

## SERVICE FEES FOR PRIVATE CLIENTS

I. ACCOUNTS	Fees to private clients	
	Effective	From 10/12/2020
1. Provision of the account statement in the On-line banking;	-	Free of charge for the last 5 years
2. Provision of the account statement in the mobile application	-	Free of charge for the last 2 years
3. Fee for funds balances in EUR currency exceeding EUR 10 000 000	European Central Bank deposit facility rate (per cent) (eng. ECB deposit facility rate) / 360 d.	-

I. ACCOUNTS	Fees for Private clients	
	Effective	From 01/01/2021
4. Account management <sup>1</sup> (excl. non - residents and PSP) <sup>2</sup>	EUR 0.60/month	EUR 0.70/month
5. Account closing <sup>3</sup>	EUR 3.60	EUR 4.20
6. Funds administration fee when the client does not transfer funds to other accounts after the end of the business relationship	-	0.05 % (min. EUR 0,70)

<sup>1</sup> The commission fee is debited from the Client's Account (applicable to each Account held by the Client) regardless of the performed / not performed operations on the last day of each month. If there is not sufficient amount of funds to cover the Commission fee, the Bank shall debit this fee (or its part) at any time later when the any Customer's account is credited with funds. The commission fee shall not apply to securities transactions/saving /accumulative/deposit accounts.

<sup>2</sup> Non-residents are subject to an individual fee, the amount of which is offered to the Customer before concluding the Account Agreement. The Bank also has the right to demand a deposit from the Customer for the entire period of validity of the bank account agreement.

<sup>3</sup> The Commission fee shall not apply if the Customer has an Account with the Bank for more than 6 months or the Account is the basic payment account

II. CREDIT TRANSFERS	Fees for Private clients	
	Effective	From 10/12/2020
1. Additional commission fee is applied to PSP <sup>1</sup> registered abroad, when foreign bank fees are paid by the payer (OUR)	EUR 10	EUR 15

<sup>1</sup> Payment orders to the EU and EEA member states (Norway, Iceland and Liechtenstein) in all currencies of these countries are executed only in case the bank's fees are settled by both - a payer and a beneficiary (SHA).

III. ADDITIONAL SERVICES RELATING TO ACCEPTANCE OF CREDIT TRANSFERS AND PAYMENTS RECEIVED IN EUROS AND FOREIGN CURRENCY :	Fees for Private clients	
	From 01/10/2020	
1. Domestic and Credit transfers SEPPA		
1.1. Cancellation of a payment order <sup>1</sup> and investigation when the payee's account is within the Bank or with another PSP in Lithuania or in a SEPA area country <sup>2</sup>	EUR 10 and beneficiary's banks' fees (max EUR 50)	EUR 10 and beneficiary's banks' fees (max EUR 50)
2. Credit transfer non SEPA		
2.1. clarification/cancellation <sup>1</sup> of the payment order data when money and/or notification about a transfer has not been yet sent from the Bank	EUR 10	EUR 10

<sup>1</sup> The fee shall not apply when the payment order is submitted on a Bank business day after the specified hour or on a day that is not a Bank business day and the credit transfer is cancelled until the moment of its execution (Effective from 01/10/2020).

<sup>2</sup> If the funds have been debited from the Bank's correspondent account and / or a notice has been sent to the beneficiary's bank, the payment order shall be cancelled only if the beneficiary agrees. The fee shall apply regardless of whether the funds have been returned. The commission fee applies to the sender (payer) of the funds, regardless of whether the funds have been returned to the sender (payer).

IV. CASH TRANSACTIONS IN THE BANK'S UNIT	Fees for Private clients	
	Effective	From 10/12/2020
1. Cash withdrawal in the Bank's units		
1.1. Cash withdrawal from the account:		

1.1.1. Withdrawal of the deposit and its interest in euros, if the term of the agreement is 180 days and longer, the deposit agreement is not terminated prematurely	In Euros free of charge	In Euros free of charge <sup>1</sup>
1.1.2. Withdrawal of time deposit PLIUS and its interest	Free of charge	Free of charge <sup>2</sup>

<sup>1</sup>Free withdrawal of the deposit and its interest is possible within 30 calendar days from the end of the deposit term. Free withdrawal of the deposit and its interest in foreign currency: if the funds are deposited in the deposit currency in cash on the day of concluding the deposit agreement, the term of the deposit agreement is 180 days or more, the deposit agreement is not terminated prematurely and the deposit is withdrawn within 30 calendar days.

<sup>2</sup> Free withdrawal of the deposit and its interest is possible within 30 calendar days from the end of the deposit term. Also the withdrawal of part of the deposit without termination of the deposit agreement or deposit termination due to special circumstances, which are published on the Bank's website [www.sb.lt](http://www.sb.lt).

