

[Business Price List](#) valid from 2022 04 01

[Archive](#)

## Business packages

### Business packages

#### Business packages

	Business package S	Business package M	Business package L
Monthly fee	€6	€12	€18
Euro payments in Internet bank (1)	10 payments free of charge	25 payments free of charge	60 payments free of charge
Business debit card maintenance fee	One card free of charge	Two cards free of charge	Two cards free of charge
Unlimited number of current accounts	Free	Free	Free
Unlimited number of Internet bank users	Free	Free	Free
Smart-ID	Free	Free	Free

Monthly Business Package fee is charged from your selected account within the first 5 (five) workdays of the current month.

(1) Payments to other's accounts within Luminor Lithuania; payments to Single Euro Payments Area member states; one-time payment of e-invoice; payment for services; to beneficiary's account against payment order for goods / services given via e-commerce system within bank; standing order payments to other beneficiary's account within bank; standing order payments to beneficiary's account at other banks registered in Lithuania.

More information about Business packages can be found [here](#).

# Account management

## Account opening

Account opening:

Lithuanian residents	Free
Luminor Group customer, non-Lithuanian resident (1)	€100
Non-resident of Lithuania, registered in the EEA	Upon individual agreement, min. €1000
Non-resident of Lithuania, registered outside the EEA	Upon individual agreement, min. €1000
Initial inspection of documents submitted by electronic money institutions, payment institutions and banks/ trust account opening (2)(6)	Upon individual agreement, min. €1000
Verification of non-EU resident shareholder (2) (3)	€500
Account opening in Luminor group banks abroad (1) (4)	According to the agreement, min. €300
Last account closing (5)	€10

(1) Luminor group banks: Luminor Bank AS, Latvia Branch; Luminor Bank AS, Estonia.

(2) Fees are paid upfront and are non-refundable

(3) The fee is charged to legal entities registered with the Register of Legal Entities of the Republic of Lithuania whose at least one shareholder is non-EU resident and is holding at least 25 per cent of the assets/shares/voting rights and such fee is paid before the verification and before making the decision on whether or not the business relations should be started/continued.

(4) This service is only available to Luminor Bank AS Lithuania Branch customers

(5) Not applicable if the customer has been holding an account with the bank for more than 6 months.

(6) The fee is applied only in case there is a request to open first trust account.

More information about Account opening can be found [here](#).

## Account maintenance

Account maintenance monthly fee	€3.50
Additional maintaining the account monthly fee for:	
- Non-resident of Lithuania, registered in the EEA (except Luminor Group customer, non-Lithuanian resident)	€60
- Non-resident of Lithuania, registered outside the EEA	€60
- Lithuanian resident with at least one direct shareholder (6) non-EEA resident	€60
Trust account(s) monthly fee for electronic money institutions, payment institutions and banks (1)	€500
Account balance fee (2):	
for financial institutions (3) if the total balance exceeds: EUR 0; SEK 0; DKK 0; CHF 0; JPY 0; CZK 0.	(Central Bank annual interest rate (4) minus 0.3% point) /360
for other legal entities if the Bank notifies the customer individually 15 calendar days in advance and the total balance exceeds: EUR 500 000; SEK 5 000 000; DKK 3 750 000; CHF 500 000; JPY 65 000 000; CZK 12 500 000.	(Central Bank annual interest rate (4) minus 0.1% point)/360
at the Customer Service Center      via Internet bank	

Escrow accounts	According to the agreement, at least 0.15% from the amount, at least €1000	-
Change of Escrow account agreement	According to the agreement, at least €100	-
Changing, appointing or removing a representative of company (5)	€15	Free
Registration of entity's legal status and assigning a bankruptcy administrator to manage the account	€15	€15
Interest for overdrawing the account	18%	-

(1) The fee is applied in addition to Account maintenance monthly fee.

(2) The fee is calculated at the end of each day and is applicable if, at the time of calculation, the total balance of all accounts of one customer in the same currency exceeds the total balance in the respective currency indicated above. The fee is calculated by multiplying the total balance by the absolute value (i.e., module) of the respective fee indicated above. The fee does not apply if the Central Bank annual interest rate becomes positive or zero (for financial institutions - if the Central Bank annual interest rate is equal to or exceeds 0.3%). The fee is debited from the account latest by the 10th day of the following calendar month.

(3) Financial institutions are entities (including branches, representatives offices etc.) which provide financial services, including but not limited to: credit institutions, credit unions, credit providers and intermediaries, payment institutions, electronic money institutions, other payment service providers, insurance, re-insurance companies and insurance intermediaries, financial brokerage companies, investment management and brokerage companies, collective investment undertakings and asset management companies (including pension funds), companies carrying out the buying and selling of the foreign currency cash, providers of financial leasing or consumer credit services, crowdfunding companies, loan (e.g. peer-to-peer lending) marketplaces.

