

Accounts and Payments

Account management

Account maintenance

	At the Bank till 2019.01.31	Via Internet bank till 2019.01.31		At the Bank from 2019.02.01	Via Internet bank from 2019.02.01
Issuance of a cheque book (25 pages)*	Free of charge	-		EUR 10	-

*The service is available, when account no. starts with LTXX40100.

Transfers in euros

Transfers in euros within bank and to European Economic Area countries

	At the Bank till 2019.01.31	Via Internet bank till 2019.01.31	At the Bank from 2019.02.01	Via Internet bank from 2019.02.01
to one's own bank account within bank when the payer's and beneficiary's account no. follow the same pattern: both accounts start with LTXX40100 or LTXX21400	EUR 3	Free of charge	EUR 5	Free of charge
to one's own bank account within bank when the payer's and beneficiary's account no. follow different patterns: one starts with LTXX21400, and the other with LTXX40100	EUR 3	EUR 0.29	EUR 5	EUR 0.29
to beneficiary's account within bank	EUR 3	EUR 0.29	EUR 5	EUR 0.29
standard payment to EEA countries	EUR 3	EUR 0.40	EUR 5	EUR 0.40

Fees apply for transfers in euros to other payment service providers registered in Lithuania, other European Union (EU) countries, Switzerland and the countries of the European Economic Area (EEA) - Norway, Iceland and Liechtenstein.

Terms for transfers in euros are available [here](#).

Transfers based on PLAIS orders

	Fee till 2019.01.31	Fee from 2019.02.01
Transfer based on PLAIS order, where the beneficiary's account is held at Luminor Bank AB or other bank registered in the Republic of Lithuania*	EUR 0.87	EUR 1

*Fee, its amount and administration procedure is established by the Ministry of Justice of the Republic of Lithuania. The fee is debited by special debit payment order of the PLAIS administrator for each debit order submitted to a credit institution and is transferred for the benefit of SE Centre of Registers (VĮ „Registru centras“).

Transfers in other currency

Transfers in other currency within bank

	At the Bank till 2019.01.31	Via Internet bank till 2019.01.31		At the Bank from 2019.02.01	Via Internet bank from 2019.02.01
to one's own bank account within bank when the payer's and beneficiary's account no. follow the same pattern: both accounts start with LTXX40100 or LTXX21400	EUR 3	Free of charge		EUR 5	Free of charge
to other beneficiary's bank account within bank when the payer's and beneficiary's account no. follow the same pattern: both accounts start with LTXX40100 or LTXX21400	EUR 3	EUR 0.29		EUR 5	EUR 0.29

Terms for transfers in other currency are available [here](#).

Non-cash foreign exchange

Non-cash foreign exchange

	At the Bank till 2019.01.31	Via Internet bank till 2019.01.31		At the Bank from 2019.02.01	Via Internet bank from 2019.02.01
FX within own different IBAN accounts (when account no. starts with LTXX40100)*	EUR 3	Free of charge		EUR 5	Free of charge
FX within own different IBAN accounts (when account no. starts with LTXX21400)*	EUR 3	Free of charge		EUR 5	Free of charge

FX cannot be executed when the payer's and beneficiary's account no. follow different patterns: one starts with LTXX21400, and the other with LTXX40100

E. invoice

E. invoicing for payers

	At the Bank till 2019.01.31	Via Internet bank till 2019.01.31	At the Bank from 2019.02.01	Via Internet bank from 2019.02.01
E-invoice one-time payment under a completed payment form within bank*	EUR 3	EUR 0.29	EUR 5	EUR 0.29
E-invoice one-time payment under a completed payment form to other banks registered in the Republic of Lithuania	EUR 3	EUR 0.40	EUR 5	EUR 0.40

Applicable when the payer's and beneficiary's account no. follow the same pattern: both accounts start with LTXX40100 or LTXX21400. When the payer's and beneficiary's account no. follow different patterns: one starts with LTXX21400, and the other with LTXX40100, then fee is applied like to other banks registered in the Republic of Lithuania

Cash Operations

Cash depositing to one's own account

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing to one's own account in banknotes in all currencies and / or in Euro coins (up to EUR 10 in coins)*	0.15% of the amount, but at least EUR 3	0.2% of the amount, but at least EUR 5
Cash depositing to other person or corporate entity's account in banknotes in all currencies and / or in Euro coins (up to EUR 10 in coins)	0.5% of the amount, but at least EUR 5	0.6% of the amount, but at least EUR 7
In Euro coins exceeding EUR 10	6% of the amount, but at least EUR 1	6% of the amount, but at least EUR 5

The customer must name the amount when giving cash to the Bank employee, except for cash recounting if other operations are not requested afterwards.

*For cash deposit into one's own account the fee will not be applied if the customer depositing cash also submits a payment order requesting to transfer such cash amount to another account at Bank or any other bank in the currency of the European Union and countries of the European Economic Area (EEA).

