countries	free of charge
Crediting of funds in other currency from EEA countries	fees applied for the administration of funds credited to the beneficiary's accounts
Cash depositing to one's own account	fees applied for the cash depositing to one's own account at the bank's unit
Cash withdrawal from the account	fees applied for the cash withdrawal from the account at the bank's unit
Transfer of all funds held in the account in euro to EEA countries***	fees applied for euro transfers within the bank and to EEA countries are the same as fees for transfers made at the bank's unit
Transfer of all funds held in the account in USD, GBP, NOK to other banks as a standard SHA transfer***	fees applied for the online transfers in other currency to other banks
One-off transfer of all deposit funds in the account in euros at the end of the deposit term within the bank or to EEA countries***	free of charge

When account no. begins with LTXX40100:

\*Service is intended to accumulation of repaid credit amounts and/or to credit administration under all mortgage credit agreements made between the Customer and the Bank. Service may be used to administer deposit funds in case the customer does not wish to hold an account with the Bank. The service can be used if the customer is not using an account with the Bank.

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

\*\*\*An application can be submitted via internet bank.

\*\*\*\*Usage of code cards is not available from 10.09.2019

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:

\*The account is intended to accumulation of repaid credit amounts and/or to credit administration under all mortgage credit agreements made between the Customer and the Bank. The service can be used if the customer is not using an account with the Bank.

\*\*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.

Payments and credit transfers should comply with SEPA requirements, i.e. Luminor Bank AS Lithuanian Branch 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 for verification before making a decision to enter into business relations with persons who are not domiciled in the European Union. The fee is applied irrespective of whether the account was opened.

### 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 5	Part of service kit
To other beneficiary's account within the bank	EUR 5	Part of service kit
Extra urgent payment, when the payer's account no. begins with LTXX40100 and the beneficiary's account no. begins with LTXX21400	N/A	EUR 25
Urgent payment, when the payer's account no. begins with LTXX21400 and the beneficiary's account no. begins 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 5	Part of service kit
Extra urgent payment to EEA countries, when the payer's account no. begins with LTXX40100, and urgent payment to EEA countries, when the payer's account no. begins with LTXX21400	N/A	EUR 25
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 unit, 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 unit.

## 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 1

\*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 AS Lithuanian Branch 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 5	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 Latvian Branch (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, Latvian Branch (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 Latvian Branch (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, Latvian Branch (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
Cancellation 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
Cancellation or clarification of a transfer in other currencies if not sent from the Bank	EUR 8
Cancellation 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
Cancellation 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 cancellation or clarification of a transfer in other currencies is applied even if such cancellation or clarification has failed. In some cases the expenses related to the returned transfer (including the charges of the beneficiary's bank or intermediary banks) may be additionally deducted from the returned transfer funds or debited from the Payer's account.

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

# 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 5	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 5	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>

## 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

\*Agreement conclusion fee does not apply to credit applications completed via an online bank or mobile application.

To sign a consumer loan agreement you need to have a payment account with Luminor Bank AS Lithuanian Branch. You can open a payment account separately. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

The total cost of consumer credit APR calculating example:

If you receive a 3 000 Eur loan over a 5 year period, the total amount of your payment is 4 139,40 Eur, monthly payment 68,49 Eur, and the total annual percentage rate 14,48 %. These calculations are carried out under the following assumptions: annual interest rate - 12,5 %, the loan is repaid with annuity method, the credit agreement fee is 30 Eur, minimum banking package fee 1 Eur/month.

## Consumer Loan Agreement Amendment

	Fee
Loan agreement amendment fee	EUR 60

## 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 (except cash-out transaction).

## 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 1 EUR / month, the total amount payable by the consumer equals to EUR 1,773.39, total annual percentage rate of charge of consumer loan equals to 18.12%.

