

# Accounts and Payments

## Account maintenance

### Statements of account

	at the Bank till 2016.11.01	via Internet bank till 2016.11.01	at the Bank from 2016.11.01	via Internet bank from 2016.11.01
Issuing of account statements for period indicated by a customer	EUR 5 per month, max EUR 25	free of charge	EUR 5 per month, max EUR 25	For up to 3 years period - free of charge, for more than 3 years period - EUR 10 per each request

## Transfer in euros

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

	at the Bank till 2016.11.01	via Internet bank till 2016.11.01	at the Bank from 2016.11.01	via Internet bank from 2016.11.01
to one's own bank account within DNB bank	EUR 2.03	free of charge	EUR 2.50	free of charge
to other beneficiary's account within DNB bank	EUR 2.03	EUR 0.23	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 0.23	-	EUR 0.23
standard payment to EEA countries	EUR 2.03	EUR 0.35	EUR 2.50	EUR 0.35
Extra urgent payment in euros to EEA countries	EUR 43.44	EUR 28.96	N/A	EUR 29
Making a standing order agreement at the branch	-	-	EUR 5	-
Standing orders (on the basis of a standing order agreement made at the bank) to the beneficiary's account at DNB	EUR 0.29	-	EUR 0.29	-

	at the Bank till 2016.11.01	via Internet bank till 2016.11.01	at the Bank from 2016.11.01	via Internet bank from 2016.11.01
bank				
Standing orders (on the basis of a standing order agreement made at the bank) to the beneficiary's account at other banks registered in Lithuania	EUR 0.43	-	EUR 0.43	-

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

## Transfer in euros euros to non European Economic Area countries

	at the Bank till 2016.11.01	via Internet bank till 2016.11.01	at the Bank from 2016.11.01	via Internet bank from 2016.11.01
Standard SHA payment	EUR 16	EUR 13	N/A	EUR 13
Urgent SHA payment	EUR 28.96	EUR 26.07	N/A	EUR 26
Extra urgent SHA payment	EUR 60.82	EUR 57.92	N/A	EUR 58
Standard OUR payment	EUR 26.07	EUR 20.27	N/A	EUR 20
Urgent OUR payment	EUR 43.44	EUR 37.65	N/A	EUR 38
Extra urgent OUR payment	EUR 86.89	EUR 78.20	N/A	EUR 80
Standard BEN payment	free of charge	free of charge (EUR 23.17)	N/A	EUR 13
Urgent BEN payment	free of charge	free of charge (EUR 43.44)	N/A	EUR 26
Extra urgent BEN payment	free of charge	free of charge (EUR 86.89)	N/A	EUR 58

SHA transfer, when the payer and the beneficiary each pay the transfer charges.

If SHA is selected in some cases the beneficiary may receive a lower amount, also additional charges may be applied if a payment is made through correspondent banks.

OUR transfer, when the transfer charges are paid by the payer.

When a payment is sent with the charge type OUR, foreign banks charge additional fees which will be debited from the payer's account after the beneficiary's account has been credited. If a transfer is made in US dollars, additional charges of other banks may be deducted from the amount transferred.

BEN transfer, when the transfer charges are paid by the beneficiary.

BEN means that the fees charged by AB DNB Bankas, foreign and/or correspondent banks are paid by the beneficiary by deducting them from the amount transferred (the beneficiary will receive a smaller amount).

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

## Transfer based on PLAIS orders

	Fee till 2016.11.01	Fee from 2016.11.01
Transfer based on PLAIS order, where the beneficiary's account is held at DNB or other bank registered in the Republic of Lithuania	EUR 0.23	EUR 0.87

## Administration of funds credited to Beneficiary's account

	Fee till 2016.11.01	Fee from 2016.11.01
In other cases from banks registered in Lithuania or from foreign banks	2 % of the amount transferred, but maximum EUR 8.69	2 % of the amount transferred, but maximum EUR 10

