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Banking packages

Standard banking packages

Standard

	Basic payment account service (1)	Luminor Debit	Luminor Black
Account opening	Free	Free	Free
Monthly fee	€1	€2	€5.50
Monthly fee for senior customers (65 years of age or older)	€1	€1.40	€5.50
Monthly fee for young customers (up to 21 years old)	€1	Free	€5.50
Debit Card (2)	1 Visa Debit	1 Visa Debit	Not included
Credit Card (2)	Not included	Not included	1 Luminor Black
Maintaining the accounts (3)	Free	Free	Free
Internet bank login tool (4)	Free	Free	Free
Euro payments in internet/ mobile bank	15 payments for free	Free	Free

	Basic payment account service (1)	Luminor Debit	Luminor Black
(5)			
Payments in other currency within bank in internet bank	Not included	Free	Free
Crediting of incoming payments in Euros from Single Euro Payments Area member states	Free	Free	Free
Cash depositing operations at Luminor ATMs in Lithuania and Medus ATMs in Lithuania:			
- Debit Card	Free	Free up to €2000 per calendar month, 0.2% of the sum exceeding €2000	Not included
- Luminor Black Card	Not included	Not included	Free up to €1200 per calendar month, 2% of the sum exceeding €1200 (min €3.50)
Cash withdrawal at Luminor ATM's in Baltics and Medus ATMs in Lithuania without charge:			
- Debit Card	Up to €800 per calendar month	Up to €800 per calendar month	Not included
- Luminor Black Card	Not included	Not included	Up to €1200 per calendar month
Fee charged in the case of exceeding the fee-free withdrawal limit:			
- Debit card	0.5% of the amount (min. €0.40)	0.5% of the amount (min. €0.40)	Not included
- Luminor Black Card	Not included	Not included	2% of the amount (min. €3.50)

	Basic payment account service (1)	Luminor Debit	Luminor Black
Cash withdrawal from other ATMs in Baltics and abroad:			
- Debit card	2% of the sum (min. €3)	2% of the sum (min. €3)	Not included
- Luminor Black Card	Not included	Not included	Free up to €400 per calendar month, 2% of the sum exceeding €400 (min. €3.50)

(1) It can be opened for EU residents only if the consumer does not have an account covering payment services and payment transactions constituting the basic payment account service in an institution operating in the Republic of Lithuania. 50% discount on the fee for banking package with basic payment account offered to deprived persons who receive social benefits.

(2) Card issuing fee and monthly fee for provision of a card are included in package.

(3) Except non resident outside the EEA for whom additionally is applicable maintaining the account monthly fee.

(4) Internet bank login tool: Smart-ID. Code generator may be issued free of charge for Basic payment account service users, if customer does not have a smart device and is not able to use Smart-ID.

(5) Euro Payments within bank, to Lithuania and to other Single Euro Payments Area member states, including payments for services, shopping at e-stores and payment of all-type e-invoices.

The package monthly fee is applied for a calendar month irrespective of the booking date and is deducted by the 6th day of the next month.

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

Minimum service charge

Minimum service charge

€1.30 per month

Account opening (1)	+
Maintaining the accounts (2)	+
Internet bank login tool (3)	+
Crediting of incoming payments in Euros from Single Euro Payments Area member states	+
Euro payments in internet/ mobile bank (4)	+
Payments in other currency within bank in Internet bank	+

- (1) No minimum service fee is applied to accounts linked to a banking package. The minimum service charge is applied for a calendar month irrespective of the booking date and is deducted by the 6th day of the next month.
(2) Except non-resident outside the EEA for whom additionally is applicable maintaining the account monthly fee.
(3) Internet bank login tool: Smart-ID.
(4) Euro Payments within bank, to Lithuania and to other Single Euro Payments Area member states, including payments for services, including payments for services, shopping at e-stores and payment of all-type e-invoices.

Maintaining the accounts

Account opening

Account opening (1)	Free
Fee for verification of documents for an account opening for customers who are not legal residents (2) of EU, EEA or Swiss Confederation.	€200

(1) After opening the account Minimum service charge is applicable. No minimum service charge is applied to accounts linked to a banking package.

(2) A natural person who has the right to reside in a member state of EU, EEA or Swiss Confederation by virtue of EU or national law, including a natural person who has acquired asylum seeker, refugee or alternative status.