# Mortgage Loans

## Drafting and completion of loan documents

### Fee

Loan agreement fee	0.50% of the loan amount, but not less than EUR 150
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## Mortgage Loan Agreement Amendment

### Fee

Loan agreement amendment fee	0.50% of the loan amount, but not less than EUR 150
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\*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
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If the credit agreement is made before 01 07 2017	Fee set in the credit agreement
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## 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 and the purpose of the loan is to purchase and/or fit-out Housing	0.40% of unused part of the loan
In case the interest rate is floating and the purpose of the loan is construction or reconstruction of Housing	1% of unused part of the loan
In case the interest rate is variable and the purpose of the loan is purchasing of a land plot and construction of a residential house	1% of unused part of the loan
If the loan interest rate is fixed for longer than 12-month term	2.5% of unused part of the loan

## Note delivery

	Fee
The note for re-pledge assets to another credit institution	EUR 150
The fee for the issue of permits / approvals related to the pledged property	EUR 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

Leasing fees are applicable for Luminor Bank AS Lithuanian Branch and Luminor Lizingas UAB customers as of 01.01.2018.

\*Subject to customer's request.

## 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
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

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 15
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 bank's unit*	EUR 10
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 unit 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 unit 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 units or by dialing the short-code 1608.

## Cash withdrawal / depositing

	Fee
Cash withdrawal from Luminor ATMs in Baltic countries and SEB ATMs 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	0.40% of the amount (min. EUR 0.80)
Cash depositing at Luminor ATMs in Lithuania with cash-in function	free of charge
Cash depositing within the network of the bank's partners* via POS	EUR 0.3

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

## 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 bank's unit*	EUR 10
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 unit 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 unit 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 units 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 1659.48 and the overall annual rate of the credit price would make 21.14%.

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 minimal service fee EUR 1 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 from Luminor ATMs in Baltic countries and SEB ATMs 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	0.40% of the amount (min. EUR 0.80)
Cash depositing at Luminor ATMs in Lithuania with cash-in function	free of charge
Cash depositing within the network of the bank's partners* via POS	EUR 0.3

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

## 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 bank's unit*	EUR 10
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 unit 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 unit 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 units 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 1,685.88 and the overall annual rate of the credit price would make 24.88%.

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 minimal service fee of EUR 1 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 from Luminor ATMs in Baltic countries and SEB ATMs 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	0.40% of the amount (min. EUR 0.80)
Cash depositing at Luminor ATMs in Lithuania with cash-in function	free of charge
Cash depositing within the network of the bank's partners* via POS	EUR 0.3

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

## 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 bank's unit	free of charge
Card sending by mail within Lithuania	free of charge
Card sending by mail abroad	EUR 6
Airport VIP lounge enter fee per person (valid till 2018 12 11)	EUR 24
Airport VIP lounge enter fee per person (valid from 2018 12 11)	EUR 28

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 bank's unit*	EUR 10
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 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 unit 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.

\*\*\*The Bank has the right to not renew the Card if no payments have been made with the Card in the past 6 (six) months.

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 1,666.07 and the overall annual rate of the credit price would make 22.14%.

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 minimal service fee of EUR 1 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 Baltic countries and SEB 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	0.40% of the amount (min. EUR 0.80)
Cash depositing at Luminor ATMs in Lithuania with cash-in function	free of charge
Cash depositing within the network of the bank's partners* via POS	EUR 0.3

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

Bank has the right not to renew the card if no payments were made by a card during 6 (six) past months.

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 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.

## Limits

	Limits
Total amount of cash withdrawal operations and payments for goods (per day)	EUR 1500
Number of cash withdrawal operations and payments for goods (per day)	unlimited

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



# Mastercard Credit

## Card issuance / renewal

	Fee
Card issuance fee	free of charge
Collecting the card at the bank's unit*	EUR 10
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 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 unit but afterwards requested to send it by mail.

\*\*The Bank has the right to not renew the Card if no payments have been made with the Card in the past 6 (six) months.

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 1,652.74 and the overall annual rate of the credit price would make 19.98%.

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 1.50 per month and minimal service fee of EUR 1 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 Baltic countries and SEB 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	0.40% of the amount (min. EUR 0.80)
Cash depositing at Luminor ATMs in Lithuania with cash-in function	free of charge
Cash depositing within the network of the bank's partners* via POS	EUR 0.3

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

## Limits

	Limits
Total amount of cash withdrawal operations and payments for goods (per day)	EUR 1500
Number of cash withdrawal operations and payments for goods (per day)	unlimited

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

# Mastercard Gold

## Card issuance / renewal

	Fee
Card issuance fee	free of charge
Collecting the card at the bank's unit*	EUR 10
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 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 unit but afterwards requested to send it by mail.

\*\*The Bank has the right to not renew the Card if no payments have been made with the Card in the past 6 (six) months.

