

SERVICE FEES

GENERAL CONDITIONS

Valid from 21/07/2020

"Non-resident" means (i) a natural person who is not considered to be a resident; (ii) a legal person whose registered office is outside the Republic of Lithuania

I. ACCOUNTS

Valid from 01/06/2020	For Corporate Clients	For Private Clients
1. Account management (excluding non-residents and PSPs) ¹	2 EUR / month	0.60 EUR / month

¹ An individual fee shall apply to non-residents, the amount of which is offered to the Client before the conclusion of the Account Agreement. The Bank also has the right to demand a deposit from the Client for the entire period of validity of the bank account agreement.

II. TRANSFERS

Valid from 21/07/2020	Fees for corporate and private clients according to the transfer submission channel	
	Bank's unit/ Online banking / Bank's mobile app	
1. CREDIT TRANSFERS NOT SEPA (credit transfers in a currency other than the euro or in euros to accounts opened in non-SEPA countries)		
1.1. PSP ² registered in foreign countries is subject to an additional commission fee when foreign bank fees are paid by the payer (OUR)	15 EUR	

² Payment orders to EU and EEA countries (Norway, Iceland and Liechtenstein) are executed in all currencies only if the commission is paid by both the payer and the payee. (SHA).

III. DOCUMENTARY SETTLEMENTS AND GUARANTEES

Valid from 21/07/2020	For Corporate and Private Clients
1. BANK GUARANTEES	
1.1. provision of a guarantee ³ :	
1.1.1. guarantee amount up to 3000 EUR	0.5 % of annual interest (min. 80 EUR)
1.1.2. guarantee amount 3000 EUR and more	0.5 % of annual interest (min. 90 EUR)
1.2. notification of the received guarantee or change of its terms to other PSP customers	100 EUR

³ If the guarantee is provided without depositing the client's funds, an additional commitment fee is charged. No interest is paid on the funds deposited for the provision of the guarantee. This commission fee does not apply once the guarantee has been provided.

IV. INVESTMENT SERVICES

Valid from 22/06/2020	For Corporate and Private Clients	
	Via on-line banking	In the Bank's unit, by phone
1. Trading in stock exchange-traded shares and funds (ETF) ⁴		
1.1. America: - USA	0,25 % (min. 20 EUR)	0,30 % (min. 35 EUR (not less than 0,02 USD per share))
2. Transaction fees ⁵		
2.1. Tax-free transfer of securities of Lithuanian, Latvian, Estonian issuers to the account of another securities custodian	10 EUR	
2.2. Execution of settlement when the bank acts as a custodian of securities and / or funds ⁶	45 – 70 EUR	
3. Registration of over-the-counter transactions ⁷		
3.1. Registration of an over-the-counter transaction with the transfer of securities to another intermediary	30 EUR + third party fees	

⁴ Transaction fees are deducted in the transaction currency. The minimum transaction fees are converted into the transaction currency at the exchange rate between the euro and the foreign currency announced by the Bank of Lithuania on the transaction date. The minimum transaction fee in the secondary market applies to all intraday transactions in a single order. If the order is executed for several days, the minimum fee is calculated for each day of execution of the order. Some foreign exchanges may set a minimum order size or a minimum number of shares and its multiple. Some foreign countries have an additional financial transaction or stamp duty. This tax is levied according to the country of registration of the financial instrument and not according to its country of trading.

⁵ If the client's securities are held with third parties (foreign depositories, banks, etc. custodians), then the third party fees include the fees charged by these custodians to the bank for the transfer of securities.

⁶ A fee of EUR 70 applies on the settlement date of receipt of the instruction.

⁷ In the case of registration of an over-the-counter transaction, the fee is paid by both parties to the transaction, unless otherwise specified. In case of registration of an over-the-counter transaction on foreign securities, when the securities are kept with those third parties, the fees set by the third parties (foreign depositories, other intermediaries) are applied.

V. PAYMENT CARDS

Valid from 21/07/2020		
1. Debit card fees for private non-resident	Debit Mastercard	
1.1. Issuance and renewal of the card after its expiration date	Free of charge	
1.2. Monthly card administration	0,70 EUR	
2. Credit card fees for private non-resident	Mastercard Gold	
2.1. Issuance and renewal of the card after its expiration date	4 EUR	
2.2. Monthly card administration	3,50 EUR	
3. Payment card fees for corporate non-resident	Debit Mastercard Business	Mastercard Business
3.1. Issuance and renewal of the card after its expiration date	Free of charge	10 EUR
3.2. Monthly card administration	0,70 EUR	2,50 EUR