Cash withdrawal from the account

	Fee till 2019.01.31	Fee from 2019.02.01
From the bank account in all currencies*	0.8% of the amount, but at least EUR 3	1.2% of the amount, but at least EUR 5

* No withdrawing cash fee for paying if closing bank account balance is EUR 5 or less.

If the customer is willing to withdraw from the account more than EUR 14 500 or an equivalent in other currency, he must order cash 3 business days in advance.

Currency buying/selling in cash

	Fee till 2019.01.31	Fee from 2019.02.01
In Euro banknotes or coins (up to EUR 10 in coins)	EUR 1	EUR 2
In Euro coins exceeding EUR 10	6% of the amount, but at least EUR 1	6% of the amount, but at least EUR 5
Currency buying in cash at currency exchange self-service terminals*	EUR 1	EUR 2

*Vilnius Akropolis unit (Supermarket "Akropolis") and Klaipėdos Akropolis unit (Supermarket "Akropolis" in Klaipėda).

Other cash operations

	Fee till 2019.01.31	Fee from 2019.02.01
National currency change of coins into notes / notes into coins (including recounting)	6% of the amount, but at least EUR 1	6% of the amount, but at least EUR 5
Banknotes exchange into another denomination of banknotes (any currencies)	6% of the amount, but at least EUR 1	6% of the amount, but at least EUR 5

Internet bank

Internet bank (when account no. starts with LTXX40100)

	Fee till 2019.01.31	Fee from 2019.02.01
Replacement of a PIN code card upon losing	EUR 1.45	EUR 1.55
Every other issuance of a TAN code set	EUR 0.29	EUR 0.3
Replacement of a TAN code set upon losing	EUR 1.45	EUR 1.55
Replacement of a password card upon losing	EUR 1.45	EUR 1.55

Other services rendered in the Internet bank are charged based on the applicable bank fees.

Internet bank (when account no. starts with LTXX21400)

	Fee till 2019.01.31	Fee from 2019.02.01
Issuance of code generator	EUR 8	EUR 15

*Unblocking of access code (password) generators is possible for three times. It is not possible to unblock access code generator after blocking it for the fourth time. In such cases new generators must be purchased.

Visa Business Electron

Card issuance/renewal

	Fee till 2019.01.31	Fee from 2019.02.01
Collecting the card at the bank's unit*	EUR 3	EUR 5

When account no. starts with LTXX40100:

Card validity period is 3 years.

*This fee is also applied if the customer had specified to the bank that the card will be collected at the Bank's unit but afterwards requested to send it by mail.

Account fees and transaction fees set in the Pricelist are separately charged for using the payment card linked account and for transactions performed therein without using a payment card.

Cash withdrawal/depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	0.06%	EUR 0.5

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Visa Business

Card issuance/renewal

	Fee till 2019.01.31	Fee from 2019.02.01
Collecting the card at the bank's unit*	EUR 3	EUR 5

When account no. starts with LTXX40100:

Card validity period is 3 years.

*This fee is also applied if the customer had specified to the bank that the card will be collected at the Bank's unit but afterwards requested to send it by mail.

Account fees and transaction fees set in the Pricelist are separately charged for using the payment card linked account and for transactions performed therein without using a payment card.

Cash withdrawal/depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	0.06%	EUR 0.5

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Mastercard Business

Card issuance/renewal

	Fee till 2019.01.31	Fee from 2019.02.01
Collecting the card at the bank's unit*	EUR 3	EUR 5

When account no. starts with LTXX21400:

Card validity period is 3 years.

*This fee is also applied if the customer had specified to the bank that the card will be collected At the Bank's unit but afterwards requested to send it by mail.

Mastercard Business Debit

Card issuance/renewal

	Fee till 2019.01.31	Fee from 2019.02.01
Collecting the card at the Bank branch*	EUR 3	EUR 5

When account no. starts with LTXX21400:

Card validity period is 3 years.

*This fee is also applied if the customer had specified to the bank that the card will be collected At the Bank's unit but afterwards requested to send it by mail.

Cash withdrawal/depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash deposit at UAB "Perlo paslaugos" terminals	0.06%	EUR 0.5

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).

Mastercard Business Debit without travel insurance

Card issuance/renewal

	Fee till 2019.01.31	Fee from 2019.02.01
Collecting the card at the bank's unit*	EUR 3	EUR 5

When account no. starts with LTXX21400:

Card validity period is 3 years.

*This fee is also applied if the customer had specified to the bank that the card will be collected At the Bank's unit but afterwards requested to send it by mail.

Cash withdrawal/depositing

	Fee till 2019.01.31	Fee from 2019.02.01
Cash depositing within the network of the bank's partners* via POS	0.06%	EUR 0.5

*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing) following the list of locations of the Bank's partner provided on website: [Perlas terminals](#).