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 1,672.31 and the overall annual rate of the credit price would make 22.69%.

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 minimal service fee of EUR 1 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 Baltic countries and SEB 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	0.40% of the amount (min. EUR 0.80)
Cash depositing at Luminor ATMs in Lithuania with cash-in function	free of charge
Cash depositing within the network of the bank's partners* via POS	EUR 0.3

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

## Limits

	Limits
Total amount of cash withdrawal operations and payments for goods (per day)	EUR 1500
Number of cash withdrawal operations and payments for goods (per day)	unlimited

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



# PINS Mastercard

## Card issuance / renewal

	Fee
Card issuance fee*	free of charge
Collecting the card at the bank's unit**	EUR 10
Card sending by mail within Lithuania	free of charge
Card sending by mail abroad	EUR 6
Card maintenance fee	EUR 2 per month
Card renewal*** fee	free of charge
Card replacement	EUR 4
Card issuing in an urgent procedure (in 2 working days)	EUR 25

\*From 22 February 2019 we no longer issue new cards. PINS cards issued before 22 February 2019 will be updated/changed by issuing the same cards.

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

\*\*\*The Bank has the right to not renew the Card if no payments have been made with the Card in the past 6 (six) months.

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 1,658.74 and the overall annual rate of the credit price would make 20.81%.

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 minimal service fee of Eur 1 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 Baltic countries and SEB 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	0.40% of the amount (min. EUR 0.80)
Cash depositing at Luminor ATMs in Lithuania with cash-in function	free of charge
Cash depositing within the network of the bank's partners* via POS	EUR 0.3

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

## Limits

	Limits
Total amount of cash withdrawal operations and payments for goods (per day)	EUR 1500
Number of cash withdrawal operations and payments for goods (per day)	unlimited

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

# Mastercard Platinum

## Card issuance / renewal

	Fee
Card issuance fee	free of charge
Collecting the card at the bank's unit**	EUR 10
Card sending by mail within Lithuania	free of charge
Card sending by mail abroad	EUR 6
Card maintenance fee	EUR 130 per year
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 LTXX21400.

Card validity 3 years.

\*The Bank has the right to not renew the Card if no payments have been made with the Card in the past 6 (six) months.

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

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 1,860.63 and the overall annual rate of the credit price would make 51.12%.

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 minimal service fee of EUR 1 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 Baltic countries and SEB 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	0.40% of the amount (min. EUR 0.80)
Cash depositing at Luminor ATMs in Lithuania with cash-in function	free of charge
Cash depositing within the network of the bank's partners* via POS	EUR 0.3

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

\*\*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the lists of locations of the Bank's partners provided on website: [Perlas 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
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Currency exchange fee, when transaction currency is not EUR	2.50% of the amount
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## Limits

	Limits
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Total amount of cash withdrawal operations and payments for goods (per day)	EUR 1500
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Number of cash withdrawal operations and payments for goods (per day)	unlimited
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A cash withdrawal or payment transaction performed is not deducted from the used day limit before 25 hours from execution thereof.



## 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 units or by dialing the short-code 1608.

## Cash withdrawal / depositing

	Fee
Cash withdrawal from Luminor ATMs in Baltic countries and SEB ATMs 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	0.40% of the amount (min. EUR 0.80)
Cash depositing at Luminor ATMs in Lithuania with cash-in function	free of charge
Cash depositing within the network of the bank's partners* via POS	EUR 0.3

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

## 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 unit 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 units or by dialing the short-code 1608.

## Cash withdrawal / depositing

	Fee
Cash withdrawal from Luminor ATMs in Baltic countries and SEB ATMs 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	0.40% of the amount (min. EUR 0.80)
Cash depositing at Luminor ATMs in Lithuania with cash-in function	free of charge
Cash depositing within the network of the bank's partners* via POS	EUR 0.3

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

## 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 units 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 1,659.48 and the overall annual rate of the credit price would make 21.14%.