(4) The Central Bank annual interest rate is the annual interest rate set by the central bank for the respective currency:

- for EUR currency - ECB deposit facility rate;
- for SEK currency - Sveriges Riksbank repo rate;
- for DKK currency - Danmarks Nationalbank Certificates of deposit rate;
- for CHF currency - Swiss National Bank negative interest rate;
- for JPY currency - Bank of Japan complementary deposit facility rate;
- for CZK currency - Czech National Bank deposit facility rate.

(5) The fee is charged At the Customer Service Center in case of changing / appointing / cancelling the persons authorized to manage the bank account(-s). This fee is not charged in case of changing a legal entity's executive officer or appointing a bankruptcy administrator.

(6) Direct shareholder is considered to be a person (legal entity or natural person) directly holding >25% shares of the legal entity.

## Statements of account

	at the Customer Service Center	via Internet bank
Issuing of account statements for period indicated by a customer	€5 per month (max 60 EUR)	For up to 3 years period - free of charge, for more than 3 years period - €10 per each request
Mailing of account statements by regular post in Lithuania or to foreign countries	€5	-

## Outgoing payments in Euros

### Internal payments

	at the Customer Service Center	via Digital channels
To one's own account within Luminor Lithuania	€5	Free
To other's account within Luminor Lithuania	€5	€0.29

Terms for payments in Euros are available [here](#).

More information about Payments can be found [here](#).

## Payments to European countries

	at the Customer Service Center	via Digital channels
Euro payments (1)	€5	€0.40
Urgent Euro payments (2)	Not available	€25

(1) Credit transfer SEPA. Payments to Single Euro Payments Area member states. Full list of countries can be found on the European Central Banks' [webpage](#).

(2) Urgent payments to EEA member states. The full list of countries can be found [here](#).

Terms for payments in Euros are available [here](#).

More information about Payments can be found [here](#).

## Payments to other countries (1)

	at the Customer Service Cente	via Digital channels
Ordinary SHA payment (2)	Not available	€13
Urgent SHA payment (2)	Not available	€26
Express SHA payment (2)	Not available	€58
Ordinary OUR payment (3)	Not available	€22
Urgent OUR payment (3)	Not available	€35
Express OUR payment (3)	Not available	€67

(1) redit transfer non SEPA. Payments to countries outside the Single Euro Payments Area [member states](#).

(2) SHA (Shared) - the payer and the beneficiary each pay the charges: the Customer pays the Bank fee, the recipient pays beneficiary bank and correspondent/ intermediary banks fees (such fees may be withheld from the transferred amount).

(3) OUR (all fees for payer) - when a payment is sent with the charge type OUR, all fees by the beneficiary's bank and/or by the correspondent banks will be covered by the payer.

However, the Bank shall not be held liable if the beneficiary does not receive the full payment amount due to other reasons beyond the Bank's control (additional charges may be deducted by correspondent/ intermediary banks from the transferred amount).OUR charges allowed in case of beneficiary account is held in the bank outside [EEA](#) member states.

Terms for payments in Euros are available [here](#).

More information about Payments can be found [here](#).

# Outgoing payments in other currencies

## Internal payments

	at the Customer Service Center	via Digital channels
To one's own account within Luminor Lithuania	€5	Free
To other's account within Luminor Lithuania	€5	€0.29

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

More information about Payments can be found [here](#).

## Payments to other banks

	at the Customer Service Center	via Digital channels
Ordinary SHA payment (1)	Not available	€13
Urgent SHA payment (1)	Not available	€26
Express SHA payment (1)	Not available	€58
Ordinary OUR payment (2)	Not available	€22
Urgent OUR payment (2)	Not available	€35
Express OUR payment (2)	Not available	€67

(1) SHA (Shared) - the payer and the beneficiary each pay the charges: the Customer pays the Bank fee, the recipient pays beneficiary bank and correspondent/ intermediary banks fees (such fees may be withheld from the transferred amount).

(3) OUR (all fees for payer) - when a payment is sent with the charge type OUR, all fees by the beneficiary's bank and/or by the correspondent banks will be covered by the payer. However, the Bank shall not be held liable if the beneficiary does not receive the full payment amount due to other reasons beyond the Bank's control (additional charges may be deducted by correspondent/ intermediary banks from the transferred amount).

OUR charges allowed in case of beneficiary account is held in the bank outside [EEA](#) member states.

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

More information about Payments can be found [here](#).



# Incoming payments

## Incoming payments

Payments received from the Single Euro Payments Area member states in Euros (1)	Free
Incoming SHA/BEN payments (2)	€10
Incoming OUR payments (3)	Free

(1) Payments from Single Euro Payments Area member states and compliant with SEPA requirements. Full list of countries can be found on the European Central Banks' [webpage](#).

