

SERVICE RATES FOR PRIVATE CLIENTS

I. ACCOUNTS	Rates for private clients	
	Current	From 1 September 2022
1. Account management ¹ (except non-residents, MPT and business clients that are subject to special terms and conditions) ²	EUR 0.70 per month	EUR 1 per month
2. Issue of statements of account:		
2.1. SWIFT	EUR 1 per statement	The service is no longer provided
2.2. Statement of account for MoneyGram operations when issued at the Bank's branch, for		
2.2.1. day	EUR 0.50	The service is no longer provided
2.2.2. month	EUR 1.50	
2.2.3. quarter	EUR 3	
2.2.4. year	EUR 9	

¹ The Client's account (each account of the Client) is debited with the commission amount on the last day of every month irrespective of the transactions performed/not performed. If funds for the debiting of the commission are insufficient, the Bank debits the commission (or part thereof) later when there are funds in any of the Client's accounts. No commission is applied to securities / savings / cumulative / deposit accounts.

² An individual rate applies to non-residents, MPT, residents – legal persons whose founder/shareholder is a non-resident holding at least 25% of the assets/shares/voting rights or whose beneficiary is a natural person – non-resident, and legal persons whose activities are classified as high-risk activities. Such individual rate is offered to the Client prior to conclusion of the account agreement or later in the course of the business relationship by giving the Client a 30 calendar days' notice. The Bank also has the right to request a deposit for the term of the bank account agreement.

High-risk activities:

- Activities related to ferrous, non-ferrous or precious metals, precious stones, jewellery and works of art;
- Trade in vehicles (excluding trade in agricultural machinery);
- Trade in petroleum products;
- Organising and conducting lotteries and gaming;
- Charity;
- Currency exchange;
- Insurance or reinsurance.

II. CREDIT TRANSFERS	Rates for private clients	
	Current	From 1 September 2022
1. Other SEPA Credit Transfers:		
1.1. If Client does not have an account with the Bank	0.2 % of the amount (min. EUR 5)	0.3 % of the amount (min. EUR 9) ^{1, 2}
2. Non-SEPA credit transfers at the bank's branch (credit transfers in currencies other than Euro or in Euro to accounts opened in the states beyond the SEPA area):		
2.1. To other MPT (SHA) registered in Lithuania:		
2.1.1. ordinary:		
SHA	EUR 16	EUR 23
OUR* ³	EUR 26	EUR 34
2.1.2. urgent:		
OUR* ³	EUR 40	EUR 50
3. Additional charge applies to a credit transfer to a country ⁴ or to crediting of a payment from countries ⁴ that are under enhanced monitoring by the Bank in accordance with the Law on Money Laundering and Terrorist Financing and other Lithuanian legal acts	-	EUR 50

¹ The Client may present no more than 50 coins (including Euro coins and Euro cents) for one payment. If the Client presents 51 or more coins (including Euro coins and Euro cents) for one payment, the Bank has the right to refuse to perform such payment or charge a higher rate by agreement of the parties.

² The maximum amount of a credit transfer is EUR 3,000.

³ Where the payment is denominated in USD, foreign banks may deduct additional commission from the amount transferred.

⁴ Applies to the following countries: Afghanistan, Albania, American Samoa, Anguilla, Armenia, Bahamas, Byelorussia, Barbados, Benin, Bosnia and Herzegovina, Botswana, Burkina Faso, Cambodia, Cameroon, Green Cape, Caiman Islands, Chad, Chile, Columbia, Congo Democratic Republic, Ivory Coast, Djibouti, Dominican Republic, Ecuador, Egypt, Salvador, Eswatini, Faroe Islands, Fiji, Gabon, Georgia, Ghana, Greenland, Guam, Guatemala, Guinea, Guyana, Haiti, Honduras, India, Iran, Iraq, Jamaica, Jordan, Kazakhstan, Kenia, Kuwait, Lesotho, Liberia, Madagascar, Maldives, Mali, Malta, Mauritania, Mauritius, Moldova, Mongolia, Montenegro, Morocco, Mozambique, Myanmar, Namibia, Nicaragua, Niger, Nigeria, North Korea, Oman, Pakistan, Palau, Panama, Papua New Guinea, Paraguay, Philippines, Ruanda, Russia, Samoa, Senegal, Serbia, Seychelles, Saint Martin, Somalia, South African Republic, South Sudan, Syria, Tanzania, Thailand, Togo, Trinidad and Tobago, Tunisia, Turkey, Uganda, Virgin Islands, Vanuatu, Vietnam, Yemen, Zimbabwe.

