



Kainynas privatiems 2016-11-01 - 2017-10-31

# Banking packages

## Standard banking packages

### Standard

	Daily package from 2016.11.01	Active package from 2016.11.01	Gold package from 2016.11.01
	EUR 1.50 per month	EUR 3.50 per month	EUR 5.50 per month
Debit card Visa Debit	+	+	+
Credit card Visa Classic	-	+	+
Credit card Visa Gold	-	-	+
DNB bank account maintenance	+	+	+
Online transfer in euro to EEA countries*	+	+	+
Online transfer in euro and other currency within DNB bank	+	+	+
Crediting of funds in euro from EEA countries*	+	+	+
Online transfer to service providers*	+	+	+
Online shopping at e- stores*	+	+	+
Online payment of all- type e-invoices*	+	+	+
Code generator	-	+	+
Cash-in operations at	+	+	+

	Daily package from 2016.11.01	Active package from 2016.11.01	Gold package from 2016.11.01
DNB ATMs*			
Cash withdrawals at DNB and SEB ATMs without charge**	up to EUR 550 per month	up to EUR 1,500 per month	unlimited
Fee charged in the case of exceeding the fee-free withdrawal limit	EUR 0.4% of amount, min EUR 0.4	2 %	N/A

\*Unlimited.

\*\*Total withdrawal amount for all cards included in the package.

Active package cards of your choice - 1 Visa Classic and up to 2 Visa Debit or up to 3 Visa Debit .

Gold package cards of your choice - 1 Visa Gold and up to 2 Visa Debit or up to 2 Visa Classic and 1 Visa Debit.

Payment cards with no issue fee if ordered to be sent by mail. Cards collected at the bank's branch are charged.

The package fee and fee charged in the case of exceeding the fee-free withdrawal limit are deducted by the 6th day of the next month.

Code generator with no extra charge if the package is held for 12 months and longer.

EEA – European Economic Area.

# Youth banking packages

## Youth

	Daily package for child (till 6 y) from 2016.11.01	Daily package for pupil (7 - 18 y) from 2016.11.01	Daily package for youngster (19 - 22 y) from 2016.11.01
	EUR 0 per month	EUR 0 per month	EUR 1 per month
Debit card Visa Debit	-	+	+
DNB bank account maintenance	+	+	+
Online transfer in euro to EEA countries*	-	+	+
Online transfer in euro and other currency within DNB bank	-	+	+
Crediting of funds in euro from EEA countries*	+	+	+
Online transfer to service providers*	-	+	+
Online shopping at e-stores*	-	+	+
Online payment of all-type e-invoices*	-	+	+
Cash-in operations at DNB ATMs*	-	+	+
Cash withdrawals at DNB and SEB ATMs without charge	-	up to EUR 550 per month	up to EUR 550 per month
Fee charged in the case of exceeding the	N/A	EUR 0.4% of amount, min EUR 0.4	EUR 0.4% of amount, min EUR 0.4

Daily package for  
child (till 6 y) from  
2016.11.01

Daily package for  
pupil (7 - 18 y) from  
2016.11.01

Daily package for  
youngster (19 - 22 y)  
from 2016.11.01

fee-free withdrawal  
limit

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\*Unlimited.

Before the minor attains the age of 14 years, a bank account(s) opened on his or her behalf can be managed by parents, adoptive or foster parents.

The package fee and fee charged in the case of exceeding the fee-free withdrawal limit are deducted by the 6th day of the next month.

Payment cards with no issue fee if ordered to be sent by mail. Cards collected at the bank's branch are charged.

EEA - European Economic Area.

# Senior banking package

## Senior

Daily package for senior (from 70 y) from 2016.11.01

EUR 0.80 per month

Debit card Visa Debit	+
DNB bank account maintenance	+
Online transfer in euro to EEA countries*	+
Online transfer in euro and other currency within DNB bank	+
Crediting of funds in euro from EEA countries*	+
Online transfer to service providers*	+
Online shopping at e-stores*	+
Online payment of all-type e-invoices*	+
Cash-in operations at DNB ATMs*	+
Cash withdrawals at DNB and SEB ATMs without charge	up to EUR 550 per month
Fee charged in the case of exceeding the fee-free withdrawal limit	EUR 0.4% of amount, min EUR 0.4

\*Unlimited.

The package fee and fee charged in the case of exceeding the fee-free withdrawal limit are deducted by the 6th day of the next month.

EEA - European Economic Area.