(2) The fee applies to incoming payments with option SHA/BEN received via SWIFT in all currencies from outside EEA and in any other currency than Euro if a payment is received from within EEA.

BEN - all fees are applied to the beneficiary.

SHA - the beneficiary pays fees of Luminor Bank and intermediary banks. Intermediary bank fees are deducted from the transferred amount.

(3) OUR - no fees are applied by Luminor Bank. However, additional charges may be deducted by intermediary banks from the transferred amount.

Terms for payments in Euros are available [here](#).

## Other payment services

### Salary payments

Salary payments instruction	€1 for each
Payment in Euros using salary payments instruction between Luminor Lithuania accounts	Free
Payments using salary payments instruction to Single Euro Payments Area (1) member states	€0.40

(1) Full list of countries can be found on the European Central Banks' [webpage](#).

More information about Salary payments can be found [here](#).

### Standing orders

	at the Customer Service Center	via Digital channels
Registration of standing order (1) agreement	€5	Free
Registration of E-invoice standing order	€5	Free
Amendment and cancellation	€5	Free
Standing order payment	Not available	According to the payments price list
E-invoice standing order payment	Not available	Free

(1) Standing orders registered at Customer Service Center are executed to Luminor Lithuania accounts and other banks registered in Lithuania.

More information about Payments can be found [here](#).

## Cancellation, amendment and investigation of the payment

In case of mistake by Luminor	Free
Euro payment to Lithuania or the Single Euro Payments Area member states (1)	€20
Payments in any currency to outside Single Euro Payments Area member states and payments in currencies other than euro to Single Euro Payments Area member states (1)	
- up to 6 months after receipt of payment order.	€50 + extra costs (2)
- over 6 months after receipt of payment order.	€100 + extra costs (2)

(1) Full list of countries can be found on the European Central Banks' [webpage](#).

(2) Extra costs - commission, determined by correspondent bank and/or beneficiary bank apart from the Bank for payment order investigation or correction.

## Other services related to payments

Confirmation of SWIFT or SEPA payment statement	€10 for each
Payment transaction printout and confirmation	€5

## Sweeping services

Service activation	€100 for each account
Service administration	€50 (monthly) for each account
Agreement conditions change	€100 for each account

## Payments based on PLAIS orders

Payments based on PLAIS order, where the beneficiary's account is held with the bank or another bank registered in the Republic of Lithuania (1)	€1
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(1) The fee for the administration of the monetary fund restriction information system (PLAIS) is charged additionally. Fee, its amount and administration procedure is established by the Ministry of Justice of the Republic of Lithuania. The fee is debited by special debit payment order of the PLAIS administrator for each debit order submitted to a credit institution and is transferred for the benefit of SE Centre of Registers (VĮ „Registrų centras“).

# Luminor E-Commerce Gateway

## Luminor E-Commerce Gateway

Registration	Free
Monthly fee	Free
Usage of Plugins for e-commerce systems (supported plugin list can be found <a href="#">here</a> )	Free
Transaction processing	As agreed in a contract (1)
Processing of justified Card Dispute (chargeback)	€15

(1) Transaction processing if the agreement is signed before 2021.09.01 fee price is:  
- 1.50% of Transaction amount, min. €0.15;  
- (for corporate and non-EEA cards) 3% of Transaction amount, min. €0.30.

More information about Luminor E-Commerce Gateway can be found [here](#).

## Payment card acceptance at points of sale

### Payment card acceptance at points of sale

Commission fee on the transaction amount	As agreed in a contract
Electronic transaction report	Free

# Utility payment collection

## Utility payment collection

Fee for each payment order executed under special form / charged on the amount of payment order executed under special form	€0.29 / 1.3%
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Charge for changes of special payment order form	€50 + VAT
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Additional terms and conditions of the agreement may be applicable.

## Other services

### E. invoicing for service providers

E-invoice submission to Luminor customers	€0.23
E-invoice submission to Swedbank and SEB bank customers	€0.35
E-invoice submission to customers of other payer's service providers (1)	€0.23
One-time fee for concluding an agreement on e-invoicing provision	€30
Fee for changing an agreement on e-invoicing provision, if initiated by a service provider	€20
Monthly fee for administration of services provided under agreement on e-invoicing provision	€15
Fee for implementation/change of a specialdesign (other than set by the Bank) template for e-invoicing	On agreement basis, min. €400
Administration of funds transferred to a service provider	Free

(1) Payment service providers who have concluded an agreement on e-invoicing provision with Luminor. This service is subject to VAT additionally.

More information about E. invoicing can be found [here](#).