III. DOCUMENTARY PAYMENTS AND GUARANTEES	Rates for private clients	
	Current	From 1 September 2022
1. Bank guarantees		
1.1. Issue of a guarantee ¹	Commission for the issue of the guarantee EUR 100	Commission for the issue of the guarantee/amendments to the guarantee terms + EUR 100
1.1.1. Where the term of the guarantee is no longer than 1 year	0.5 % (min. EUR 90)	0.5 % (min. EUR 100)
1.1.2. Where the term of the guarantee is longer than 1 year	0.5 % interest p. a. (min. EUR 90)	0.5 % interest p. a. (min. EUR 100)
1.1.3. Urgent issue of a guarantee / amendments to guarantee terms ²	Commission for the issue of the guarantee EUR 100	Commission for the issue of the guarantee/amendments to the guarantee terms + EUR 100
1.2. amendments to guarantee terms ³	EUR 30	EUR 40 EUR
1.3. cancelling a guarantee application	EUR 30	EUR 40
1.4. issuing a guarantee at other MPTs' request	-	As agreed (min. EUR 200) + commitment fee
1.5. amending terms of a guarantee at other MPT's request	-	As agreed (min. EUR 100)
1.6. amending terms of a guarantee (renewal, increase of amount)		
1.6.1. Where the term of the guarantee is no longer than 1 year	0.5 % (min. EUR 30)	-
1.6.2. Where the term of the guarantee is longer than 1 year	0.5 % interest p. a. (min. EUR 30)	-

¹ If the guarantee is issued without taking a deposit from the Client, a commitment fee is charged. No interest is paid on a deposit make for the guarantee purposes.

² A guarantee is issued/terms of a guarantee are amended as a matter of urgency no later than on next business day after receipt of an application which is completed correctly and duly signed; all conditions stipulated in the guarantee agreement must be fulfilled as of the moment of filing of the application.

³ The commission on the issue of a guarantee applies in the case of increase in the guarantee amount or renewal of the guarantee.

IV. INVESTMENT SERVICES	Rates for private clients	
	Current	From 1 September 2022
1. Registration of over-the-counter transactions ¹		
1.1. Registration of an over-the-counter transaction (purchase, sale, donating) for foreign issuers' securities	EUR 20 + third party charges	EUR 20
2. Additional services		
2.1. Representing of the Client at a meeting of shareholders (not all countries)	-	EUR 120 + third party charges
2.2. Participation in a foreign securities event which is not mandatory (not all markets)	EUR 14 + third party charges	EUR 20 + third party charges

¹ The over-the-counter registration fee is payable by both counterparties unless stated otherwise. In the case of registration of an over-the-counter transaction involving foreign securities where the securities are held by third parties (foreign depositories or other intermediaries), charges of the relevant third party apply. An increased rate may apply if terms of the usual payment cycle are changed.

V. CREDIT CARDS	Rates for private clients	
	SB Lizingas Mastercard	
	Current	From 15 June 2022
1. Credit card service fee		
1.1. Card renewal on its expiry	EUR 15	EUR 4
1.2. Sending of the new card by post in Lithuania	EUR 3	Free of charge

VI. ONLINE BANKING	Rates for private clients	
	Current	From 1 September 2022
1. Online banking fees:		
1.1. Replacing the PIN code card (if lost or in other cases at the Client's request)	EUR 3	EUR 5
1.2. Conversion of LITAS-ESIS files	Free of charge	The service is no longer provided

VII. OTHER SERVICES	Rates for private clients	
	Current	From 1 September 2022
1. Issue of certificates and other confirmations ¹ :		
1.1. Issue of certificates of inherited funds or other assets in the Lithuanian language ² and sending to the parties concerned via email ²	-	EUR 10
2. Provision of information to auditors of correspondent banks	EUR 35	EUR 100

¹ Certificates and other confirmations are issued upon payment of the set fee by the Client at the Bank's branch. If the Client wishes to receive the document by post, additional postage charges apply.

² Certificates and other documents are issued within 15 business days.

VIII. SERVICE PLANS	Rates for private clients			
	Modernus Plan		Tradicininis Plan	
	Current	From 1 September 2022	Current	From 1 September 2022
1. Monthly commission	EUR 0.90	EUR 1	EUR 1.50	EUR 1.50
1.1. Special monthly commission:				
- Loyal clients ¹	-	-	EUR 0.80	EUR 1,00
- Senior clients (from 65 years)				
2. Cash withdrawal:				
2.1. From Šiaulių Bankas' cash machines	0,5 % (min. EUR 0.50)	0,5 % (min. EUR 0.50)	max. EUR 1,000 (4 transactions free of charge) ²	max. EUR 750 (4 transactions free of charge) ³
2.2. From cash machines of other Lithuanian and foreign banks	2 % (min. EUR 3)	2 % (min. 3 EUR)		
2.3. From Perlas Finance UAB terminals	EUR 0.60	EUR 0.60		

¹ Clients who receive regular income. If there is no cash inflow from a legal person for three months in a row, the Bank will unilaterally start applying the rates of the Traditional service plan in effect as of the transaction date or service provision date.

² After 4 cash withdrawals in a month or after the Client withdraws EUR 1,000 in a month, a commission of 2 % (at least EUR 3) per cash withdrawal transaction, or on an amount exceeding EUR 1,000, applies.

³ After 4 cash withdrawals in a month or after the Client withdraws EUR 750 in a month, a commission of 2 % (at least EUR 3) per cash withdrawal transaction, or on an amount exceeding EUR 750, applies.