V. DOCUMENTARY SETTLEMENTS AND GUARANTEES	Fees for Private clients		
	Effective		From 10/12/2020
1. DOCUMENTARY LETTERS OF CREDIT			
1.1. Export letters of credit			
1.1.1. Letters of credit notice	EUR 30		EUR 40
1.1.2. document verification / acceptance (per each set)	0.15 % (min. EUR 80)		0.2 % (min. EUR 100)
1.1.3. settlement of documents (executing a letter of credit in the Bank)	0.05 % (min. EUR 45)		EUR 30
1.1.4. Letter of credit transfer	0.2 % (min. EUR 90)		0.2 % (min. EUR 100)
1.1.5. transfer of funds received to another beneficiary	EUR 15		EUR 30
1.1.6. Pre-verification of documents (per each set)	No more than 5 documents in a set - 30 EUR, more than 5 documents in a set - 45 EUR		EUR 45
1.2. Import letters of credit:			
1.2.1. Issuance off letter of credit <sup>1</sup>	EUR 90		EUR 100
1.2.2. Document verification (per each set of documents)	0.15 % (min. EUR 80)		0.2 % (min. EUR 100)
2. BANK GUARANTEES			
2.1. Issuance of a guarantee <sup>2</sup> :			
2.1.1. if the guarantee period does not exceed 1 year	Amount of a guarantee up to EUR 3000	Amount of a guarantee EUR 3 000 and more	0.5 % (min. EUR 90)
2.1.2. if the guarantee period exceeds1 year			0.5 % of annual interest(min.. EUR 90)
2.1.3. urgent provision of guarantee / change of guarantee conditions <sup>3</sup>	0.5 % of annual interest(min.. EUR 80)	0.5 % of annual interest(min.. EUR 90)	Commission fee for providing the guarantee and EUR 100
2.2. Provision of a guarantee (non-standard guarantee text)	Commission fee for providing the guarantee and EUR 30		Commission fee for providing the guarantee and EUR 50
2.3. Preparation and / or coordination of the draft guarantee <sup>4</sup>	EUR 30		EUR 50
2.4. Change of guarantee conditions (extension, increase of the amount) <sup>5</sup>	0.5 % (min. EUR 30)		-
2.4.1. if the guarantee period does not exceed 1 year	-		0.5 % (min. EUR 30)
2.4.2. if the guarantee period exceeds1 year	-		0.5 % (min. EUR 30)
2.5. administration of a claim to pay under the guarantee	0.1 % (min. EUR 140 max.. EUR 300)		0.5 % (min. EUR 30)

<sup>1</sup> If a letter of credit issued without depositing the Customer's funds, a commitment fee is charged additionally. No interest is paid on the funds deposited for the issuance of the letter of credit.

<sup>2</sup> If a guarantee is issued without depositing the Customer's funds, a commitment fee is charged additionally. No interest is paid on the funds deposited for the issuance of the guarantee.

<sup>3</sup> Urgent guarantee provided / urgent guarantee change is made no later than the next business day after the submission of a correctly completed and duly signed application; all the conditions of the guarantee agreement must be fulfilled at the time of application.

<sup>4</sup>This commission fee does not apply once the guarantee has been provided.

<sup>5</sup> In case of extension of the guarantee, when the new guarantee period does not exceed 1 year from the date of granting the guarantee, a fee of 30 EUR shall apply.

IV. CREDITS AND LEASING	Fees for Private clients	
	Effective	From 10/12/2020
1. CREDITS FOR PRIVATE CUSTOMERS		
1.1. Fee of amendment of agreement conditions	EUR 150	
1.1.1. For amendment of the payment day	-	EUR 20
1.1.2. For amendment of the other conditions	-	EUR 150
2. Fee for analysing other client's requests and preparation of documents	EUR 20	EUR 50
2. LEASING <sup>1</sup>		
2.1. Fee of amendment of agreement conditions	0.5 % (min. EUR 150)	-
2.1.1. For amendment of the payment day	-	EUR 20
2.1.2. For amendment of the other conditions	-	0.5 % from the property price (min. EUR 150)

<sup>1</sup>The exact amount of the fee is determined by the Bank after assessing the credit documents and / or a specific request of the Customer individually for each Customer. The fee shall be calculated from the amount of credit granted or from the balance of the credit.

VI. E-BANKING	Fees for Private clients	
	Effective	From 10/12/2020
1. BANK'S ON-LINE BANKING:		
1.1. Change of PIN code card (in case of loss or at the Customer's request)	EUR 1.45	EUR 3.00
1.2. Generator unblocking	-	free of charge
1.3. SMS bankas (Bank's information via mobile connection):		
1.4. Fee for the received SMS message	EUR 0.09	EUR 0.12

VII. Other services	Fees for Private clients	
	Effective	From 10/12/2020
1. PREPARATION OF CERTIFICATES AND OTHER CONFIRMATIONS <sup>1</sup>		
1.1. preparation of certificates about opened , closed accounts and their balances ( as well as preparation of certificates to inheritors ) in Lithuanian	EUR 6	EUR 10

<sup>1</sup> Certificates and other confirmations are prepared when the Customers settles a commission fee and are provided in the Bank's unit. If the Client wishes to receive the documents by mail, the charges for sending correspondence to the Client are additionally applied.

VIII. SAFE RENTAL	Fees for Private clients	
	Effective	From 10/12/2020
1. OTHER RENTAL FEES APPLIED TO SAFES		
1.1. For replacement of the safe lock key (loss of the key, damage to the lock) and replacement of the safe	EUR 100	150 EUR

IX. SERVICE PLANS FOR PRIVATE CLIENTS	Effective	From 01/01/2021
Service plan "Basic payment account"	EUR 1.50	EUR 1.45

Service plan "Basic payment account"	EUR 0.75	EUR 0.72
Service plan " <i>Traditional</i> " Special monthly commission fee: - for the Loyal <sup>2</sup> for the Seniors (from 65 years)	EUR 0.70	EUR 0.80
<b>Service plan "Maximum"</b>	<b>Effective</b>	<b>From 19/10/2020</b>
Service plan "Maximum"	EUR 3.20 With a Debit card	EUR 3.20 With a Debit card
		EUR 4.50 With a Credit card Comes in force

<sup>1</sup>*The monthly Commission fee of EUR 0.72 shall apply to the Customers who receive social aids for needy residents under the Law on Monetary Social Aids to Needy Residents of the Republic of Lithuania .*

<sup>2</sup> *For those who receive regular income. If inflow from the legal entity fails to reach the Bank three month in a row, the Bank shall unilaterally start applying the fees specified in the service plan Traditional valid on transaction execution or service rendering day.*