

Changes in price and wording

CURRENT PRODUCT OR SERVICE FEE	PRODUCT OR SERVICE FEE FROM 01.02.2025	CHANGE TYPE
ACCOUNTS		
Account management		
Account opening: -Non-resident of Lithuania, registered in the EEA Upon individual agreement, min. EUR 1 000	Account opening: -Non-resident of Lithuania, registered in the EEA EUR 1 000	Fixed fee set
Account opening: -Non-resident of Lithuania, registered in the EEA Upon individual agreement, min. EUR 1 000	Account opening: -Non-resident of Lithuania, registered in the EEA EUR 1 000	Fixed fee set
Account opening: -Initial inspection of documents submitted by electronic money institutions, payment institutions and banks/trust account opening (2) (6) Upon individual agreement, min. EUR 1 000	Account opening: -Initial inspection of documents submitted by electronic money institutions, payment institutions and banks/trust account opening (2) (6) EUR 1 000	Fixed fee set
(2) Fees are paid upfront and are non-refundable (6) The fee is applied only in case there is a request to open first trust account.	(2) Fees are paid upfront and are non-refundable (6) The fee is applied only in case there is a request to open first trust account.	
PAYMENT CARDS		
Visa Business Debit		
Currency exchange fee in case of payment in other than the card account currency 2.45%	Currency exchange fee in case of payment in other than the card account currency 2.65%	Increased fee
Visa Business		
Currency exchange fee in case of payment in other than the card account currency 1.95%	Currency exchange fee in case of payment in other than the card account currency 2.45%	Increased fee
Visa Business Debit		
Cash withdrawal within the network of the bank's partners (1) via POS 1%, min. EUR 1	Cash withdrawal at Perlas POS terminals (1) 1.5%, min. EUR 2	Aligned fees for cash withdrawals at Luminor ATMs and Perlas terminals; therefore, a fee for cash withdrawals at Perlas terminals using a Visa Business Debit card is increased and the fee name changed.
(1) In PERLAS terminals based on the list of places provided on the website here. The service is provided by UAB "Perlas Finance".	(1) In PERLAS terminals based on the list of places provided on the website here. The service is provided by UAB "Perlas Finance".	

Visa Business Debit

Cash depositing within the network of the bank's partners (1) via POS	Cash depositing at Perlas POS terminals (1)	A percentage fee set for cash deposits at Perlas POS terminals and the fee name changed.
EUR 0.50	0.1%, min EUR 0.50	
(1) In PERLAS terminals based on the list of places provided on the website here. The service is provided by UAB "Perlas Finance".	(1) In PERLAS terminals based on the list of places provided on the website here. The service is provided by UAB "Perlas Finance".	

Visa Business

Cash depositing within the network of the bank's partners (1) via POS	Cash depositing at Perlas POS terminals (1)	A percentage fee set for cash deposits at Perlas POS terminals and the fee name changed.
EUR 0.50	0.1%, min EUR 0.50	
(1) In PERLAS terminals based on the list of places provided on the website here. The service is provided by UAB "Perlas Finance".	(1) In PERLAS terminals based on the list of places provided on the website here. The service is provided by UAB "Perlas Finance".	

DIGITAL CHANNELS

Internet bank

Code calculator Digipass 270 issuance or replacement	Code calculator Digipass 270 issuance or replacement	Increased fee
EUR 18	EUR 21	
(1) A code calculator can be unlocked three times. If the calculator is blocked for the fourth time, it can no longer be unlocked. To use the calculator again, you will need to purchase a new one for the price shown in the price list.	(1) A code calculator can be unlocked three times. If the calculator is blocked for the fourth time, it can no longer be unlocked. To use the calculator again, you will need to purchase a new one for the price shown in the price list.	
-	Code calculator Digipass 750 VC issuance or replacement for customers with visual impairment (1) (2) (3)	New service and new footnote (3)
	Free	
	(1) A code calculator can be unlocked three times. If the calculator is blocked for the fourth time, it can no longer be unlocked. To use the calculator again, you will need to purchase a new one for the price shown in the price list.	
	(2) Limited quantity available, therefore standart code calculator (Digipass 270) could be issued in case of replacement.	
	(3) Issued at Customer Service Centers	

