

Changes to fee name and/or fee amount

Changes are highlighted in pink

PAYMENT CARDS

Cash withdrawal and deposit

CURRENT FEE NAME	CURRENT FEE AMOUNT	FEE NAME FROM 01.07.2025	FEE AMOUNT FROM 01.07.2025
Visa Business Debit Cash withdrawal: Luminor ATMs in Baltic countries and Medus ATMs in Lithuania	1.5%, min. EUR 2	Visa Business Debit Cash withdrawal: Luminor ATMs in Baltic countries and Medus ATMs in Lithuania	2%, min. EUR 2
Visa Business Debit Cash withdrawal: Perlas POS terminals ¹	1.5%, min. EUR 2	Visa Business Debit Cash withdrawal: Perlas POS terminals ¹	2%, min. EUR 2
¹ In PERLAS terminals based on the list provided here the service is provided by UAB "Perlas Finance".		¹ In PERLAS terminals based on the list provided here the service is provided by UAB "Perlas Finance".	
Visa Business Debit and Visa Business Cash deposit: Perlas POS terminals ¹	0.1%, min. EUR 0.50	Visa Business Debit and Visa Business Cash deposit: Perlas POS terminals ¹	EUR 1
¹ In PERLAS terminals based on the list provided here the service is provided by UAB "Perlas Finance".		¹ In PERLAS terminals based on the list provided here the service is provided by UAB "Perlas Finance".	

Card issuance/renewal

CURRENT FEE NAME	CURRENT FEE AMOUNT	FEE NAME FROM 01.07.2025	FEE AMOUNT FROM 01.07.2025
Visa Business Debit Card issuing in an urgent procedure (in 2 working days)	EUR 30	Visa Business Debit Additional fee for express issuing and/or courier delivery⁴	EUR 30
		⁴ If the card is ordered on a business day by 12:00 AM, it will be delivered to Customer Service Center on the second business day after ordering.	
Visa Business Card issuing in an urgent procedure (in 2 working days)	EUR 30	Visa Business Additional fee for express issuing and/or courier delivery⁴	EUR 30
		⁴ If the card is ordered on a business day by 12:00 AM, it will be delivered to Customer Service Center on the second business day after ordering.	

Other card fees and services

CURRENT FEE NAME	CURRENT FEE AMOUNT	FEE NAME FROM 01.07.2025	FEE AMOUNT FROM 01.07.2025
Visa Business Debit PIN code reminder: - in Internet bank	Free		EUR 5
Visa Business Debit PIN code reminder: - at Customer Service Center or via phone, chat or Internet Bank with Customer Support	EUR 5	Visa Business Debit PIN code reminder at Customer Service Center or via phone, or Internet Bank with Customer Support	
Visa Business PIN code reminder: - in Internet bank	Free		EUR 5
Visa Business PIN code reminder: - at Customer Service Center or via phone, chat or Internet Bank with Customer Support	EUR 5	Visa Business PIN code reminder at Customer Service Center or via phone, or Internet Bank with Customer Support	

ACCOUNTS AND PAYMENTS

Account management

CURRENT FEE NAME	CURRENT FEE AMOUNT	FEE NAME FROM 01.07.2025	FEE AMOUNT FROM 01.07.2025
Additional maintaining the account monthly fee for: - the application of enhanced due diligence measures ^{2, 3}	EUR 30	Additional maintaining the account monthly fee for: - customers who operate in listed field of activities ^{2, 3}	EUR 30
² The fee is applied to customers whose field of activity includes: Organization and running of lotteries and gambling Business related to ferrous, non ferrous or precious metals, gems, jewelry and watches Trade in arms and ammunition Virtual currency trading / activities related to virtual currencies Electronic money institution / activities related to electronic money Payment institution / provision of payment services Financial services and currency exchange / financial mediation		² The fee is applied to customers whose field of activity includes: Organization and running of lotteries and gambling Business related to ferrous, non ferrous or precious metals, gems, jewelry and watches Trade in arms and ammunition Virtual currency trading / activities related to virtual currencies Electronic money institution / activities related to electronic money Payment institution / provision of payment services Financial services and currency exchange / financial mediation	
³ Monthly fee may also be applied for customers carrying out activities other than listed under footnote (2). Bank informs such customers individually about the applicable monthly fee 30 calendar days in advance.		³ Monthly fee may also be applied for customers carrying out activities other than listed under footnote (2). Bank informs such customers individually about the applicable monthly fee 30 calendar days in advance.	