## Cash collection and delivery

Administration charge for crediting cash collected in banknotes to an account in national currency	Free
Administration charge for crediting cash collected in coins to an account in national currency	0.6% of the amount
Order submission of application to deliver cash in national currency	0.01% of the amount, min. €5



# Loans

## All loan products

	Agreement is signed electronically and application was sent using e-channels	Agreement and/or application is signed physically in a paper way
Agreement fee	1% of the loan amount, min. €150	1% of the loan amount, min. €250
Agreement amendment fee	1% of the loan amount, min. €150	1% of the loan amount, min. €250
Rescheduling in cases of early repayment (by shortening the final maturity and reducing loan repayment amounts) (1)	€75	
Consent to subsequent pledge of immovable property provided as collateral to the Bank in favour of other creditor in case of refinancing	€250	
Issuing of bank consents, approvals and statements upon Customer's request (2)	On agreed basis, min. €45 per each	

Fees for corporate customers are set on an individual basis and based on mutual agreement between the Customer and the Bank.

(1) The fee applies if the agreement entered into between the borrower and the bank provides that subject to repayment of a portion of the drawn credit before the due dates stated in the agreement, the repayable credit portions due on the next nearest date(s) decrease accordingly.

(2) Consents, approvals and statements are prepared within 10 working days.

More information about Agricultural credits can be found [here](#), about Investment loan [here](#) and about loan for small businesses [here](#).

# Factoring

## Factoring services (1)

Fee of the Factoring Agreement	As agreed, up to 1% of the factoring limit amount, but no less than 350 €
Factoring limit increase / Factoring maturity prolongation	As agreed, up to 1% of the factoring limit amount, but no less than 350 €
Amendments in contract for changed buyer/supplier list	€100
Other amendments in contract	min. €200
Agreement - Administration Fee	Starting from 0.1% from the invoice amount (min. €3)
Setting, changing, reviewing or prolonging buyer's limit	€65
Refunding for non-assigned amounts	€10 + fee for payments according to pricelist
Preparation of standardized statement for balance confirmation	€15
Preparation of non-standardized report/ statement upon the Customer's request	€50
Preparation and issuing copies of documents from the archive	€15 for each document

Prices are indicated excluding VAT.

(1) Factoring services are provided by Luminor Lizingas UAB.  
More information about Factoring can be found [here](#).

# Leasing

## Leasing fees

Agreement execution fee (1)	1% of the purchase cost min. €200
Change or renewal of agreement or appendices	0.5% on the outstanding amount as of the request date, at least €150 (+ VAT, in case of Operating Lease)
Termination of the financial lease agreement in case the end of the lease term is up to 3 months	0.5% from the outstanding amount on the request date, at least €150 (+ VAT, in case of Operating Lease)
Extension of agreement	0.5% on the outstanding amount as of the request date, at least €150 (+ VAT, in case of Operating Lease)
Fee for transfer of liabilities	1% of the purchase cost, min. €200
Fee for early repurchase of the property	Under the agreement
In case of covering part of the property value	Under the agreement
Default interest for failure to pay lease instalments, interest, penalties	Under the agreement basis

(1) Standard fees are indicative and may vary based on agreement between the parties.

More information about Leasing can be found [here](#).

## Fees for other Leasing services

Issuing of documents (proxies, certificates) at the moment of signing the lease agreements	Free (first time)
Preparation of annual customer's payments-invoices report under concluded agreements	€15 + VAT for each
Issuing of additional documents (proxies, certificates, duplicates, copies of contract documentation, additional sending of invoices)	€15 + VAT for each
Urgent (in 4 hours) issuing of additional documents (proxies, certificates, duplicates, copies of contract documentation)	€30 + VAT for each
Preparation of certificate for audit	€30 + VAT
Report about paid interest compensated by Agricultural Credit Guarantee Fund	€15 + VAT per unit
Issuing of sublease documents	€30 + VAT for document package for 1 sublessee
Resending of administrative penalties, other documents received in the name of the customer	€10 + VAT / per unit
Submitting VAT invoices	€3 + VAT per unit sending by post, Free by epy
Courier costs	Client compensates charges, set by service provider

More information about Leasing can be found [here](#).

# Letters of credit

## Import letters of credit

Letter of credit issuance (1)	€100
Letter of credit amendment	€35
Letter of credit cancellation	€35
Checking of documents (for each set of documents) (2)	0.18% of the amount, min. €70
Payment of documents	€60
Deferred payment administration	€30
Letter of credit non-utilization (not applicable to standby letter of credit)	€30
Documents discrepancy fee (paid by beneficiary of the letter of credit)	€100
Advice of discrepancy by SWIFT (paid by beneficiary of the letter of credit)	€25
Return of unpaid documents	€30
Assignment of goods	€30
Preparation of letter of credit or it's amendment draft	As agreed, min. €50
Preparation of inquiry or information at the customer's request	€25
Documents handling and sending by courier abroad / locally	€55 / €17

Agreement/Agreement amendment

As agreed

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(1) If a letter of credit issued is not fully secured by cash cover, interest for the Bank's commitment is calculated additionally.