## Transfer in other currency

### Transfer in other currency within DNB bank

	at the Bank till 2016.11.01	via Internet bank till 2016.11.01	at the Bank from 2016.11.01	via Internet bank from 2016.11.01
to one's own bank account	EUR 2.03	free of charge	EUR 2.50	free of charge
to other beneficiary's account	EUR 2.03	EUR 0.23	EUR 2.50	EUR 0.23

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

## Transfer in other currency to other banks

	at the Bank till 2016.11.01	via Internet bank till 2016.11.01	at the Bank from 2016.11.01	via Internet bank from 2016.11.01
Standard SHA payment	EUR 16	EUR 13	N/A	EUR 13
Urgent SHA payment	EUR 28.96	EUR 26.07	N/A	EUR 26
Extra urgent SHA payment	EUR 60.82	EUR 57.92	N/A	EUR 58
Standard OUR payment	EUR 26.07	EUR 20.27	N/A	EUR 20
Urgent OUR payment	EUR 43.44	EUR 37.65	N/A	EUR 38
Extra urgent OUR payment	EUR 86.89	EUR 78.20	N/A	EUR 80
Standard BEN payment	free of charge	free of charge (EUR 23.17)	N/A	EUR 13
Urgent BEN payment	free of charge	free of charge (EUR 43.44)	N/A	EUR 26
Extra urgent BEN payment	free of charge	free of charge (EUR 86.89)	N/A	EUR 58

Note: Transfers to the European Union countries, Norway, Iceland, Liechtenstein, and Switzerland in the domestic currencies of these countries can be executed with the SHA charging option only. Transfers to the named countries with charge type BEN or OUR are not available.

SHA transfer, when the payer and the beneficiary each pay the transfer charges.  
If SHA is selected in some cases the beneficiary may receive a lower amount, also additional charges may be applied if a payment is made through correspondent banks.

OUR transfer, when the transfer charges are paid by the payer.  
When a payment is sent with the charge type OUR, foreign banks charge additional fees which will be debited from the payer's account after the beneficiary's account has been credited. If a transfer is made in US dollars, additional charges of other banks may be deducted from the amount transferred.

BEN transfer, when the transfer charges are paid by the beneficiary.  
BEN means that the fees charged by AB DNB Bankas, foreign and/or correspondent banks are paid by the beneficiary by deducting them from the amount transferred (the beneficiary will receive a smaller amount).

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

## Transfer in other currency within DNB group banks

	at the Bank till 2016.11.01	via Internet bank till 2016.11.01	at the Bank from 2016.11.01	via Internet bank from 2016.11.01
Transfers to DNB group banks and partner banks in USD, NOK, PLN currencies	EUR 8.69	EUR 7.82	N/A	EUR 9

Transfers to DNB group banks and partner banks in USD, NOK, PLN currencies, when the beneficiary's account number in IBAN format, the beneficiary's bank BIC (automatically) and charge type SHA (the payer and the beneficiary each pay the transfer charges) are indicated.

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

## Administration of funds credited to the beneficiary's accounts

	Fee till 2016.11.01	Fee from 2016.11.01
In other currency from banks registered in Lithuania or in other cases from foreign banks	2% of the amount transferred, but maximum EUR 8.69	2% of the amount transferred, but maximum EUR 10

## Other services related to transfers

### Other services related to transfer in euros

	Fee till 2016.11.01	Fee from 2016.11.01
cancelation of a payment order in euros within DNB bank	EUR 3	EUR 3
cancelation of a payment order in euros to another bank registered in Lithuania or EEA countries*	EUR 3	EUR 10 + beneficiary's bank fee
Clarification of incoming payments if it is not possible to credit the received funds to the beneficiary's account	-	EUR 3

\*The charges for transfers between customers of the above-indicated banks are applied only if the accurate beneficiary's bank BIC and the beneficiary's account number in IBAN format are indicated, and charge type is SHA (the payer and the beneficiary each pay the transfer charges). The fees for cancellation of Euro transfers to non-EEA countries are also applied to cancellation of Euro transfers not satisfying these requirements.