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

Maintaining the accounts

Maintaining the accounts	€1,30 (1)
Additional maintaining the account monthly fee for non-resident outside the EEA	€15
Assignment power of attorney	€5
Interest for overdrawing the account	18%
Account balance fee: (2) if 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 (3) minus 0.1% point)/360

(1) Minimum service charge is applied if the accounts are not linked to a banking package.

(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 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. The fee is debited from the account latest by the 10th day of the following calendar month.

(3) 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.

Statements of account

	at the Customer Service Center	via Internet bank
Issuing of account statements for period indicated by a customer (1)	€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 post in Lithuania or to foreign countries	€5	-

(1) If a natural person does not use Internet bank, once per month a statement for a period of no more than 30 last days or for a past month is issued free of charge in Customer Service Centre.

Last account closing

Last account closing (1)	€3
A monthly fee for handling of funds remaining in a bank account after termination of a business relationship (2)	€20

(1) Not applicable if the customer has been holding at least one account with the bank for more than 6 months or an account is the main payment account.

(2) A fee is deducted monthly from the total balance of funds that a customer has not transferred to another credit institution within the specified timeframe.

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 Lithuania and 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)

	via Digital channels
Ordinary SHA/SHAR payment (2)	€13
Urgent SHA/SHAR payment (2)	€26
Express SHA/SHAR payment (2)	€58
Ordinary OUR/DEBT payment (3)	€22
Urgent OUR/DEBT payment (3)	€35
Express OUR/DEBT payment (3)	€67

(1) Credit transfer non SEPA. Payments to countries outside the Single Euro Payments Area [member states](#). Payments can only be made via digital channels.

(2) SHA/SHAR (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/DEBT (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 (1)

	via Digital channels
Ordinary SHA/SHAR payment (2)	€13
Urgent SHA/SHAR payment (2)	€26
Express SHA/SHAR payment (2)	€58
Ordinary OUR/DEBT payment (3)	€22
Urgent OUR/DEBT payment (3)	€35
Express OUR/DEBT payment (3)	€67

(1) Payments can only be made via digital channels.

(2) SHA/SHAR (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/DEBT (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/DEBT 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 within the Single Euro Payments Area member states in Euros (1)	Free
Incoming SHA/BEN (SHAR/CRED) payments (2)	€10
Incoming OUR (DEBT) 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 (SHAR/CRED) 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 (CRED)- all fees are applied to the beneficiary.

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

(3) OUR (DEBT) (all fees for payer) - when a payment is sent with the charge type OUR (DEBT), 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).

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

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

Other payment services

Standing orders

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

(1) Standing orders registered at Customer Service Center or via Customer Support 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

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. The fee, its amount and administration procedure is established by the Ministry of Justice of the Republic of Lithuania. The Bank debits the fee by a special debit payment of the PLAIS administrator (VĮ Registrų Centras) for each debit order submitted to the credit institution and transfers it to VĮ Registrų Centras.

Loans

Consumer loan, Car loan

Agreement fee	1.5% of loan amount, min. €60
Change of loan monthly payment date or loan repayment account	€20
Early loan repayment	Free
Partial loan repayment prior to agreement maturity date	Free

You need a payment account in Luminor to conclude a loan agreement. Information on charges and commission fees related to the opening and use of the payment account is available [here](#).

The total cost of consumer loan APR (annual percentage rate) calculating example:
If you receive a EUR 3 000 loan over a 5 year period, the total amount of your payment is EUR 4 124, monthly payment EUR 66.73, and the total annual percentage rate 14.43%. These calculations are carried out under the following assumptions: annual interest rate - 12%, the loan is repaid with annuity method, the loan agreement fee is EUR 60, minimum banking package fee EUR 1 per month.

More information about Consumer loan can be found [here](#) and about the Car loan [here](#).