The Bank does not pay any interest for funds reserved as cash cover.

For issuance of standby letter of credit or increase of it's amount is applied guarantee issuance fee.

(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 documentd fee is 0.09%, min. €35.

More information about Letters of credit can be found [here](#).

## Export letters of credit

Advice of letter of credit	€40
Advice of letter of credit amendment	€30
Handling/Checking of documents (for each set of documents) (1)	0.18% of the amount, min. €70
Payment of documents	€30
Pre-checking of documents (for each set of documents)	€45
Deferred payment administration	€30
Return of unpaid documents	€30
Confirmation of letter of credit	As agreed, min. €100
Transfer of letter of credit	0.3% of the transferred amount, min. €150
Checking of documents substituted under a transferable letter of credit	€30
Discounting of letter of credit documents	As agreed, min. €100
Reimbursement claim	€20
Advice of assignment of proceeds	€45
Assignment of proceeds	0.1%, min. €35
Preparation or review of letter of credit or it's amendment draft	As agreed, min. €50
Preparation of inquiry or information at the customer's request	€25
Documents handling and sending by courier abroad / locally	€55 / €17

### **Fees for customers of other banks:**

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Advice of letter of credit	€100
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Advice of letter of credit amendment	€100
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(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. €35.

More information about Letters of credit can be found [here](#).



# Documentary collection

## Documentary collection

Advice of collection instructions	€30
Amendment of collection instructions	€25
Payment or collection of documents	0.15% of the amount, min. €40, max. €220
Release or return of unpaid documents	0.15% of the amount, min. €40, max. €220
Keeping of documents in case of non-payment or non-acceptance within 15 days from advice of collection	€30 per month or part of it
Keeping of documents in case of non-payment within 15 days from the payment date	€30 per month or part of it
Keeping of accepted bills of exchange until payment	€35
Protest	€100 and notary's fees
Assignment of goods	€30
Preparation of inquiry or information at the customer's request	€25
Documents handling and sending by courier abroad / locally	€55 / €17

Charges applied for import and/or export documentary collection.

More information about Documentary collection can be found [here](#).

# Guarantees

## Bank guarantees

Guarantee issuance, increase of its amount (1)	
- if secured by cash cover (2)/term deposit pledge	0.5% of the amount, min. €100
- if secured by another collateral	0.5% of the amount, min. €100, max. €180 and interest for the bank's commitment
Guarantee issuance at the request of another bank	€250 and interest for the bank's commitment
Guarantee amendment, including reduction of guarantee amount under the conditions of the guarantee	€40
Urgent issuance/amendment of a guarantee (3)	€80
Cancellation of guarantee application	€45
Preparation of guarantee or it's amendment draft	As agreed, min. €50
Handling of demand for payment under guarantee	0.1% of claimed amount, min. €145
Advice of guarantee or it's amendment issued by another bank	€40
Handling of demand for payment under a guarantee issued by another bank	€55
Verification of authenticity of a guarantee issued by another bank (applicable if the Bank is not the advising bank)	€45
Preparation of inquiry or information at the customer's request	€25

Documents handling and sending by courier abroad / locally	€55 / €17
Agreement/Agreement amendment	As agreed

(1) In case of increase of guarantee amount, the fee is calculated on the amount by which that guarantee is increased. No fee for amendment to the guarantee is charged additionally. In certain cases (for issue of a guarantee in non-standard wording or other language and the like) a higher fee may be charged on the agreed basis.  
(2) The Bank does not pay any interest for funds reserved as cash cover.  
(3) 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.

More information about Guarantees can be found [here](#).

## Internet bank

### Internet bank

Code calculator Digipass 260 issuance or replacement (1)	€15
Code calculator Digipass 300C issuance or replacement (2)	€25
Unblocking of Code calculator in a Customer Service Center or by phone	€5
SMS message about change in account balance	€0.12

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

(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 could be issued in case of replacement.

More information about Digital channels can be found [here](#).

## Bridge

### Bridge

Registration fee	Free
Hardware token issuance or replacement	€30
Monthly administration fee	€25
Monthly additional administration fee for every next company of the group	€10
Agreement amendment fee	€20

More information about Bridge can be found [here](#).