If a payment order has been sent already to the beneficiary's bank or the beneficiary's account has been credited already, the funds can be returned only with the beneficiary's consent. The payment cancellation fee is applied even if the payment cancellation has failed.

In some cases the expenses related to the returned transfer (including the charges of the beneficiary's bank or intermediary banks) may be additionally deducted from the returned transfer funds or debited from the Payer's account.



## Other services related to transfer in other currency

	Fee till 2016.11.01	Fee from 2016.11.01
Clarification of incoming payments if it is not possible to credit the received funds to the beneficiary's account	-	EUR 3

If a payment order has already been sent from the bank, funds can be returned only with the beneficiary's bank or the beneficiary's consent.

Please note that the fee for cancelation or clarification of a transfer in other currency is applied even if such cancelation or clarification has failed. In some cases the expenses related to the returned transfer (including the charges of the beneficiary's bank or intermediary banks) may be additionally deducted from the returned transfer funds or debited from the Payer's account.

## Non-cash foreign exchange

### Non-cash foreign exchange

	at the Bank till 2016.11.01	via Internet bank till 2016.11.01	at the Bank from 2016.11.01	via Internet bank from 2016.11.01
FX within own different IBAN accounts	EUR 2.03	free of charge	EUR 2.50	free of charge

## E. invoice

### E. invoicing for payers

	at the Bank till 2016.11.01	via Internet bank till 2016.11.01	at the Bank from 2016.11.01	via Internet bank from 2016.11.01
E-invoice one-time payment under payment form filled in	EUR 0.35	EUR 0.35	EUR 2.50	EUR 0.35

## Collection of fees and payments for utilities

### Transfer of funds to the service providers

	at the Bank till 2016.11.01	via Internet bank till 2016.11.01	at the Bank from 2016.11.01	via Internet bank from 2016.11.01
by debiting the payers account*	EUR 2.50	EUR 0.23	EUR 2.50	EUR 0.23
by cash*	EUR 3	-	EUR 3	-

\* The service is available at the branch until 01 01 2017.

# Cash Operations

## Cash depositing to an account

	Fee till 2016.11.01	Fee from 2016.11.01
Cash depositing to one's own account in banknotes in all currencies and / or in Euro coins (up to EUR 10 in coins)*	0.1 % of the amount, but min EUR 1	0.15% of the amount, but min EUR 3
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)**	0.4 % of the amount, but min EUR 2.32	0.5 % of the amount, but min EUR 5
Instruction to transfer paid-in cash by normal transfer to the payee's account with other banks registered in Lithuania	0.1 % of the amount, but min EUR 5	N/A

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 Republic of Lithuania, European Union and countries of the European Economic Area (EEA).

\*\* The service is available at the branch until 01 01 2017.

## Cash handling

	Fee till 2016.11.01	Fee from 2016.11.01
Administration charge for crediting cash collected in banknotes to an account in national currency	free of charge	free of charge
Administration charge for crediting cash collected in coins to an account in national currency	free of charge	0.6 % of the amount

## Rent of Safe-Deposit Box

### Other fees regarding deposit lockers rent

	at the Bank till 2016.11.01	at the Bank from 2016.11.01
Fee for changing safe deposit box's key	EUR 75	EUR 85

## Leasing

### Preparation of documents and execution of agreements

	Fee till 2016.11.01	Fee from 2016.11.01
New / Used property	From 0.7 % of the purchase price, but min EUR 120	From 0.7 % of the purchase price, but min EUR 150

## DNB internet bank

### DNB internet bank maintenance

	Fee till 2016.11.01	Fee from 2016.11.01
Issuance or replacement of a pin calculator	EUR 14.19	EUR 15

Other services rendered by DNB internet bank are charged based on the applicable fees.

