

	Term of the service linked to a payment account	Definition of the service linked to a payment account	Additional comment
1.	Maintaining the account	The account provider maintains the account opened in the name of the customer.	The service includes account administration and connection of account to the Internet bank. This service is part of banking package or minimum service fee.
2.	Issuing debit card	The account provider issues a payment card linked to the customer's account. The whole amount of every payment with the card is immediately written off the customer's account.	This service includes the issuance, administration, replacement and renewal of cards.
3.	Issuing a credit card	The account provider issues a payment card linked to the customer's payment account. The amount of payments made with the card within the agreed period is fully or partially written off the customer's account on the established day. The agreement between the account provider and the customer specifies whether the customer must pay interests for the borrowed amount.	This service includes the issuance, administration, replacement and renewal of cards.
4.	Cash withdrawal	The customer withdraws cash from his/her account.	Cash can be withdrawn by debit or credit card at Lithuanian and foreign ATMs and in network of the bank's partners via POS terminals.
5.	Cash deposit	The customer deposits cash to his/her account	Cash can be deposited to your card account by debit or credit card at the ATMs in Lithuania or in network of the bank's partners via POS terminals.
6.	Credit transfer SEPA	Upon the customer's request, the provider transfers money from the customer's account to another account. Transfers are made in euros to accounts opened in SEPA countries.	This service includes internal payments and payments in EUR to other payment service providers registered in Lithuania, other European Union (EU) countries, Switzerland and European Economic Area (EEA) countries - Norway, Iceland and Liechtenstein.

			It also includes payments to the payee's account according to a payment order when paying for goods / services in an e-shop within the bank or when paying for services in the Internet bank.
7.	Credit transfer non SEPA	Upon the customer's request, the provider transfers money from the customer's account to another account. Transfers are made in currencies other than euros to accounts opened in non SEPA countries.	This service includes payments in another currency within the bank and to other banks, as well as payments in EUR to countries outside the European Economic Area.
8.	Direct debit	The customer authorizes another person (beneficiary) to submit a payment order to the account provider ordering to transfer money from the customer's account to the beneficiary's account. The account provider transfers money to the beneficiary on the day agreed upon between the customer and the beneficiary or on agreed dates. The amount may vary.	Service is not provided in the Bank.
9.	E. invoice automatic payment	Upon the customer's prior order, the account provider pays for the e. invoice submitted by the beneficiary in the Internet banking system.	This service is part of banking package or minimum service fee.
10.	Crediting of incoming payments in EUR	The account provider enters to the customer's account the payments received in euros from accounts opened in SEPA countries.	This service includes crediting both within the bank and from other payment service providers registered in EEA countries, when the payment is submitted according to the credit transfer SEPA or when the Luminor Bank AB SWIFT (BIC) code is correctly entered (when account number starts with LTXX40100, BIC is AGBLLT2X , when the account number starts with LTXX21400, the BIC is NDEALT2X), the payee 's account number is in IBAN format and the transfer fees are paid by both the payer and the payee (SHA).
11.	Crediting of incoming foreign payments	The account provider enters to the customer's account the payments received in currencies other than euros from accounts opened in non-SEPA countries.	This service includes payments in another currency within the bank, when the payer's and payee's account No. formed according to different rules, i. one of them starts with LTXX21400, the other with

			LTXX40100, as well as transfers in another currency from other payment service providers or transfers in euros from other payment service providers when a credit transfer is made outside SEPA.
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