## Luminor Webservice

### Luminor Webservice

Service activation	€60
Service administration (all services)	€60 per month
Agreement conditions change	€30
Statements and notifications sending	€30 per month

## SWIFT services

### Request for payment (MT101)

Subscription to service (applied per account (IBAN basis) for IN/OUT MT101 services)	€50
Request for payment execution (MT101)	According to Payment price list
Service maintenance (applied per account (IBAN basis) for IN/OUT MT101 services)	€15 per month
Service termination	Free
Sending request for payment MT101	Free

## Account information services (MT940, MT941, MT942)

Subscription to service (applied per account (IBAN basis) for each BIC mentioned in the agreement for IN/OUT MT940/MT941/MT942 services)	€50
Service termination	Free
Sending account statement MT940 to other bank (applied per account per each BIC)	€30 per account / month
Sending account balance interim report MT941 to other bank (applied per account per each receiver BIC)	€1 per message
Sending transaction report MT942 to other bank (applied per account per each receiver BIC)	€1 for each report
Receiving account statement (MT940), balance report (MT941) or transaction report (MT942) from other bank (applied per account (IBAN basis))	€15 per account / month

# Visa Business Debit

## Card issuance/renewal

Debit card issuing	€8
Monthly fee for card administration	€2 per month
Collecting the card at the branch (1)	€10
Card sending by mail within Lithuania	Free
Card sending by mail abroad	€10
Card renewal fee (2)	Free
Card replacement (2)	€8
Card issuing in an urgent procedure (in 2 working days)	€30

Card validity period is 3 years.

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

(2) Cards are renewed if at least one card transaction was performed within the past two months before the last month of the card validity.

(3) 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.

More information about Payment cards can be found [here](#).

## Cash withdrawal and deposit

Cash withdrawal at Luminor ATMs in Baltic countries and Medus ATMs in Lithuania	0.5%, min. €1
Cash withdrawal at other bank's ATMs	2%, min. €3.50
Cash withdrawal within the network of the bank's partners (1) via POS	0.5%, min. €1
Cash depositing at Luminor and Medus ATMs	0.06%
Cash depositing within the network of the bank's partners (1) via POS	€0.50

(1) In PERLAS terminals based on the list of places provided in the website [here](#). The service is provided by UAB "Perlas Finance".

Cash withdrawal fees are debited everyday, while monthly fees are debited on the penultimate day of the month.

More information about Payment cards can be found [here](#).



## Other card fees and services

Changing card standard cash withdrawal or purchase limits in physical or remote customer service centres (1)	€10
Currency exchange fee in case of payment in other than the card account currency	2.45%
Safe card monthly fee per payment card	€0.55 per month
Issuing of a copy of the receipt at customer's request in case of a local payment within Lithuania	€1.50
Issuing of a copy of the receipt at customer's request in case of a foreign payment	€6
PIN code reminder:	
- in Internet bank	Free
- at Customer Service Center or via phone, chat or Internet Bank with Customer Support	€5

(1) Non-standard limit requires use of service Safe card.

More information about Payment cards can be found [here](#).

# Visa Business

## Card issuance/renewal

Credit card issuing	€15
Fee for card administration	€3 per month
Collecting the card at the branch (1)	€10
Card sending by mail within Lithuania	Free
Card sending by mail abroad	€10
Card renewal fee (2)	Free
Card replacement (3)	€15
Card issuing in an urgent procedure (in 2 working days)	€30

Card validity period is 3 years.

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

(2) Cards are renewed if at least one card transaction was performed within the past five months before the last month of the card validity.

(3) 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.

More information about Payment cards can be found [here](#).

## Cash withdrawal and deposit

Cash withdrawal at Luminor ATMs in Baltic countries and Medus ATMs in Lithuania	2%, min. €3.50
Cash withdrawal at other bank's ATM's	2%, min. €3.50
Cash withdrawal within the network of the bank's partners (1) via POS	2%, min. €3.50
Cash depositing at Luminor and Medus ATMs	0.06%
Cash depositing within the network of the bank's partners (1) via POS	€0.50

(1) In PERLAS terminals based on the list of places provided in the website [here](#). The service is provided by UAB "Perlas Finance".

Cash withdrawal fees are debited everyday, while monthly fees are debited on the penultimate day of the month.

More information about Payment cards can be found [here](#).

## Credit limit

Agreement fee for a credit limit	Free
Credit limit annual interest	12%

## Other card fees and services

Changing card standard cash withdrawal or purchase limits in physical or remote customer service centres (1)	€10
Currency exchange fee in case of payment in other than the card account currency	1.95%
Safe card monthly fee per payment card	€0.55 per month
Issuing of a copy of the receipt at customer's request in case of a local payment	€1.50
Issuing of a copy of the receipt at customer's request in case of a foreign payment	€6
PIN code reminder:	
- In Internet bank	Free
- at Customer Service Center or via phone, chat or Internet Bank with Customer Support	€5

(1) Non-standard limit requires use of service Safe card.