# Minimum service charge

## Minimum service charge

	Fee from 2016.11.01
Unlimited basic services:	EUR 0.80 per month
Maintenance of accounts with DNB bank	+
Crediting of funds in euro from EEA countries	+
Online transfer in euro to EEA countries	+
Online transfer in euro and other currency within DNB bank	+
Online transfer to service providers	+
Online shopping at e-stores	+
Online payment of all-type e-invoices	+

The fee is deducted by the 6th day of the next month.

EEA - European Economic Area

## Account maintenance

### Account opening

	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
Account opening for non- residents*	EUR 30	-	EUR 50	-

\*The fee is applied to persons whose domicile is outside the Republic of Lithuania and paid before making verification and a decision to enter into a business relationship. It is presumed that persons having the nationality of the Republic of Lithuania and persons having a permanent residence permit in Lithuania are domiciled in the Republic of Lithuania. Persons who have a temporary residence permit in the Republic of Lithuania or persons without a residence permit shall submit the permanent residence registration certificate to declare permanent residence in the Republic of Lithuania.

### Statements of account and other services

	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
in case account turnover exceeds EUR 202.73*	free of charge	-	N/A	-
in case account turnover does not exceed EUR 202.73*	EUR 0.29 per month	-	N/A	-
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



## Bank statements

	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
Additional fee for issuing a Bank statement at the customer's request within a period not longer than 3 business days	EUR 10	EUR 10	EUR 15	EUR 15

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## 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 0.29	EUR 2.50	free of charge
to the beneficiary account based on a payment order for goods/ services given via e commerce system within DNB bank	-	EUR 0.29	-	free of charge
standard payment to EEA countries	EUR 2.03	EUR 0.35	EUR 2.50	free of charge
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	-	free of charge	-

	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	0.43 EUR	-	free of charge	-

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

## Transfer in 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
When funds are transferred within DNB bank	free of charge	free of charge
When funds are transferred 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)	EUR 0.35	free of charge
In other cases from banks registered in Lithuania or 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 0.29	EUR 2.50	free of charge

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 transfer

### 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 or clarification 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.

If due to the reasons beyond the Bank's control (incorrect details of a payment order, the beneficiary's account is closed, etc.) the beneficiary's account cannot be credited based on the payment order submitted, the sum of such payment order is returned to the Payer. The fees paid by the Payer are not refunded. 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 same IBAN accounts	free of charge	free of charge	free of charge	free of charge
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	free of charge

## 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	free of charge
by cash*	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.

## 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 code generator	14.19 EUR	15 EUR

# 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

# Visa Debit

## Card issuance / renewal

	Fee till 2016.11.01	Fee from 2016.11.01
Card issuance fee	EUR 1.5	free of charge
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 0.55 per month	EUR 0.6 per month
Card renewal fee*	EUR 1.5	free of charge
Card replacement**	EUR 3	EUR 4
Card issuing in urgent procedure***	EUR 25	EUR 25

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.

\*\*\*-By submitting an application to issue a card in urgent procedure at the Bank's branch by 10:45, you can collect the card at the end of the bank's following business day at the Bank's branch indicated in the application.

The customers to whom cards were issued during campaigns or the customers receiving inflows from a legal entity that has agreed with the Bank on transferring funds in payment card linked accounts may be subject to payment card service fees and conditions other than those indicated in the Pricelist. The customer can get information about these fees and conditions at his workplace, at the Bank's outlet or by dialing short code 1608. Upon expiry of the conditions set during the campaign or no income received from the legal entity in 3 subsequent months, the Bank starts charging the payment card fees and conditions set in the Pricelist.

Cash withdrawal fees are debited on a daily basis, monthly fees are debited on the last but one workday of each month.

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.

The bank has the right to unilaterally change the Pricelist, terms and conditions, fees, interest and/or their calculation and payment procedure for the payment card servicing and for the provision of payment services, as well as other banking service fees following the procedure set in the General Rules on the Provision of Services of the Bank and the Terms and Conditions for the Provision of Payment Services with at least 60 calendar days' notice to the Customer who is a consumer. The above mentioned notification is handed over to the Customer personally or announced publicly. Publicly available notification is regarded as an appropriate way of informing the Customer about a unilateral change of the Terms and Conditions for the Provision of Payment Services and/or the Price-list. It shall be deemed that

the Customer agrees with these changes provided that before the day of the entry of changes into force he has not notified the Bank that he disagrees with these changes. In such case the Customer has the right to refuse the card without delay before the effective date of the amendments and to pay no commission fee for that. If the Customer does not avail of the right to waive the card before the effective date of the amendments, it shall be deemed that the Customer agrees with the amendments made.