# SMS Service

## Responding to inquiries

	Fee till 2016.11.01	Fee from 2016.11.01
Activation/deactivation of sending of automatic messages	EUR 0.12	N/A
Balance of the chosen account	EUR 0.12	N/A
Five latest amounts credited to the account	EUR 0.12	N/A
Five latest amounts debited from the account	EUR 0.12	N/A
Assistance	EUR 0.12	N/A
Transaction to one's own account under a payment order given via SMS message	EUR 0.12	N/A
Changing of a password	EUR 0.12	N/A
Error message	free of charge	N/A

## Automatic messages

	Fee till 2016.11.01	Fee from 2016.11.01
On account crediting	EUR 0.12	EUR 0.12
On account debiting	EUR 0.12	EUR 0.12

# Integrated payments solution

## Integrated payments solution

	Fee till 2016.11.01	Fee from 2016.11.01
Service activation	EUR 60.82	EUR 60
Service administration	EUR 46.34 (monthly)	EUR 60 (monthly)
Agreement conditions change	EUR 30.41	EUR 30
Notifications sending	EUR 0.05	EUR 0.05
Statement sending	EUR 0.32	EUR 0.32

# Visa Business Electron

## Card issuance/renewal

	Fee till 2016.11.01	Fee from 2016.11.01
Card issuance fee	EUR 5	EUR 8
Collecting the card at the branch	free of charge	EUR 3
Card sending by mail within Lithuania	free of charge	free of charge
Card sending by mail abroad	EUR 6	EUR 6
Card maintenance fee	EUR 5 per year	EUR 8 per year
Card renewal fee*	EUR 5	free of charge
Card replacement**	EUR 6	EUR 8

Card validity 3 years.

\*Cards are renewed provided that at least one card transaction was performed within the past three months.

\*\*The fee is applied if the card is lost, damaged, if PIN code is forgotten, if card is demagnetized, if latin letters are changed to Lithuanian ones or visa versa. In case of change of the cardholder's name and/or surname, the card is replaced free of charge provided that the card expires within maximum 2 months.

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 2016.11.01	Fee from 2016.11.01
Cash withdrawal at DNB Bank (in Lithuania and Latvia) and SEB Bankas ATM's	0.4% (min 0,6 EUR)	0.5% (min 0,6 EUR)
Cash depositing at DNB Bank's ATMs with cash-in function	0.04%	0.06%
cash depositing within the network of the bank's partners* via EKS	0.04%	0.06%

\*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing), at Lietuvos paštas, AB branches and PayPost (cash withdrawal only) following the lists of locations of the Bank's partners provided on DNB Bankas website: [Perlas terminals](#), [Lietuvos paštas branches](#), [PayPost](#).

## Other card fees and services

	Fee till 2016.11.01	Fee from 2016.11.01
Currency exchange fee in case of payment in other than the card account currency	1.25 %	2.45 %

## Limits

	Limits till 2016.11.01	Limits from 2016.11.01
Total amount on payments for goods	EUR 8690	EUR 8700

A cash withdrawal or payment transaction performed is not deducted from the used day limit before 24 hours from execution thereof.



# Visa Business

## Card issuance/renewal

	Without Priority Pass card till 2016.11.01	With Priority Pass card till 2016.11.01	Fee from 2016.11.01
Card issuance fee	EUR 20	EUR 32	EUR 27
Collecting the card at the branch	free of charge	free of charge	EUR 3
Card sending by mail within Lithuania	free of charge	free of charge	free of charge
Card sending by mail abroad	EUR 6	EUR 6	EUR 6
Card maintenance fee	EUR 20 per year	EUR 32 per year	EUR 27 per year
Card renewal fee*	EUR 20	EUR 32	free of charge
Card replacement**	EUR 6	EUR 6 / Priority pass EUR 20	EUR 27

Card validity 3 years.

\*Cards are renewed provided that at least one card transaction was performed within the past three months.

\*\*The fee is applied if the card is lost, damaged, if PIN code is forgotten, if card is demagnetized, if latin letters are changed to Lithuanian ones or visa versa. In case of change of the cardholder's name and/or surname, the card is replaced free of charge provided that the card expires within maximum 2 months.

