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## Banking packages

### BizKit banking packages

#### BizKit

	BizKit S	BizKit M	BizKit L
	5 EUR/month	9 EUR/month	18 EUR/month
The services included in the banking package at no charge:			
Account (no minimum account charge)	2 accounts	4 accounts	Unlimited
Administration of funds (EUR) credited*	+	+	+
Euro transfers via internet banking**	10 transfers	25 transfers	55 transfers
VISA Business Electron issuing and servicing	1 card	2 cards	2 cards
VISA Business issuing and servicing	-	1 card	1 card
Code generator (1st unit)	+	+	+
Other charges:			
Package cancellation fee***	EUR 15	EUR 15	EUR 15

	BizKit S	BizKit M	BizKit L
Package change fee****	EUR 15	EUR 15	EUR 15

\*Transfers in euros within DNB bank; transfers in euros received from other banks registered in Lithuania or from a payment service providers registered in the European Economic Area (EEA) countries against SEPA payment order.

\*\*Transfer to other beneficiary's account within DNB bank; standard transfer to EEA countries (SEPA); one-off payment of e-invoice; bill and utility payment; to beneficiary's account against payment order for goods / services given via e-commerce system within DNB bank; standing order payments to other beneficiary's account within DNB bank; standing order payments to beneficiary's account at other banks registered in Lithuania.

\*\*\*Before expiry of 6 months from starting to use it.

\*\*\*\*Where one BizKit banking package is replaced with another before expiry of 6 months from starting to use it. BizKit banking package change at no charge if replaced with larger BizKit banking package instead.

# DNB free trial for one year

## Daily services

	DNB free trial for one year
Bank account opening* and maintenance	+
Code generator (1st unit)	+
Transfers in euros via internet banking to DNB and other banks registered in Lithuania or other countries of the European Economic Area	+
E-store payments and bill and utility payments via internet banking	+
Administration of funds (EUR) transferred within the bank and from other banks registered in Lithuania	+
Business payment card VISA Business Electron or VISA Business (one at the choice)**	+

No charge for one year is applied to new DNB business clients who had no account at DNB bank for minimum 6 months before the start of providing this service. The conditions do not apply to financial institutions, including, without limitation, banks, credit unions and other credit institutions, insurance companies and insurance brokers, financial brokerage firms, investment firms, collective investment undertakings, including, without limitation, pension funds and legal entities not registered in the Register of Legal Entities of the Republic of Lithuania. The Bank has the right not to provide the service to clients who perform more than 100 transfers in euros to other beneficiary's account per month and/or hold more than 10 accounts at DNB bank.

The Bank has the right to suspend the service subject to prior notification.

After expiry or termination of the discount period, the standard fees and charges as specified in the price list will be applied.

\*Account opening at no charge to residents only (companies established in Lithuania) and clients of DNB Group banks in Latvia, Estonia and Norway.

\*\*Card issuing and servicing at no charge for 1 year.

# Account maintenance

## Account maintenance

	at the Bank from 2017.04.01	via Internet bank from 2017.04.01	at the Bank till 2017.04.01	via Internet bank till 2017.04.01
Minimum account fee*	EUR 2.20 per month	EUR 2.20 per month	EUR 0.60 per month	EUR 0.60 per month

\*Additional account maintenance fee, calculated at the end of each day by multiplying the account balance by coefficient K, is applied to financial institutions, including, without limitation, banks, credit unions and other credit institutions, insurance companies and insurance brokers, financial brokerage companies, investment companies, collective investment undertakings, including, without limitation, pension funds, if the account balance at the end of a calendar day is higher than EUR 1,000,000. Coefficient K is equal to the absolute value of  $(EONIA - 0.10\%) / 360$  (i.e. the module) where EONIA is lower than 0.10%. On the calculation day the Bank applies the last quoted EONIA rate. The fee is debited from the account on the last calendar day of each month.

Other legal entities are charged an additional account maintenance fee, which is calculated at the end of each day by multiplying the account balance by coefficient K, if the account balance is higher than EUR 10,000,000 at the end of a calendar day. Coefficient K is equal to the absolute value of  $(EONIA - 0.10\%) / 360$  (i.e. the module) where EONIA is lower than 0.10%. The last quoted EONIA rate is applied by the Bank on the calculation day. The fee is debited from the account on the last calendar day of each month.