The customer may get information about the fees specifically applied thereto during the bank's business hours in all DNB bank's outlets or by dialing the short-code 1608.

## 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	EUR 0.3 per trans. up to 500 EUR/month; Over 500 EUR /month - 0.3 % of amount, min EUR 0.3	EUR 0.4% of amount, min EUR 0.4
Cash withdrawal within the network of the bank's partners* via EKS	EUR 0.7	0,5% min EUR 1

\*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 of cash withdrawal operations	1450 EUR	1500 EUR
Total amount on payments for goods	4350 EUR	4000 EUR

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

## Visa Electron UP (From 2016 11 01 will not be issued)

### Card issuance / renewal

	Fee till 2016.11.01	Fee from 2016.11.01
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
Base and additional card maintenance fee	free of charge	EUR 0.6
Base and additional card replacement**	EUR 3	EUR 4

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.

The customers to whom cards were issued during campaigns or the customers receiving inflows from a legal entity that has agreed with the Bank on transferring funds in payment card linked accounts may be subject to payment card service fees and conditions other than those indicated in the Pricelist. The customer can get information about these fees and conditions at his workplace, at the Bank's outlet or by dialing short code 1608. Upon expiry of the conditions set during the campaign or no income received from the legal entity in 3 subsequent months, the bank starts charging the payment card fees and conditions set in the Pricelist.

Cash withdrawal fees are debited on a daily basis, monthly fees are debited on the last but one workday of each month.

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.

The Bank has the right to unilaterally change the Pricelist, terms and conditions, fees, interest and/or their calculation and payment procedure for the payment card servicing and for the provision of payment services, as well as other banking service fees following the procedure set in the General Rules on the Provision of Services of the Bank and the Terms and Conditions for the Provision of Payment Services with at least 60 calendar days' notice to the Customer who is a consumer. The above mentioned notification is handed over to the Customer personally or announced publicly. Publicly available notification is regarded as an appropriate way of informing the Customer about a unilateral change of the Terms and Conditions for the Provision of Payment Services and/or the Price-list. It shall be deemed that the Customer agrees with these changes provided that before the day of the entry of changes into force he has not notified the Bank that he disagrees with these changes. In such case the Customer has the right to refuse the card without delay before the effective date of the amendments and to pay no commission fee for that. If the Customer does not avail of the right to waive the card before the effective date of the amendments, it shall be deemed that the Customer agrees with the amendments made.

The customer may get information about the fees specifically applied thereto during the bank's business hours in all DNB bank's outlets or by dialing the short-code 1608.

# Visa Electron UP

## 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	EUR 0.3 per trans. up to 500 EUR/month; Over 500 EUR /month - 0.3 % of amount, min EUR 0.3	EUR 0.4% of amount, min EUR 0.4
Cash withdrawal within the network of the bank's partners* via EKS	EUR 0.7	0,5% min EUR 1

\*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 of cash withdrawal operations	1450 EUR	1500 EUR
Total amount on payments for goods	4350 EUR	4000 EUR

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

## Visa Electron (From 2015 10 15 are not issued)

### Card issuance / renewal

	Fee till 2016.11.01	Fee from 2016.11.01
Card maintenance fee	EUR 0.55 per month	EUR 0.6 per month

## 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	EUR 0.3 per trans. up to 500 EUR/month; Over 500 EUR /month - 0.3 % of amount, min EUR 0.3	EUR 0.4% of amount, min EUR 0.4
Cash withdrawal within the network of the bank's partners* via EKS	EUR 0.7	0,5% min EUR 1

\*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 of cash withdrawal operations		
Number of cash withdrawal operations	EUR 1450	1500 EUR
number of operations on payments for goods	EUR 4350	4000 EUR

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

# Visa Classic

## Card issuance / renewal

	Fee till 2016.11.01	Fee from 2016.11.01
Card issuance fee	EUR 3	free of charge
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 1.30 per month	EUR 1.50 per month
Card renewal fee*	EUR 3	free of charge

Card validity 3 years.

From 4 August 2014 new Mastercard cards will not be issued. The terms and conditions and the fees are effective to the previously issued but still valid cards.

\*Cards are renewed provided that at least one card transaction was performed within the past six months. We issued Visa Debit for customer.

The customers to whom cards were issued during campaigns or the customers receiving inflows from a legal entity that has agreed with the Bank on transferring funds in payment card linked accounts may be subject to payment card service fees and conditions other than those indicated in the Pricelist. The customer can get information about these fees and conditions at his workplace, at the Bank's outlet or by dialing short code 1608. Upon expiry of the conditions set during the campaign or no income received from the legal entity in 3 subsequent months, the Bank starts charging the payment card fees and conditions set in the Pricelist.