TRADE FINANCE

Letters of credit

<p>Import letters of credit</p> <p>Checking of documents (for each set of documents) (2)</p> <p>0.18% of the amount, min. EUR 80</p> <p>(2) If Luminor Bank AS Lithuanian branch is both the issuing and advising bank for the same letter of credit, and documents are submitted directly to Luminor Bank AS Lithuanian branch, the checking of documents fee is 0.09%, min. EUR 40.</p>	<p>Import letters of credit</p> <p>Checking of documents (for each set of documents) (2)</p> <p>0.18% of the amount, min. EUR 90</p> <p>(2) If Luminor Bank AS Lithuanian branch is both the issuing and advising bank for the same letter of credit, and documents are submitted directly to Luminor Bank AS Lithuanian branch, the checking of documents fee is 0.09%, min. EUR 45.</p>	<p>Increased minimum fee</p>
<p>Import letters of credit</p> <p>Assignment of goods</p> <p>EUR 30</p>	<p>Import letters of credit</p> <p>Assignment of goods</p> <p>EUR 45</p>	<p>Increased fee</p>
<p>Import letters of credit</p> <p>Preparation of inquiry or information at the customer's request</p> <p>EUR 30</p>	<p>Import letters of credit</p> <p>Preparation of inquiry or information at the customer's or other bank's request</p> <p>EUR 45</p>	<p>Changed fee name and price increased. Fee will also apply for preparation of inquiry or information at the request of another bank.</p>
<p>Export letters of credit</p> <p>Advice of letter of credit amendment</p> <p>EUR 35</p>	<p>Export letters of credit</p> <p>Advice of letter of credit amendment</p> <p>EUR 50</p>	<p>Increased fee</p>
<p>Export letters of credit</p> <p>Handling/Checking of documents (for each set of documents) (1)</p> <p>0.18% of the amount, min. EUR 80</p> <p>(1) If Luminor Bank AS Lithuanian Branch is both the issuing and advising bank for the same letter of credit, and documents are submitted directly to Luminor Bank AS Lithuanian Branch, the handling/checking of documents fee is 0.09%, min. EUR 40.</p>	<p>Export letters of credit</p> <p>Handling/Checking of documents (for each set of documents) (1)</p> <p>0.18% of the amount, min. EUR 90</p> <p>(1) If Luminor Bank AS Lithuanian Branch is both the issuing and advising bank for the same letter of credit, and documents are submitted directly to Luminor Bank AS Lithuanian Branch, the handling/checking of documents fee is 0.09%, min. EUR 45.</p>	<p>Increased minimum fee</p>
<p>Export letters of credit</p> <p>Preparation of inquiry or information at the customer's request</p> <p>EUR 30</p>	<p>Export letters of credit</p> <p>Preparation of inquiry or information at the customer's or other bank's request</p> <p>EUR 45</p>	<p>Changed fee name and price increased. Fee will also apply for preparation of inquiry or information at the request of another bank.</p>

Documentary collection

Amendment of collection instructions EUR 30	Amendment of collection instructions EUR 50	Increased fee
Payment or collection of documents 0.15% of the amount, min. EUR 60, max. EUR 250	Payment or collection of documents 0.15% of the amount, min. EUR 80, max. EUR 300	Increased minimum fee and maximum fee
Release or return of unpaid documents 0.15% of the amount, min. EUR 60, max. EUR 250	Release or return of unpaid documents 0.15% of the amount, min. EUR 80, max. EUR 300	Increased minimum fee and maximum fee
Keeping of accepted bills of exchange until payment EUR 35	Keeping of accepted bills of exchange until payment EUR 40	Increased fee
Assignment of goods EUR 30	Assignment of goods EUR 45	Increased fee
Preparation of inquiry or information at the customer's request EUR 30	Preparation of inquiry or information at the customer's or other bank's request EUR 45	Changed fee name and increased price. Fee will also apply for preparation of inquiry or information at the request of another bank.