Housing loan, Idea loan (Loan with collateral)

Agreement fee (1)	0.5% of loan amount or additionally disburseable amount, min. €100
Agreement amendment fee (2) (3)	€200
Changes to credit agreement in case of restructuring	€100
Change of loan monthly repayment date or loan repayment account	
- once in a calendar year	Free
- as of the second change in one calendar year	€20
Payment holidays	Free
Early loan repayment if interest rate is floating	Free
Early full or partial loan repayment if the interest rate is set for a period exceeding 12 months	The fee is calculated in accordance with the procedure set out in the Rules for calculating the compensation (Kompensacijos skaičiavimo taisyklėse) approved by the Bank of Lithuania as compensation for potential costs of the bank directly linked to the early repayment. The amount of the early repayment fee may not exceed 3% of the amount of the credit repaid early unless otherwise specified in the agreement.
Other fees	
Reference for re-pledge assets to another credit institution	€150
Preparation of standard documents (e.g. bank's approvals to state institutions and consents related to the property) (4)	€35
Penalty for failure to submit the insurance policy of the collateral	€100

- (1) Different conditions can be applied if purchase agreement is signed with Luminor partners.
- (2) For example, changes in payment schedule (excluding change of loan monthly repayment date), waiver of the part of mortgage, loan issuance conditions, loan currency etc.
- In case the interest rate under the agreement is fixed for longer than 12-month term and its validity is terminated as a result of changing the terms and conditions of the agreement, then an additional fee is applied which is equal to the early repayment fee applied to loans with interest rate fixed for longer than 12-month term (see "Early repayment fee"). In such cases, the calculation of the fee is based on the loan amount with the changed terms and conditions but not on the pre-paid loan amount. The validity of the interest rate fixed for longer than 12-month term is considered to be terminated in the following cases:
- the interest rate fixed for longer than 12-month term is changed into the interest rate changed on a 3, 6 or 12 month basis;
 - the interest rate fixed for longer than 12-month term is changed into a lower interest rate fixed for longer than 12-month term;
 - the loan currency is changed;
 - the effective period of the interest rate fixed for longer than 12-month term is shortened;
 - the loan amount provided by the agreement is reduced (or the entire loan amount is not drawn-down).
- (3) In case of complex amendment up to 0.2% of loan balance.
- (4) The issuance of documents is free of charge in the cases indicated by the laws of the Republic of Lithuania, where information must be provided free of charge.

More information about Housing loan can be found [here](#) and about Idea loan [here](#).

Home flex loan (new loans are not issued)

Agreement amendment fee	€200
Annual default interest	4% above loan interest rate, but not less than 16% of overdue amount
The note for re-pledge assets to another credit institution	€120
Bank's consent related to the property pledged to the Bank	€35
Additional fee for the note on customer's request, issued during not more than 3 working days	€15
Notification on loan agreement period ending	€2.90 per mailing

Overdraft (new overdrafts are not issued)

Agreement amendment fee	€30
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Leasing

Leasing services fees

Agreement execution fee (1)	1% of the purchase cost, min. €200
Change or renewal of agreement or appendices	€100
Fee for transfer of liabilities	1% of the purchase cost, min. €200
In case of covering part of the property value	Under the agreement
Fee for early repurchase of the property	Under the agreement
Default interest for failure to pay lease instalments, interest, penalties	Under the agreement

(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 per unit
Issuing of additional documents (proxies, certificates, duplicates, copies of contract documentation, additional sending of invoices)	€15 + VAT per unit
Urgent issuing (in 4 hours) of additional documents (proxies, certificates, duplicates, copies of contract documentation)	€30 + VAT per unit
Issuing of sublease documents	€30 + VAT for document package for 1 sublease
Resending of administrative penalties, other documents received in the name of the customer	€10 + VAT per unit
Submitting VAT invoices	€3 + VAT per unit by post, free by e-pay
Courier costs	Client compensates charges, set by service provider

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

Digital channels

Digital channels

Code calculator Digipass 260 issuance or replacement (1) (2)	€15
Code calculator Digipass 270 issuance or replacement (1)	€21
Code calculator Digipass 300C issuance or replacement (2)	€25
Code calculator Digipass 750 VC issuance or replacement for customers with visual impairment (1) (2) (3)	Free
Unlocking of Code calculator in a Customer Service Center or by phone	€5
SMS message about change in account balance	€0.12
First issuance of Smart-ID (4) at Customer Service Center	Free
Subsequent issuance of Smart-ID (4) at Customer Service Center (5)	€ 5

(1) A code calculator can be unlocked three times. If the calculator is blocked for the fourth time, it can no longer be unlocked. To use the calculator again, you will need to purchase a new one for the price shown in the price list.