Cash withdrawal fees are debited on a daily basis, monthly fees are debited on the last but one workday of each month

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.

The Bank has the right to unilaterally change the Pricelist, terms and conditions, fees, interest and/or their calculation and payment procedure for the payment card servicing and for the provision of payment services, as well as other banking service fees following the procedure set in the General Rules on the Provision of Services of the Bank and the Terms and Conditions for the Provision of Payment Services with at least 60 calendar days' notice to the Customer who is a consumer. The above mentioned notification is handed over to the Customer personally or announced publicly. Publicly available notification is regarded as an appropriate way of informing the Customer about a unilateral change of the Terms and Conditions for the Provision of Payment Services and/or the Price-list. It shall be deemed that the Customer agrees with these changes provided that before the day of the entry of changes into force he has not notified the Bank that he disagrees with these changes. In such case the Customer has the right to refuse the card without delay before the effective date of the amendments and to pay no commission fee for that. If the Customer does not avail of the right to waive the card before the effective date of the amendments, it shall be deemed that the Customer agrees with the amendments made.

The customer may get information about the fees specifically applied thereto during the bank's business hours in all DNB bank's outlets or by dialing the short-code 1608.

Example of the annual rate calculation on the overall credit price (Visa Classic)

If the Bank issued EUR 1,500 credit in the payment card account for 36 months' period, the overall amount payable by the borrower would make EUR 2,317.17 and the overall annual rate of the credit price would make 19.69%.

The calculations include the interest paid during the credit period (17% fixed annual interest rate was used for the calculation), card issue fee of EUR 3, and payment card administration fee of EUR 1.30 per month.

The overall annual rate of the credit price and the overall amount payable by the borrower is calculated assuming that the total Credit Limit is used on the Credit Limit issue day and is fully repaid on the last effective day of the agreement and the interest for using the Credit Limit is paid every month.

## 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	1.5% (min EUR 0.60)	2%

## 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 of cash withdrawal operations	EUR 2030	EUR 2000
Total amount on payments for goods	EUR 5800	EUR 5000

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

## Visa Classic UP (From 2016 11 01 will not be issued)

### Card issuance / renewal

	Fee till 2016.11.01	Fee from 2016.11.01
Card issuance fee	EUR 2	free of charge
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 0.8 per month	EUR 1 per month
Card renewal fee*	EUR 2	free of charge

Card validity 3 years.

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

The customers to whom cards were issued during campaigns or the customers receiving inflows from a legal entity that has agreed with the Bank on transferring funds in payment card linked accounts may be subject to payment card service fees and conditions other than those indicated in the Pricelist. The customer can get information about these fees and conditions at his workplace, at the Bank's outlet or by dialing short code 1608. Upon expiry of the conditions set during the campaign or no income received from the legal entity in 3 subsequent months, the Bank starts charging the payment card fees and conditions set in the Pricelist.

Cash withdrawal fees are debited on a daily basis, monthly fees are debited on the last but one workday of each month.

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.

The Bank has the right to unilaterally change the Pricelist, terms and conditions, fees, interest and/or their calculation and payment procedure for the payment card servicing and for the provision of payment services, as well as other banking service fees following the procedure set in the General Rules on the Provision of Services of the Bank and the Terms and Conditions for the Provision of Payment Services with at least 60 calendar days' notice to the Customer who is a consumer. The above mentioned notification is handed over to the Customer personally or announced publicly. Publicly available notification is regarded as an appropriate way of informing the Customer about a unilateral change of the Terms and Conditions for the Provision of Payment Services and/or the Price-list. It shall be deemed that the Customer agrees with these changes provided that before the day of the entry of changes into force he has not notified the Bank that he disagrees with these changes. In such case the Customer has the right to refuse the card without delay before the effective date of the amendments and to pay no commission fee for that. If the Customer does not avail of the right to waive the card before the effective date of the amendments, it shall be deemed that the Customer agrees with the amendments made.

The customer may get information about the fees specifically applied thereto during the bank's business hours in all DNB bank's outlets or by dialling the short-code 1608.

Example of the annual rate calculation on the overall credit price (UP credit card)

If the Bank issued EUR 1,000 credit in the payment card account for 36 months' period, the overall amount payable by the borrower would make EUR 1,542.36 and the overall annual rate of the credit price would make 19.60%.



The calculations include the interest paid during the credit period (17% fixed annual interest rate was used for the calculation), card issue fee of EUR 2, and payment card administration fee of EUR 0.80 per month.

