

SERVICE FEES FOR CORPORATE CUSTOMERS

I. ACCOUNTS	Fees for Corporate Customers	
	Effective	From 10/12/2020
1. Data verification identifying the Client	EUR 400 ¹	
2. Provision of an account statement in the on-line banking	-	Free of charge for the last 5 years
3. Provision of an account statement in the mobile application	-	Free of charge for the last 2 years

I. ACCOUNTS	Fees for Corporate Customers	
	Effective	From 01/01/2021
4. Fee applicable to Financial institutions for cash balances in EUR currency exceeding EUR 2 000 000 ³	-	European Central Bank deposit facility rate (per cent) (eng. ECB deposit facility rate) / 360 d.
5. Account administration (excl. Non-residents and PSP) ⁵	EUR 2.00/month	EUR 2.50/month
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 2.50)

¹ The commission fee shall apply to legal entity non-resident and legal entity resident whose founder (shareholder) is non-resident, owning 25 per cent of assets / shares / voting rights (or more) or the beneficiary is a non-resident natural person. This fee applies both at the beginning of the business relationship and during the course of the business relationship (e.g., in the event of a change of manager / beneficiary / shareholder, etc.). Data verification is performed only after payment of the Commission fee. In the event that the Bank decides not to open an account due to preventive reasons or the Customer for personal reasons, the Commission fee paid by the Customer shall not be refunded.

² The fee is calculated at the end of each calendar day, if the sum of all balances of the Client's bank accounts exceeds the limit indicated in the table. The fee for the previous calendar month shall be debited by the 10th day of the next calendar month in accordance with the procedure provided for in the rules for the provision of Šiaulių Bankas payment services. European Central Bank deposit facility rate is available on https://www.ecb.europa.eu/stats/policy_and_exchange_rates/key_ecb_interest_rates/html/index.en.html.

³ The fee shall apply to those Customers who are notified by the Bank about the application of the fee individually 30 calendar days in advance. Financial institutions shall mean: banks, credit unions and other credit institutions, payment institutions, electronic money institutions, insurance companies and insurance brokers, financial brokerage companies, investment companies, collective investment undertakings, pension funds.

The fee is calculated at the end of each calendar day if the amount of the Customer's bank account balances exceeds the limit specified in the table. The fee for the previous calendar month shall be debited by the 10th day of the next calendar month in accordance with the procedure provided for in the rules for the provision of Šiaulių Bankas payment services. European Central Bank CB deposit facility rate is available on https://www.ecb.europa.eu/stats/policy_and_exchange_rates/key_ecb_interest_rates/html/index.en.html.

⁴ 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 are insufficient funds to debit the Commission Fee, the Bank shall debit this Commission Fee (or a part thereof) at any time later, when funds appear in any Customer Account. The commission does not apply to securities transactions / savings / accumulative / deposit accounts.

⁵ An individual fee is applied to non-residents, the amount of which is offered to the Customer before the conclusion of the Account Agreement. The Bank also has the right to demand a deposit (collateral) from the Customer for the entire period of validity of the bank account agreement.

II. CREDIT TRANSFERS	Fees for Corporate Customers	
	Effective	From 10/12/2020
1. Additional commission fee shall apply to PSP ¹ registered abroad, when foreign bank fees are paid by the payer (OUR)	EUR 10	EUR 15

¹ 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 commission fee is 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 Corporate Customers	
	From 01/10/2020	
1. Domestic and Credit transfer SEPA		
1.1. cancellation of a payment order ¹ and investigation when the beneficiary's account is within the Bank or with another PSP in Lithuania or a SEPA area ²	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 ¹ 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
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¹The 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).

² If the funds are debited from the Bank's correspondent account and/or a notification has been sent to the beneficiary's bank, the Payment order can be cancelled only receiving beneficiary's consent. The fee applies regardless of whether the funds have been refunded. The commission fee applies to the sender (payer) of the funds, regardless of whether the funds have been returned to the sender (payer).

IV. DOCUMENTARY SETTLEMENTS AND GUARANTEES	Fees for Corporate Customers		
	Effective		From 10/12/2020
1. DOCUMENTARY LETTERS OF CREDIT			
1.1. Export letters of credit:			
1.1.1. Letter 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 of a letter of credit ¹	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 ² :			
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 ³	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 ⁴	EUR 30		EUR 50
2.4. change of guarantee conditions (extension, increase of the amount) ⁵	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)

¹ 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.

² 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.

³Urgent 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.

⁴ This commission fee does not apply once the guarantee has been provided.

⁵ 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, FACTORING AND LEASING	Fess for Corporate Customers	
	Effective	From 10/12/2020
1. CREDITS FOR BUSINESS ¹		
1.1. Document analysis fee (once the agreement is concluded it is included into the administration fee)	0.35 % (min. EUR 150)	50 per cent of the administration fee
2. FACTORING ¹		
2.1. document analysis fee (once the agreement is concluded it is included into the administration fee)	0.35 % (min. EUR 150)+ VAT	50 per cent of the administration fee + VAT
3. LEASING ¹		
3.1. Fee of amendment of agreement conditions	0.5 % (min. EUR 150)	-
3.1.1. For amendment of the payment day	-	0.5 % credit amount (min. EUR 150)
3.1.2. For amendment of other conditions	-	0.5 % credit amount (min. EUR 150)

¹The 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.

V. PAYMENT CARD FEES FOR CORPORATE CUSTOMERS	Fess for Corporate Customers	
	Effective	From 10/12/2020
1. Placement of cash in the ATMs of Šiaulių Bankas		
DEBIT CARDS Debit Mastercard Business	free of charge	0.05%
CREDIT CARDS Mastercard Business	free of charge	0.05%

VI. ON-LINE BANKING	Fess for Corporate Customers	
	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 received SMS message	EUR 0.09	EUR 0.12
2. „BANK LINK“ (e-commerce):		
2.1. Registration fee	EUR 44	free of charge
2.2. Commission fee for “Bank link” operations	1.6 %, min. EUR 0.17 , max.. EUR 0.41	0.3%, min. EUR 0.05 , max.. EUR 0.41

VII. OTHER SERVICES	Fess for Corporate Customers	
	Effective	From 10/12/2020
1. PREPARATION OF CERTIFICATES AND OTHER CONFIRMATIONS ¹		
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

¹ 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	Fess for Corporate Customers	
	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 CORPORATE CUSTOMERS	Effective	From 10/12/2020
Service plan Smart¹		
Crediting of payments received in Euro (SHA) ,(when payer's account with the Bank/ when payer's account is with the other bank registered in Lithuania or SEPA member state(,Instant, Ordinary)) ² .	0,2 % from amount (max EUR 3)	0,2 % from the amount (min. EUR 0.10 , max.. EUR 3)

¹ The service plan applies to Customers who have only one Bank account.

² Applicable when the payer initiated the credit transfer in accordance with the rules of the SEPA payment scheme operating in the European Union.