More information about Payment cards can be found [here](#).

# Priority Pass

## Card issuance / renewal

Card issuance fee	€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)	€15
Card renewal fee	€15
Card replacement	€15
Collecting the card at the Customer Service Center	Free
Card sending by mail within Lithuania	Free
Card sending by mail abroad	€6
Airport VIP lounge enter fee per person	€28

# Visa Business Electron (No longer issued from 01 04 2020)

## Card issuance/renewal

Card issuance fee	€8
Fee for card administration	€8 per year
Collecting the card at the branch (1)	€10
Card sending by mail within Lithuania	Free
Card sending by mail abroad	€10
Card renewal fee (2)	Free
Card replacement (2)	€8
Card issuing in an urgent procedure (in 2 working days)	€30

Card validity period is 3 years.

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

(2) Cards are renewed if at least one card transaction was performed within the past two months before the last month of the card validity.

(3) 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 and deposit

Cash withdrawal at Luminor ATMs in Baltic countries and Medus ATMs in Lithuania	0.5%, min. €1
Cash withdrawal at other bank's ATMs	2%, min. €3.50
Cash withdrawal within the network of the bank's partners (1) via POS	0.5%, min. €1
Cash depositing at Luminor and Medus ATMs	0.06%
Cash depositing within the network of the bank's partners (1) via POS	€0.50

(1) In PERLAS terminals based on the list of places provided in the website [here](#). The service is provided by UAB "Perlas Finance".

Cash withdrawal fees are debited everyday, while monthly fees are debited on the penultimate day of the month.

## Other card fees and services

Changing card standard cash withdrawal or purchase limits in physical or remote customer service centres (1)	€10
Currency exchange fee in case of payment in other than the card account currency	2.45%
Safe card monthly fee per payment card	€0.55 per month
Issuing of a copy of the receipt at customer's request in case of a local payment within Lithuania	€1.50
Issuing of a copy of the receipt at customer's request in case of a foreign payment	€6
PIN code reminder:	
- In Internet bank	Free
- at Customer Service Center or via phone, chat or Internet Bank with Customer Support	€5

(1) Non-standard limit requires use of service Safe card.



# Investment services

## Investing in securities

### Trading in debt securities in the secondary market:

When Luminor Bank AS Lithuania acts as a counterparty	0.2% of the transaction value multiplied by the maturity of debt securities in years, max. 2% of the transaction value, min. €30
When Luminor Bank AS Lithuania deals with other financial counterparties	0.2% of the transaction value multiplied by the maturity of debt securities in years, max. 2% of the transaction value, min. €50
Sale of index linked bond in secondary market (1)	0.2% from sales price

### Trading in stocks and ETF securities:

Purchasing and selling stocks/ETF in internet bank	0.5% of the amount (min. €50 / min. USD 65)
Purchasing and selling equities at stock exchanges of the Baltic states (2)	0.19% of the amount (min. €1.50)

### Trading in mutual funds: (3)

Investing in mutual funds in Luminor internet bank	1% of the transaction amount (min. €15 / USD 20)
Investing in Nordea mutual funds in Luminor internet bank	1% of the transaction amount (min. €1 / USD 1.30)

(1) From the nominal value is applied by Nordea Bank AB (publ) (this fee is included in the price).

(2) The fees of Luminor Bank AS are net of any stock exchange fees.

(3) Luminor Bank AS Lithuanian Branch receives inducements (commission) from investment fund managers for the distribution of investment fund units to the clients. The rates of commission received differ by investment fund. For further information on the inducements received and paid by Luminor Bank AS please refer to the document „General Information on Inducements“ available on the [website](#) of the Bank.

[Ex-ante information on costs and charges.](#)

More information about Investment services can be found [here](#).

## Securities account quarterly maintenance fee

Baltic Securities	0.02% of the amount (min. €1)
Global securities (Australia, Austria, Belgium, Canada, Czech Republic, Denmark, Finland, France, Germany, Greece, Hong Kong, Ireland, Italy, Japan, Netherlands, Norway, Poland, Singapore, Spain, Sweden, Switzerland, UK, USA)	0.04% of the amount (min. €1.5)
Eurobond Securities	0.03% of the amount (min. €1.5)
Other securities	0.1% of the amount (min. €1.50)
Index linked bonds	Free
Nordea investment funds	0.04% of the amount (min. €1.5)

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](#).

More information about Investment services can be found [here](#).