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

	Without Priority Pass card till 2016.11.01	With Priority Pass card till 2016.11.01	Fee from 2016.11.01
Cash withdrawal at DNB Bank (in Lithuania and Latvia) and SEB Bankas ATM's	EUR 2 % (min EUR 1)	EUR 2 % (min EUR 1)	EUR 2 % (min EUR 1)
Cash withdrawal at other bank's ATM's	2 % (min 3 EUR)	2 % (min 3 EUR)	2 % (min 3 EUR)
Cash withdrawal within the network of the bank's partners* via EKS	2 % (min 3 EUR)	2 % (min 3 EUR)	2 % (min 3 EUR)
Cash withdrawal at the shops offering the cash disbursement service if payment for goods by card makes at least EUR 5 Pay out from EUR 5 to 100	free of charge	free of charge	free of charge
Cash depositing at DNB Bank's ATMs with cash-in function	0.04 %	0.04 %	0.06 %
cash depositing within the network of the bank's partners* via EKS	0.04 %	0.04 %	0.06 %

\*At Perlo paslaugos, UAB Perlo lottery terminals (cash withdrawal and depositing), at Lietuvos paštas, AB branches and PayPost (cash withdrawal only) following the lists of locations of the Bank's partners provided on DNB Bankas website: [Perlas terminals](#), [Lietuvos paštas branches](#), [PayPost](#).

## Other card fees and services

	Without Priority Pass card till 2016.11.01	With Priority Pass card till 2016.11.01	Fee from 2016.11.01
Granting of a non-standart limit on ATM cash withdrawal and payments for goods/services*	EUR 30	EUR 30	EUR 30
Currency exchange fee in case of payment in other than the card account currency	1.25 %	1.25 %	1.95 %
Safe card monthly fee per payment card	EUR 0.55 per month	EUR 0.55 per month	EUR 0.55 per month
Annual fee for accident insurance per payment card	EUR 7.24 per year	EUR 7.24 per year	EUR 7.24 per year
Issuing of a copy of the receipt at customer's request in case of a local payment	EUR 1.5	EUR 1.5	EUR 1.5
Issuing of a copy of the receipt at customer's request in case of a foreign payment	EUR 6	EUR 6	EUR 6

\*Non-standard limit requires use of service Safe card.

## Limits

	Without Priority Pass card till 2016.11.01	With Priority Pass card till 2016.11.01	Fee from 2016.11.01
Total amount of cash withdrawal operations	EUR 580	EUR 580	EUR 2900
Number of cash withdrawal operations	5	5	5
Total amount on payments for goods	EUR 1450	EUR 1450	EUR 8700
number of operations on payments for goods	10	10	10

A cash withdrawal or payment transaction performed is not deducted from the used day limit before 24 hours from execution thereof.

# Priority Pass

## Card issuance / renewal

	Fee till 2016.11.01	Fee from 2016.11.01
Card issuance fee	EUR 14	EUR 15
Priority Pass card annual administration fee (no fee is charged for the first year and the first year of the card validity or renewal)	EUR 14	EUR 15
Card renewal fee	EUR 14	EUR 15
Card replacement	EUR 14	EUR 15
Collecting the card at the branch	free of charge	free of charge
Card sending by mail within Lithuania	free of charge	free of charge
Card sending by mail abroad	EUR 6	EUR 6
Airport VIP lounge enter fee per person	EUR 24	EUR 24

## Virtualioji ERA (Master Card) (From 2013 08 22 are not issued)

### Other card fees and services

	Fee till 2016.11.01	Fee from 2016.11.01
Currency exchange fee in case of payment in other than the card account currency	1.25 %	1.95 %

### Limits

	Limits till 2016.11.01	Limits from 2016.11.01
Total amount on payments for goods	EUR 4350	EUR 4000

A cash withdrawal or payment transaction performed is not deducted from the used day limit before 24 hours from execution thereof.