Bank guarantees

Guarantee issuance at the request of another bank EUR 250 and agreed interest on the guarantee amount	Guarantee issuance/amendment at the request of another bank As agreed, min. EUR 300 and agreed interest on the guarantee amount	Changed fee name and increased price. Fee will also apply for guarantee amendment,
Urgent issuance/amendment of a guarantee (8) EUR 100	Urgent issuance/amendment of a guarantee (8) 150 Eur	Increased fee
(8) An extra fee to guarantee issuance/amendment fee. Urgent guarantee is issued or amended within one working day from the moment of submitting the application filled in correctly and signed properly with the Bank. When submitting the application, all of the conditions for guarantee issue or amendment shall be met.	(8) An extra fee to guarantee issuance/amendment fee. Urgent guarantee is issued or amended within one working day from the moment of submitting the application filled in correctly and signed properly with the Bank. When submitting the application, all of the conditions for guarantee issue or amendment shall be met.	
Cancellation of guarantee application EUR 50	Cancellation of guarantee application EUR 70	Increased fee
Handling of demand for payment under guarantee 0.1% of claimed amount, min. EUR 170	Handling of demand for payment under guarantee 0.1% of claimed amount, min. EUR 190	Increased minimum fee
Handling of demand for payment under a guarantee issued by another bank EUR 60	Handling of demand for payment under a guarantee issued by another bank As agreed, min. EUR 60	Fixed fee changed to minimum fee

Advice of guarantee or it's amendment issued by another bank EUR 50	Advice of guarantee or it's amendment issued by another bank EUR 100	Increased fee
Preparation of inquiry or information at the customer's request EUR 30	Preparation of inquiry or information at the customer's or other bank's request EUR 45	Changed fee name and increased price. Fee will also apply for preparation of inquiry or information at the request of another bank

INVESTMENTS

Financial Instrument account

Securities trading Debt securities trading commissions: Investing in debt securities via Luminor internet bank or by phone Up to 2% of the price, min. EUR 50	Securities trading Debt securities trading commissions: Purchase/sale of bonds in the secondary market 0.50% of the trade value, min. EUR 50	Amended fee name and changed fee
-	Securities trading Debt securities trading commissions: Subscription to debt securities during initial offering 0.50% of the trade value, min. EUR 20	New fee
Other securities related services Participation in general shareholder's meeting As individually agreed	Other securities related services Participation in the meeting of share/debt securities holders (1) EUR 100 (1) Does not include the representation of a client.	Amended fee name and changed fee
Other securities related services Processing of securities related optional events EUR 20 + external costs	Other securities related services Processing of financial instruments related voluntary corporate events EUR 35	Amended fee name and changed fee

Discretionary portfolio management

Management fee As agreed with the client (plus Value Added Tax (VAT))	Management fee Up to 1.2% (plus Value Added Tax (VAT))	Changed fee
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Changes in wording

CURRENT WORDING	WORDING FROM 01.02.2025
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ACCOUNTS

Account maintenance

Additional maintaining the account monthly fee for:

- the application of enhanced due diligence measures (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, jewellery

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.

Additional maintaining the account monthly fee for:

- the application of enhanced due diligence measures (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, jewellery 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.

LEASING

Fees for other leasing services

Issuing of sublease documents

EUR 30 + VAT for document package for 1 sublease

Issuing of sublease documents

EUR 30 + VAT for document package for 1 sublease. Per 1 agreement for 1 sublessee.

INVESTMENTS

Financial instrument account

Securities Transfers

Delivery-versus-payment transfer

Securities Transfers

Against payment transfers (DVP/RVP)

Securities Transfers

Free-of-payment transfer (outgoing): (1)

Securities Transfers

Free-of-payment transfer (outgoing): (1)

(1) Including a transfer of securities from the financial instruments account of one client to the financial instruments account of another client within bank executed as a result of donation, inheritance, purchase and sale, exchange of securities, etc. Fee charged per ISIN.

(1) Including a transfer of securities from the financial instruments account of one client to the financial instruments account of another client within bank executed as a result of donation, inheritance, purchase and sale, exchange of securities, etc.

In case of inheritance, the fee is paid by the recipient. Fee charged per ISIN.