The additional account maintenance fee is not applied if EONIA is higher than 0.10%.

## Transfer in euros

### Transfer in euros within DNB bank and European Economic Area countries

	at the Bank from 2017.04.01	via Internet bank from 2017.04.01	at the Bank till 2017.04.01	via Internet bank till 2017.04.01
to other beneficiary's account within DNB bank	EUR 2.50	EUR 0.29	EUR 2.50	EUR 0.23
to the beneficiary account based on a payment order for goods/ services given via e commerce system within DNB bank	-	EUR 0.29	-	EUR 0.23
standard payment to EEA countries	EUR 2.50	EUR 0.39	EUR 2.50	EUR 0.35

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

## Administration of funds credited to Beneficiary's account

	Fee from 2017.02.01	Fee till 2017.02.01
When funds are transferred in euros from other banks registered in Lithuania or from a payment service provider registered in EEA countries based on SEPA transfer, or when AB DNB bank's SWIFT code (BIC) is indicated correctly, the beneficiary's account number is in IBAN format, and the payer and the beneficiary each pay the transfer charges (SHA)	free of charge	EUR 0.35

\*- DNB group banks:

DNB Bank ASA, Norvegija (SWIFT kodas:DNBANOKK);  
DNB Banka AS, Latvija (SWIFT kodas: RIKOLV2X);  
Bank DNB A/S Estijos skyrius, Talinas (SWIFT kodas: RIKOEE22);  
DNB Bank ASA, SHANGHAI Branch, China, (SWIFT code: DNBACNSHXXX);  
DNB Bank ASA, FILIALE DEUTSCHLAND, Germany, (SWIFT code: DNBADEHXXXX);  
DNB Bank ASA, FILIAL AF DNB BANK ASA, NORGE, Denmark, (SWIFT code: DNBADKXXXX);  
DNB Bank ASA, FILIAL FINLAND, Finland, (SWIFT code: DNBAFIHXXXX);  
DNB Bank ASA, LONDON Branch, United Kingdom, (SWIFT code: DNBAGB2LXXX);  
OAO DNB BANK, Russia, (SWIFT code: DNBARU2MXXX);  
DNB Bank ASA, FILIAL SVERIGE, Sweden, (SWIFT code: DNBASESXXXX);  
DNB Bank ASA, SINGAPORE Branch, Singapore, (SWIFT code: DNBASGSGXXX);  
DNB Bank ASA, NEW YORK Branch, United States, (SWIFT code: DNBAUS33XXX);  
DNB LUXEMBOURG S.A., Luxembourg, (SWIFT code: UBNLLULLXXX).

\*\*DNB group banks and partner banks:

DNB Bank ASA, Norvegija (SWIFT kodas:DNBANOKK);  
Norddeutsche Landesbank Girozentrale, Vokietija (SWIFT kodas:NOLADE2H );  
DNB Banka AS, Latvija (SWIFT kodas: RIKOLV2X);  
Bank DNB Polska S.A., Lenkija (SWIFT kodas: MHBFPLPW);  
Bank DNB A/S Estijos skyrius, Talinas (SWIFT kodas: RIKOEE22).

The charges for transfers in euros between customers of the above-indicated banks are applied only if the beneficiary is a customer of DNB group bank or partner bank, and the precise beneficiary's bank BIC and the beneficiary's account number in IBAN format are indicated. Transfers in other than named currencies between DNB group customers within the same group of companies are made under conditions for transfers in other currency.

## Transfer in other currency

### Transfer in other currency within DNB bank

	at the Bank from 2017.04.01	via Internet bank from 2017.04.01	at the Bank till 2017.04.01	via Internet bank till 2017.04.01
to other beneficiary's account	EUR 2.50	EUR 0.29	EUR 2.50	EUR 0.23

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

## E. invoice

### E. invoicing for payers

	at the Bank from 2017.04.01	via Internet bank from 2017.04.01	at the Bank till 2017.04.01	via Internet bank till 2017.04.01
E-invoice one- time payment within DNB bank under payment form filled in	EUR 2.50	EUR 0.29	EUR 2.50	EUR 0.35
E-invoice one- time payment to other bank registered in the Republic of Lithuania under payment form filled in	EUR 2.50	EUR 0.39	EUR 2.50	EUR 0.35