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 minimal service fee of EUR 1 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 from Luminor ATMs in Baltic countries and SEB ATMs 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	0.40% of the amount (min. EUR 0.80)
Cash depositing at Luminor ATMs in Lithuania with cash-in function	free of charge
Cash depositing within the network of the bank's partners* via POS	EUR 0.3

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



## 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 units 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 Baltic countries and SEB 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	0.40% of the amount (min. EUR 0.80)
Cash depositing at Luminor ATMs in Lithuania with cash-in function	free of charge
Cash depositing within the network of the bank's partners* via POS	EUR 0.3

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

## Limits

	Limits
Total amount of cash withdrawal operations and payments for goods (per day)	EUR 1100
Number of cash withdrawal operations and payments for goods (per day)	unlimited

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

## 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 Baltic countries and SEB 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	0.40% of the amount (min. EUR 0.80)
Cash depositing at Luminor ATMs in Lithuania with cash-in function	free of charge
Cash depositing within the network of the bank's partners* via POS	EUR 0.3

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

## Limits

	Limits
Total amount of cash withdrawal operations and payments for goods (per day)	EUR 1100
Number of cash withdrawal operations and payments for goods (per day)	unlimited

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



# Mastercard Standard

Card issuance / renewal

Fee

Card maintenance fee

EUR 2 per month

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## Cash withdrawal / depositing

	Fee
Cash withdrawal at Luminor ATMs in Baltic countries and SEB 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 0.80)
Cash depositing at Luminor ATMs in Lithuania with cash-in function	free of charge
Cash depositing within the network of the bank's partners* via POS	EUR 0.3

\*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the lists of locations of the Bank's partners provided on website: [Perlas 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 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 1,681.67 and the overall annual rate of the credit price would make 24.36%.

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 minimal service fee of EUR 1 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.

## Limits

	Limits
Total amount of cash withdrawal operations and payments for goods (per day)	EUR 1500
Number of cash withdrawal operations and payments for goods (per day)	unlimited

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

## 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 1,693.67 and the overall annual rate of the credit price would make 24.36%.

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 minimal service fee of EUR 1 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 Baltic countries and SEB 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	0.40% of the amount (min. EUR 0.80)
Cash depositing at Luminor ATMs in Lithuania with cash-in function	free of charge
Cash depositing within the network of the bank's partners* via POS	EUR 0.3

\*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.

## Limits

	Limits
Total amount of cash withdrawal operations and payments for goods (per day)	EUR 1500
Number of cash withdrawal operations and payments for goods (per day)	unlimited

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

## Interest rates

Term deposit under agreement concluded via internet or mobile 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	0.15 %	0.60 %	0.60 %	0.40 %
9-11	270-359	0.15 %	0.70 %	0.70 %	0.50 %
12-23	360-719	0.30 %	1.20 %	1.20 %	0.90 %
24-35	720-1079	0.30 %	1.30 %	1.30 %	1.00 %
36-59	1080-1800	0.30 %	1.40 %	1.40 %	1.00 %
60-73	1801-2192	0.50 %	1.60 %	1.70 %	1.10 %

Interest rates valid from 24/09/2019.

When account number begins with LTXX21400:

To sign a deposit agreement you need to open a payment account or use limited usage account service with Luminor Bank AS Lithuanian Branch. Information on charges and commission fee related to the opening and use of the payment account is available [here](#), limited usage account service [here](#).

When account number begins with LTXX21400:

To sign a deposit agreement you need to open a payment account with Luminor Bank AS Lithuanian Branch. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

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



## 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	0,05 %	0,50 %	0,50 %	0,30 %
9-11	270-359	0,05 %	0,60 %	0,60 %	0,40 %
12-23	360-719	0,20 %	1,10 %	1,10 %	0,80 %
24-35	720-1079	0,20 %	1,20 %	1,20 %	0,90 %
36-59	1080-1800	0,20 %	1,30 %	1,30 %	0,90 %
60-73	1801-2192	0,40 %	1,50 %	1,60 %	1,00 %

Interest rates valid from 24/09/2019.

When account number begins with LTXX21400:

To sign a deposit agreement you need to open a payment account or use limited usage account service with Luminor Bank AS Lithuanian Branch. Information on charges and commission fee related to the opening and use of the payment account is available [here](#), limited usage account service [here](#).

When account number begins with LTXX21400:

To sign a deposit agreement you need to open a payment account with Luminor Bank AS Lithuanian Branch. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

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

## 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	0,05 %	0,50 %
9-11	270-359	0,05 %	0,60 %
12-23	360-719	0,20 %	1,10 %
24-35	720-1079	0,20 %	1,20 %
36-59	1080-1800	0,20 %	1,30 %
60-73	1801-2192	0,40 %	1,50 %

Interest rates valid from 24/09/2019.