Financial instrument account quarterly maintenance fee (1)

Global securities (Australia, Austria, Belgium, Canada, Czech Republic, Denmark, Euroclear (fixed income), Finland, France, Germany, Greece, Ireland, Italy, Japan, Netherlands, Norway, Poland, Singapore, Spain, Sweden, Switzerland, UK, USA)

0.04% of the value of securities (min. EUR 1.50)

(1) Custody fee is calculated and debited in 15 business days after the quarter end. Custody fee is calculated as a percentage of the nominal value for debt securities and derivatives, as a percentage of the market value for equities and ETFs, as a percentage of the net asset value for other investment funds. More information on calculation of the custody fee for transferable securities is available here.

Other securities related services

Other services related to corporate actions

As individually agreed

Financial instrument account quarterly maintenance fee (1)

Global securities (Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Netherlands, Norway, Spain, Sweden, UK, USA)

0.04% of the value of securities (min. EUR 1.50)

(1) Custody fee is calculated and debited in 15 business days after the quarter end. Custody fee is calculated as a percentage of the nominal value for debt securities and derivatives, as a percentage of the market value for equities and ETFs, as a percentage of the net asset value for other investment funds. More information on calculation of the custody fee for transferable securities is available here.

Other securities related services

Other services related to the securities (2)

As individually agreed

(2) Power of attorney, certificate, certificate for blocking of financial instruments according to the customer request, others.

SWIFT SERVICES

Request for payment (MT101)

Subscription to service (applied per account (IBAN basis) for IN/OUT MT101 services)

EUR 50

Service maintenance (applied per account (IBAN basis) for IN/OUT MT101 services)

EUR 15 per month

Sending request for payment MT101

Free

Request for payment execution (MT101)

According to Payment price list

Subscription to service (applied per account (IBAN basis) for each BIC mentioned in the agreement for IN/OUT MT940/MT941/MT942 services)

EUR 50

Sending account statement MT940 to other bank (applied per account per each BIC)

EUR 30 per account/month

Sending account balance interim report MT941 to other bank (applied per account per each receiver BIC)

Request for credit transfer (MT101) or Payment initiation service (pain.001, pain.002, camt.055, camt.029)

Subscription to service for IN/OUT MT101 messages or pain.001, pain.002, camt.055, camt.029 payment initiation messages (applied per account (IBAN basis))

EUR 50

Service maintenance for IN/OUT MT101 messages or pain.001, pain.002, camt.055, camt.029 payment initiation messages (applied per account (IBAN basis))

EUR 15 per month

Sending request for credit transfer MT101 message or pain.001 payment initiation message

Free

Request for credit transfer execution based on MT101 or payment initiation based on pain.001

According to Payment price list

Subscription to service (applied per account (IBAN basis) for each BIC mentioned in the agreement for IN/OUT MT940/MT941/MT942/camt.053/camt.052 services)

EUR 50

Sending account statement MT940/camt.053 to another bank (applied per account per each BIC)

EUR 30 per month

Sending account balance interim report MT941/camt.052 to another bank (applied per account per each receiver BIC)

EUR 1 for each report

Sending transaction report MT942 to other bank (applied per account per each receiver BIC)

EUR 1 for each report

Receiving account statement (MT940), balance report (MT941) or transaction report (MT942) from other bank (applied per account (IBAN basis))

EUR 15 per account/month

EUR 1 for each report

Sending transaction report MT942/camt.052 to other bank (applied per account per each receiver BIC)

EUR 1 for each report

Receiving account statements or reports (MT940, MT941, MT942, camt.053, camt.052) from other bank (applied per account (IBAN basis))

15 per month

Fees removed from the price list

INVESTMENTS

Financial Instrument account

Securities Trading

Debt securities trading commissions:

Selling of index linked bonds in secondary market (2)

0.2% from Sale price

(2) Sell order may be subject to the third-party commissions, which will be included in the price of securities.

Financial instrument account quarterly maintenance fee

Index linked bonds

Free

TRADE FINANCE

Documentary collection

Protest (1)

EUR 100 and notary's fees

(1) Since 22.01.2024 the service is not provided anymore.

COLLECTION OF PAYMENTS

Luminor E-Commerce Gateway fees