INVESTMENTS

LUMINOR INVESTOR PLATFORM SECURITIES TRADING

Shares and ETF trading commissions

CURRENT FEE NAME	CURRENT FEE AMOUNT	FEE NAME FROM 01.07.2025	FEE AMOUNT FROM 01.07.2025
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share equals or is below 10 USD	USD 0.015 per share, min. USD 14		Base plan (default) – 0.20% of the trade amount, min. USD 2 Elective plan (at the discretion of a customer) – 0.08% of the trade amount, min. USD 10 ¹
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is above 10 USD	USD 0.018 per share, min. USD 14	American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA)	
NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)	0.1% of trade amount, min. DKK 29		
London Stock Exchange (IOB)	0.1% of trade amount, min. USD 14		
London Stock Exchange	0.1% of trade amount, min. GBP 7		
Oslo Stock Exchange	0.1% of trade amount, min. NOK 62		
NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North)	0.1% of trade amount, min. SEK 62		
SIX Swiss Exchange, SIX Swiss Exchange (Bluechip)	0.1% of Trade amount, min. CHF 15		
Deutsche BORSE (XETRA), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange, Euronext Amsterdam, Euronext Brussels, Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange	0.1% of trade amount, min. EUR 10	European exchanges (Deutsche BORSE (XETRA), London Stock Exchange, London Stock Exchange (IOB), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange, Euronext Amsterdam, Euronext Brussels, Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange, Oslo Stock Exchange, NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North), SIX Swiss Exchange, SIX Swiss Exchange (Bluechip), NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)	Base plan (default) – 0.20% of the trade amount, min. EUR 3 Elective plan (at the discretion of a customer) – 0.08% of the trade amount, min. EUR 10 ¹
Hong Kong Exchange	0.15% of trade amount, min. HKD 140	Hong Kong Exchange	0.25% of the trade amount, min. HKD 140

¹ The Elective plan is implemented solely at a customer's request, and the customer has the right to change the plan once every four months.

¹ The Elective plan is implemented solely at a customer's request, and the customer has the right to change the plan once every four months.

DISCRETIONARY PORTFOLIO MANAGMENT
SECURITIES TRADING

Trading commissions

CURRENT FEE NAME	CURRENT FEE AMOUNT	FEE NAME FROM 01.07.2025	FEE AMOUNT FROM 01.07.2025
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share equals or is below 10 USD	USD 0.015 per share, min. USD 14	American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA)	0.10% of the trade amount, min. USD 10
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is above 10 USD	USD 0.018 per share, min. USD 14		

PRODUCTS REMOVED FROM THE PRICE LIST

PRODUCT NAME	THE PRICE LIST SECTION
Visa Business Electron	Visa Business Electron (No longer issued from 01 04 2020)

CHANGES TO VISA BUSINESS
PURCHASE INSURANCE TERMS AND CONDITIONS
FROM 1 JULY 2025

INSURANCE BENEFIT LIMIT	NOW	FROM 01.07.2025
For the full period of insurance coverage (i.e. calendar year)	EUR 4 000	EUR 8 000
For a single insured event (loss occurring at the same time and due to the same cause)	EUR 2 000	EUR 4 000
For a single purchase	EUR 1 000	EUR 2 000
INSURANCE COVERAGE	NOW	FROM 01.07.2025
Purchases in installments	Not included	Included
Insurance validity term	180 days	210 days