To sign a deposit agreement you need to have a payment account with Luminor Bank AS Lithuanian Branch. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

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

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

Days	at the Bank	via Internet bank
180-359	0.00 %	0.12 %
360-366	0.00 %	0.12 %

Interest rates valid from 2018 06 28.

To sign a deposit agreement you need to open a payment account or use limited usage account service with Luminor Bank AS Lithuanian Branch. Information on charges and commission fee related to the opening and use of the payment account is available [here](#), limited usage account service [here](#).

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

## My Savings Goals (in euros), when account number begins with LTXX40100

Months	Days	via Mobile bank
1-2	30-89	0.00 %
3-73	90-2192	0.20 %

Interest rates valid from 2018 05 09.

On behalf of the client Bank will open accumulative deposit for Savings Goal. The interest is paid if your created Saving Goal has been kept for 3 (three) months from opening. If the term of the goal is longer than 3 (three) months, a 3 (three) months' (maximum possible term) accumulative deposit shall be in any case created for the Client and automatically extended, and the interest shall be paid once in 3 (three) months. The future interest shall be included in the accumulated amount for the Savings Goal provided that the deposit account opened for the respective Savings Goal is not closed for 3 (three) months or longer from the opening date. If the Client does not transfer any new amounts in any ways for any 3 (three) months to the deposit (deposit account) created for any of the Savings Goals, the Bank shall be entitled to cancel the automatic extension for the respective accumulative deposit and to not extend such accumulative deposit for a new 3 (three) months' term.

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

## Children's deposit

Term	EUR	USD
From 1 to 18 years	0.90 %	1.70 %

Valid for agreements, when account number begins with LTXX40100.

Discontinued from 24th August 2015.  
Interest rates valid from 2018 02 01.

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

## 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 AS Lithuanian Branch. You can open a payment account separately. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

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

# 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 open a payment account with Luminor Bank AS Lithuanian Branch. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

\*The fees of Luminor Bank AS Lithuanian Branch 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 AS Lithuanian Branch acts as a counterparty	0.20% of the transaction value multiplied by the maturity of debt securities in years, max. 2% of the transaction value, min. EUR 30
When Luminor Bank AS Lithuanian Branch deals with other financial counterparties	0.20% of the transaction value multiplied by the maturity of debt securities in years, max. 2% of the transaction value, min. EUR 50

For trade and/or safekeeping of financial instruments (FI) you need to open a payment account with Luminor Bank AS Lithuanian Branch. 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

	Fee
Sale in secondary market*	0.20%

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

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

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

## Trading in exchange-traded funds (ETF)

	Fee
Trading in exchange-traded funds (ETF)	0.50% 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 AS Lithuanian Branch. You can open a payment account separately. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

The minimum investment amount is EUR 1,000 or equivalent in other currency.

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

[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 AS Lithuanian Branch. You can open a payment account separately. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

Only for Nordea investment funds:

No minimum purchase fee is applied to Nordea funds.

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

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

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

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

Other investment funds conditions:

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

Luminor Bank AS Lithuanian Branch receives inducements (commission) from investments fund managers for the distribution of investment fund units to the clients. The rates of commission received differ by investment fund. For further information on the inducements received and paid by DNB Bankas please refer to the document „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, FI, US, GB, IE, DE, AT, FR, ES, BE, NL, LU, NO, SE, DK, EU, XS:	0.04% 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 and debited in 15 business days after the quarter end. Custody fee is calculated as a percentage of the nominal value for debt securities and derivatives, as a percentage of the market value for equities and ETFs, as a percentage of the net asset value for other investment funds. More information on calculation of the custody fee for transferable securities is available [here](#).



## Security transfers

	Fee
Delivery-versus-payment transfer:	
When transaction is made with Luminor Bank AS Lithuanian Branch	EUR 15
When transaction is made with other persons on securities registered in the Baltic states	EUR 15
When transaction is made with other persons on securities registered in other countries	EUR 30
Free-of-payment transfer (outgoing)*:	
Securities registered in the Baltic states	EUR 15
Securities registered in other countries	EUR 30
Free-of-payment transfer (incoming):	
Securities registered in the Baltic states	free of charge
Securities registered in other countries	EUR 20

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

## Luminor Trade platform

### Fee

#### Share and ETF trading commissions:

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

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

\*Valid from 2019-02-01.

