

## SERVICE RATES FOR PRIVATE CLIENTS

I. CREDIT TRANSFER FEES	Applicable	As of 01/01/2025
NON-SEPA CREDIT TRANSFERS (credit transfers in currencies other than the Euro or in Euro to accounts opened in non-SEPA countries)		
1.1. to other PSPs registered in Lithuania (SHA/SHAR):		
1.1.1. USD 1.1.2. DKK, GBP, NOK, SEK, PLN 1.1.3. in other currencies <sup>1</sup>	At a Bank branch – EUR 17 Via the Internet Bank/mobile application – EUR 14	No changes
1.2. To PSPs registered abroad <sup>2</sup> :		
1.2.1. ordinary <sup>1</sup> : SHA/SHAR /OUR/DEBT* <sup>3</sup> SHA/SHAR <sup>4</sup> /OUR/DEBT* <sup>3,4</sup>	At a Bank branch SHA/SHAR – EUR 24 / OUR/DEBT* <sup>3</sup> – EUR 35 SHA/SHAR <sup>4</sup> – EUR 59 / OUR/DEBT* <sup>3,4</sup> – EUR 70 Via the Internet Bank/mobile application SHA/SHAR – EUR 14 / OUR/DEBT* <sup>3</sup> – EUR 24 SHA/SHAR <sup>4</sup> – EUR 49 / OUR/DEBT* <sup>3,4</sup> – EUR 59	No changes
1.2.2. urgent <sup>1</sup> : SHA/SHAR /OUR/DEBT* <sup>3</sup> SHA/SHAR <sup>4</sup> /OUR/DEBT* <sup>3,4</sup>	At a Bank branch SHA/SHAR – EUR 32 / OUR/DEBT* <sup>3</sup> – EUR 51 SHA/SHAR <sup>4</sup> – EUR 67 / OUR/DEBT* <sup>3,4</sup> – EUR 86 Via the Internet Bank/mobile application SHA/SHAR – EUR 29 / OUR/DEBT* <sup>3</sup> – EUR 38 SHA/SHAR <sup>4</sup> – EUR 64 / OUR/DEBT* <sup>3,4</sup> – EUR 73	No changes
1.2.3. express: EUR, USD SHA/SHAR /OUR/DEBT* <sup>3</sup> SHA/SHAR <sup>4</sup> /OUR/DEBT* <sup>3,4</sup>	At a Bank branch SHA/SHAR – EUR 67 / OUR/DEBT* <sup>3</sup> – EUR 76 SHA/SHAR <sup>4</sup> – EUR 102 / OUR/DEBT* <sup>3,4</sup> – EUR 111 Via the Internet Bank/mobile application SHA/SHAR – EUR 64 / OUR/DEBT* <sup>3</sup> – EUR 73 SHA/SHAR <sup>4</sup> – EUR 99 / OUR/DEBT* <sup>3,4</sup> – EUR 108	No changes
DKK, GBP, NOK, SEK, PLN SHA / SHAR OUR / DEBT* <sup>3</sup>	At a Bank branch SHA/SHAR – EUR 67 / OUR/DEBT* <sup>3</sup> – EUR 76 Via the Internet Bank/mobile application SHA/SHAR – EUR 64 / OUR/DEBT* <sup>3</sup> – EUR 73	No changes
* additional fee applies when foreign bank charges are paid by the payer (OUR/DEBT)	EUR 15	No changes

<sup>1</sup> For payments in AED, ALL, BAM, BGN, HKD, INR, KWD, MXN, NZD, QAR, RSD, SAR, SGD, THB, TRY and ZAR, only an ordinary payment is possible (to be executed within two (2) Bank Business Days (D+2) if submitted by 5:00 p.m.).

<sup>2</sup> Payment orders to EU and EEA countries, as well as the UK, Switzerland, Monaco, San Marino and Andorra, are subject to bank charges payable by both payer and payee (SHA/SHAR). Payment orders to transfer funds to the countries listed above will not be executed if only the payer (OUR/DEBT) pays bank charges.

<sup>3</sup> For payments in US dollars, additional fees of other correspondent banks/intermediaries and/or payee's bank may be deducted from the amount transferred.