## Securities transfers

### Delivery-versus-payment transfer:

When transaction is made with Luminor Bank AS Lithuanian Branch	€15
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When transaction is made with other persons on securities registered in the Baltic states	€15
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When transaction is made with other persons on securities registered in other countries	€30
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### Free-of-payment transfer (outgoing): (1)

Securities registered in the Baltic states	€15
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Securities registered in other countries	€30
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### Free-of-payment transfer (incoming):

Securities registered in the Baltic states	Free
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Securities registered in other countries	€20
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(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, purchase and sale, exchange of securities (applied to each counterparty), etc. Fee charged per securities issue.

More information about Investment services can be found [here](#).

## Other securities related services

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 inheritance	€5
Pledge, substitution and release of collateral securities	€15
Delivery of statement (notice) by mail	€10
Administration fee for financial instruments owner's account opened in central depository NASDAQ CSD SE	€100 per month
Participation in general shareholder's meeting	As individually agreed
Processing of securities related optional events	€20 + external costs
Other services related to corporate actions	As individually agreed

More information about Investment services can be found [here](#).

# Luminor Trade platform

## Luminor Trade platform

### Share and ETF trading commissions:

American Stock Exchange, when value of one share is below 10 USD	USD 0.015 per share, min. USD 14
American Stock Exchange, when value of one share is above 10 USD	USD 0.018 per share, min. USD 14
Euronext Amsterdam, Euronext Brussels	0.1% of Trade amount, min. €10
NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)	0.1% of Trade amount, min. DKK 29
Deutsche BORSE (XETRA), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange	0.1% of Trade amount, min. €10
London Stock Exchange (IOB)	0.1% of Trade amount, min. USD 14
London Stock Exchange	0.1% of Trade amount, min. GBP 7
NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is below 10 USD	0.015 USD per share, min. USD 14
NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is above 10 USD	USD 0.018 per share, min. USD14
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is below 50'000 USD	USD 25
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is above 50'000 USD	0.15% of Trade amount, min. USD 25
Oslo Stock Exchange	0.1% of Trade amount, min. NOK 62

Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange	0.1% of Trade amount, min. € 10
NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North)	0.1% of Trade amount, min. SEK 62
SIX Swiss Exchange, SIX Swiss Exchange (Blue-chip)	0.1% of Trade amount, min. CHF 15
Hong Kong Exchange	0.15% of Trade amount, min. HKD 140
<b>Custody fees for stocks and ETFs: (1)</b>	
Stocks	0.01% of the amount, min. €0.50 per month
ETFs	0.01% of the amount, min. €0.50 per month
<b>Security transfer:</b>	
Security transfer from other bank/ broker to Luminor Trade Platform	Free
Security transfer from Luminor Trade platform to other bank/ broker	€30 per ISIN
Fee for U.S. source income reporting to IRS (2)	USD 90
W-8BEN-E form processing and certification for US market access in Luminor Investor and Luminor Trade platforms	35 USD or €30
Interest for negative cash account balance in Luminor Investor and Luminor Trade platforms	8% per annum (3)
Subscription for real time data in Luminor Investor and Luminor Trade platforms	Prices available in the platform

(1) The custody fee will be calculated daily using the end of day portfolio values and charged on a monthly basis (excluding VAT where applicable). For any currency conversions to EUR, our partner SAXO bank uses market spot exchange rate adding 0.5% margin on top. A spot exchange rate is the current price level in the market to directly exchange one currency for another, for delivery on the earliest possible value date which is provided by most Electronic Communication Network (ECN) brokers (e.g. Reuters).

(2) The detailed information on the Annual withholding tax on income earned in USA, can be found [here](#).

(3) Interest on the negative Luminor Investor and Luminor Trade cash account balance is calculated at the rate of the current interbank ask rate, plus fixed additional interest rate of 8%. Interest is deducted at the beginning of the month for the days of the previous month when account had a negative cash balance.

More information about Luminor Trade can be found [here](#).

## Other services

### Bank statements

Drafting of a reference upon the Customer's request:

- Standard references: opened/closed accounts and their balances (1)	€10
- Non-standard references (1)	On agreed basis, at least €15, except the information which has to be provided free of charge according to the laws of the Republic of Lithuania
Accrual account balance (1)	Free
For customer's auditors, reference letter (1)	€30
Additional fee for issuing a Bank statement at the customer's request within a period not longer than 3 business days (2)	€15

(1) Bank statements issued within 10 business days.

(2) Service is not provided regarding letters for customer's auditors.

## Copies of documents/ mailing

### Copies of documents:

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Agreements and other documents	€6 for one agreement
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Payment documents	€2 for each document
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### Mailing of other documents:

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By post in Lithuania regular	€0.80 per one page + post costs €5
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By post in Lithuania registered	€0.80 per one page + post costs €5
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By post to foreign countries	€0.80 per one page + post costs €10
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Courier delivery	€10 + Courier costs
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