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

\*\*\*The detailed information on the Annual withholding tax on income earned in USA, can be found by using this link: [Detalus Metinio atskaitomybės mokesčio aprašymas: žr. čia.](#) \*\*\*\*When you invest cross border, your investment income may be over-taxed before you receive it. Luminor Trade clients, who choose to use our partner's "Tax Reclaim Service for Beneficial Owners" services be able to reclaim some or all of this tax.

## Luminor Investor

### Fee

#### Share and ETF trading commissions:

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

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

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

\*\*The detailed information on the Annual withholding tax on income earned in USA, can be found by using this link: <https://trade.luminor.lt/en/annual-withholding-tax>. \*\*\*When you invest cross border, your investment income may be over-taxed before you receive it. Luminor Investor clients, who choose to use our partner's "Tax Reclaim Service for Beneficial Owners" services be able to reclaim some or all of this tax.

## Other services

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

# Investment and ancillary services for private banking customers

## 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 AS Lithuanian Branch 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 AS Lithuanian Branch acts as a counterparty	0.20% of the transaction value multiplied by the maturity of debt securities in years, max. 2% of the transaction value, min. EUR 30
When Luminor Bank AS Lithuanian Branch deals with other financial counterparties	0.20% of the transaction value multiplied by the maturity of debt securities in years, max. 2% of the transaction value, min. EUR 50

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

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

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

## Trading in index linked bonds

	Fee
Sale in secondary market*	0.20%

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

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

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



## Trading in exchange-traded funds (ETF)

	Fee
Trading in exchange-traded funds (ETF)	0.50% 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 AS Lithuanian Branch. You can open a payment account separately. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

The minimum investment amount is EUR 1,000 or equivalent in other currency.

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

[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 AS Lithuanian Branch. You can open a payment account separately. Information on charges and commission fee related to the opening and use of the payment account is available [here](#).

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 AS Lithuanian Branch receives inducements (commission) from investment fund managers for the distribution of investment fund units to the clients. The rates of commission received differ by investment fund. For further information on the inducements received and paid by 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, FI, US, GB, IE, DE, AT, FR, ES, BE, NL, LU, NO, SE, DK, EU, XS:	0.04% 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 and debited in 15 business days after the quarter end. Custody fee is calculated as a percentage of the nominal value for debt securities and derivatives, as a percentage of the market value for equities and ETFs, as a percentage of the net asset value for other investment funds. More information on calculation of the custody fee for transferable securities is available [here](#).

## Security transfers

	Fee
Delivery-versus-payment transfer:	
When transaction is made with Luminor Bank AS Lithuanian Branch	EUR 15
When transaction is made with other persons on securities registered in the Baltic states	EUR 15
When transaction is made with other persons on securities registered in other countries	EUR 30
Free-of-payment transfer (outgoing)*:	
Securities registered in the Baltic states	EUR 15
Securities registered in other countries	EUR 30
Free-of-payment transfer (incoming):	
Securities registered in the Baltic states	free of charge
Securities registered in other countries	EUR 20

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

## Luminor Trade platform

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

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

\*Valid from 2019-02-01.

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

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## 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 Life Cycle Pension Funds

	Luminor wealth preserving PF	Luminor target groups Pension Funds
Asset Management Fee	0.19% of the average annual value of pension savings in the account	0.79% 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

### III Pillar Pension Funds

#### Contribution fee

	Luminor pensija 1 plus, Luminor pensija 2 plus, Luminor pensija 3 plus	Luminor pensija darbuotojai 1 plus, Luminor pensija darbuotojai 2 plus
≥ 100 000 EUR	0.50 %	0.50 %
10 000 EUR – 99 999.99 EUR	0.70 %	0.70 %
1 500 EUR – 9 999.99 EUR	1.00 %	1.00 %
250 EUR – 1 499.99 EUR	1.50 %	1.00 %
< 250 EUR	2.00 %	1.00 %
Transfer of funds from other fund or management company	free of charge	

#### Asset management fee

	Fee
Luminor pensija 2 plus, Luminor pensija 3 plus, Luminor pensija darbuotojai 1 plus, Luminor pensija darbuotojai 2 plus	1.00%
Luminor pensija 1 plus	0.65%



## Other fees

	Fee
Depository fee	0.07%
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