<sup>4</sup> The fee applies when the payment order is received from/sent to the following countries: Afghanistan, Algeria, American Samoa, Angola, Anguilla, Antigua and Barbuda, Armenia, Aruba, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Belarus, Belize, Benin, Bermuda, Bolivia, Bosnia and Herzegovina, British Virgin Islands, Brunei, Burkina Faso, Burundi, Cayman Islands, Cambodia, Cameroon, Cape Verde, Central African Republic, Chad, China, Colombia, Commonwealth of Dominica, Comoros, Cook Islands, Côte d'Ivoire, Cuba, Curacao, Democratic Republic of Congo, Djibouti, Ecuador, Egypt, Equatorial Guinea, Eritrea, Eswatini, Fiji, French Polynesia, Gabon, Georgia, Ghana, Gibraltar, Guam, Guatemala, Guernsey, Guyana, Guinea, Guinea-Bissau, Haiti, Honduras, Hong Kong, India, Iran, Iraq, Isle of Man, Israel, Jamaica, Jersey, Jordan, Kazakhstan, Kenya, Kyrgyzstan, Kosovo, Kuwait, Laos, Lebanon, Liberia, Libya, Madagascar, Maldives, Mali, Marshall Islands, Mauritius, Moldova, Monaco, Mongolia, Montenegro, Montserrat, Mozambique, Myanmar, Namibia, Nauru, Nicaragua, Niger, Nigeria, Niue, North Korea, Oman, Pakistan, Palau, Palestine, Panama, Papua New Guinea, Paraguay, Philippines, Republic of Congo, Russia, Rwanda, Saint Helena, Saint Kitts and Nevis, Saint Pierre and Miquelon, Samoa, Saudi Arabia, Seychelles, Senegal, Serbia, Sierra Leone, Singapore, Sint Maarten, Somalia, South Africa, South Sudan, Sudan, Syria, Taiwan, Tajikistan, Tanzania, Thailand, Togo, Tonga, Trinidad and Tobago, Turkey, Turkmenistan, Turks and Caicos, Uganda, United Arab Emirates, US Virgin Islands, Uzbekistan, Vanuatu, Venezuela, Vietnam, Yemen, Zambia, Zimbabwe.

<sup>5</sup> If the amount of payments received is less than or equal to EUR 300 or its equivalent in a foreign currency, a fee of EUR 10 applies.

II. DEBIT CARD RATES	Applicable	As of 01/01/2025
Transaction limits		
2.1. Maximum amount of cash deposits allowed at Medus ATMs and Perlas Finance UAB terminals for all the client's accounts and cards linked to the accounts <sup>1</sup>	EUR 10,000 per month	EUR 10,000 per calendar month
2.2. Cash withdrawals		
2.2.1. Standard amount <sup>2</sup> per card	EUR 1,000 per day	No changes
2.3. Maximum allowed amount per card <sup>1</sup>	–	EUR 15,000 per day
2.4. Standard number of transactions <sup>2</sup> per card	5 transactions per day	No changes

<sup>1</sup> With the Bank's agreement, a limit higher than the maximum allowable limit may be set to last until the card expiry date.

<sup>2</sup> The transaction will be rejected depending on which limit is reached first: the standard amount provided for in sub-paragraph 2.2.1 or the standard number of transactions provided for in sub-paragraph 2.2.3.

III. CREDIT CARD RATES	Applicable	As of 01/01/2025
Transaction limits		
3.1. Maximum amount of cash deposits allowed at Medus ATMs and Perlas Finance UAB terminals for all the client's accounts and cards linked to the accounts <sup>1</sup>	EUR 10,000 per month	EUR 10,000 per calendar month
3.2. Cash withdrawals		
3.2.1. Standard amount <sup>2</sup> per card	EUR 1,000 per day	No changes
3.2.2. Maximum allowed amount per card <sup>1</sup>	–	EUR 15,000 per day

3.2.3. Standard number of transactions <sup>2</sup> per card	5 transactions per day	No changes
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<sup>1</sup> With the Bank's agreement, a limit higher than the maximum allowable limit may be set to last until the card expiry date.

<sup>2</sup> The transaction will be rejected depending on which limit is reached first: the standard amount provided for in sub-paragraph 3.2.1 or the standard number of transactions provided for in sub-paragraph 3.2.3.

IV. SERVICE PLANS	Basic payment account	
	Applicable	As of 01/01/2025
Monthly commission fee	EUR 1.45	EUR 1.00 <sup>1</sup>
4.1. SEPA credit transfers in EUR (via the Internet Bank/mobile application):		
4.1.1. Credit transfers to client's account in the Bank	10 transactions free of charge	15 transactions free of charge
4.1.2. SEPA credit transfers to other PSPs (instant, ordinary)		
4.1.3. Periodic credit transfers		
4.1.4. One-off credit transfers and automatic payments of e-invoices		
4.1.5. Credit transfers of payments through the Bank Link system		
4.1.6. Payments for services		
4.2. Cash withdrawals:		
4.2.1. At ATMs in the Medus and Bankomatas.lt networks	EUR 550 per month Free of charge	EUR 800 per month Free of charge <sup>2</sup>
4.2.2. In UAB Perlas Finance terminals	2% (min. EUR 3.00)	Typical rate

<sup>1</sup> A monthly fee of EUR 0.50 is applied to clients receiving cash social assistance for low-income individuals in accordance with the Law on Cash Social Assistance for Low-Income Families and Single Residents of the Republic of Lithuania.

<sup>2</sup> Cash withdrawals of more than EUR 800 per month are subject to a commission fee of 0.5% of the amount in excess of EUR 800, but not less than EUR 0.50.