The overall annual rate of the credit price and the overall amount payable by the borrower is calculated assuming that the total Credit Limit is used on the Credit Limit issue day and is fully repaid on the last effective day of the agreement and the interest for using the Credit Limit is paid every month.

## Visa Classic UP

### 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	1.5% (min EUR 0.60)	2%

### 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 of cash withdrawal operations	EUR 2030	EUR 2000
Total amount on payments for goods	EUR 5800	EUR 5000

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

# Visa Gold

## 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 6	EUR 20	free of charge
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 3.5 per month	EUR 3.5 per month	EUR 3.7 per month
Card renewal fee*	EUR 6	EUR 20	free of charge
Card replacement **	EUR 6	EUR 6 / Priority pass EUR 20	EUR 6
Card issuing in urgent procedure***	EUR 25	EUR 25	EUR 25

Card validity 3 years.

From 1 October 2014 new MasterCard Gold cards will not be issued. The terms and conditions and the fees are effective to the previously issued but still valid cards.

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

\*\*\*By submitting an application to issue a card in urgent procedure at the Bank's branch by 10:45, you can collect the card at the end of the bank's following business day at the Bank's branch indicated in the application.

The customers to whom cards were issued during campaigns or the customers receiving inflows from a legal entity that has agreed with the Bank on transferring funds in payment card linked accounts may be subject to payment card service fees and conditions other than those indicated in the Pricelist. The customer can get information about these fees and conditions at his workplace, at the Bank's outlet or by dialing short code 1608. Upon expiry of the conditions set during the campaign or no income received from the legal entity in 3 subsequent months, the Bank starts charging the payment card fees and conditions set in the Pricelist.

Cash withdrawal fees are debited on a daily basis, monthly fees are debited on the last but one workday of each month.

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

The Bank has the right to unilaterally change the Pricelist, terms and conditions, fees, interest and/or their calculation

and payment procedure for the payment card servicing and for the provision of payment services, as well as other banking service fees following the procedure set in the General Rules on the Provision of Services of the Bank and the Terms and Conditions for the Provision of Payment Services with at least 60 calendar days' notice to the Customer who is a consumer. The above mentioned notification is handed over to the Customer personally or announced publicly. Publicly available notification is regarded as an appropriate way of informing the Customer about a unilateral change of the Terms and Conditions for the Provision of Payment Services and/or the Price-list. It shall be deemed that the Customer agrees with these changes provided that before the day of the entry of changes into force he has not notified the Bank that he disagrees with these changes. In such case the Customer has the right to refuse the card without delay before the effective date of the amendments and to pay no commission fee for that. If the Customer does not avail of the right to waive the card before the effective date of the amendments, it shall be deemed that the Customer agrees with the amendments made.

The customer may get information about the fees specifically applied thereto during the bank's business hours in all DNB bank's outlets or by dialing the short-code 1608.

Example of the annual rate calculation on the overall credit price (Visa Gold)

If the Bank issued EUR 2,500 credit in the payment card account for 36 months' period, the overall amount payable by the borrower would make EUR 3,836.98 and the overall annual rate of the credit price would make 19.29%.

The calculations include the interest paid during the credit period (16% fixed annual interest rate was used for the calculation), card issue fee of EUR 6, and payment card administration fee of EUR 3.50 per month.

The overall annual rate of the credit price and the overall amount payable by the borrower is calculated assuming that the total Credit Limit is used on the Credit Limit issue day and is fully repaid on the last effective day of the agreement and the interest for using the Credit Limit is paid every month.

## 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	1.5% (min EUR 0.6 )	1.5% (min EUR 0.6 )	2%
Cash withdrawal at other bank's ATM's	2% (min EUR 3)	2% (min EUR 3)	2% (min EUR 3)
Cash withdrawal within the network of the bank's partners* via EKS	2% (min EUR 1)	2% (min EUR 1)	2% (min EUR 1)
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	free of charge	free of charge	free of charge
within the network of the bank's partners* via EKS	free of charge	free of charge	free of charge

\*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	Limits from 2016.11.01
Total amount of cash withdrawal operations	EUR 2900	EUR 2900	EUR 3000
Number of cash withdrawal operations	unlimited	unlimited	unlimited
Total amount on payments for goods	EUR 10150	EUR 10150	EUR 10000
number of operations on payments for goods	unlimited	unlimited	unlimited

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 20	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 20	EUR 15
Card replacement	EUR 20	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

## Virtual ERA (Master Card) (From 2015 10 15 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.