(2) Limited quantity available, therefore standart code calculator (Digipass 270) could be issued in case of replacement.

(3) Issued at Customer Service Centers.

(4) Smart-ID Qualified Electronic Signature.

(5) Except for minors.

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

Payment Cards

Debit and credit cards issuing and delivery

	Visa Debit	Luminor Black
Card opening, renewing, closing	Free	Free
Monthly fee for main card	€2 (1)	€5.50 (2)
Monthly fee for additional card (adults starting from age 18)	€1.20	€3.50
Monthly fee for additional card linked to a parent as a customer (children starting from age 6)	Free	€3.50
Delivering the card		
- by post to address in Lithuania	€2	€2
- by post to address abroad	€10	€10
- to the Customer Service Center (3)	€10	€10
Replacing the card		
- when card is replaced before the expiry date	€5	€5
- additional fee for express issuing and/or courier delivery (4)	€30	€30

(1) The fee listed is for Luminor Debit package in case Visa Debit is included in Luminor Debit package.

(2) Luminor Black card is available only with Luminor Black package. The fee listed is for a package.

(3) The fee is not applicable if the Customer pays the fee for an express issuing of the Card.

(4) If the card is ordered on a business day by 12:00 AM, it will be delivered to Customer Service Center on the second business day after ordering.

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

Payments and cash

	Visa Debit	Luminor Black
Conversion fee for paying in different currency than Euro (4)	2.65%	2.45%
Cash withdrawal		
- Luminor ATMs in Baltics and Medus ATMs in Lithuania (5)	Free up to €800 per calendar month, 0.5% of the sum exceeding €800 (min. €0.40)	Free up to €1200 per calendar month, 2% of the sum exceeding €1200 (min. €3.50)
- Other ATMs	2% of the sum (min. €3)	Free up to €400 per calendar month, 2% of the sum exceeding €400 (min. €3.50)
- Perlas POS terminals (6)	0.5% of the sum (min. €0.80)	2% of the amount, (min. €1)
Cash deposit		
- Luminor and Medus ATMs in Lithuania (5)	Free up to €2000 per calendar month, 0.2% of the sum exceeding €2000	Free up to €1200 per calendar month, 2% of the sum exceeding €1200 (min €3.50)
- Perlas POS terminals (6)	0.2% of the sum, min. €0.30	0.2% of the sum, min. €0.30
Balance enquiry		
- from Luminor ATMs	Free	Free
- from other ATMs	Free	Free

(4) When paying by card (including cash withdrawals from ATMs) in a currency other than euros, the transaction amount is converted into euros from the transaction currency according to the VISA currency conversion rate. The VISA conversion rate consists of the European Central Bank exchange rate and the VISA currency conversion fee. A Luminor currency exchange fee is added to the VISA currency conversion rate. Exchange rate fee added by „Luminor“ and „VISA“ can be calculated [here](#).

The billing amount in euros shown on the account statement is with currency conversion fees already included. If customer pays with a card in other currency than euros, Luminor will send customer an SMS message indicating the total currency conversion fee applied by Luminor and VISA, which is added to the transaction amount converted at the European Central Bank exchange rate.

(5) The calculation is made on the basis of confirmed transactions within a month.

(6) In PERLAS terminals based on the list provided [here](#) the service is provided by UAB "Perlas Finance".

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

Credit limit

	Visa Debit	Luminor Black
Credit limit annual interest (7)	Not applicable	18%
Changing the credit limit	Not applicable	Free
Interest free period	Not applicable	Up to 45 Days (until next month`s 15th date)
The fee for the use of the credit limit (8)	Not applicable	Not applicable

(7) The total cost of the limit APR (annual percentage rate) calculating example for Luminor Black Card: If you obtain and use a credit limit of EUR 1000, the total amount payable by the borrower of the limit is EUR 1259.36, and the total annual percentage rate of the cost of the limit is 26.58 %. These calculations are carried out under the following assumptions: payment card and credit limit maturity date are 12 months, fixed interest rate of 18 %, payment card administration fee with Luminor Black package EUR 5.50 per month.

(8) The fee for the use of the credit limit is charged in case the interest provided under the agreement is 0%. The fee for the use of the credit limit is not charged in case the borrower uses the credit limit by making a transaction with a payment card (except cash-out transaction).

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

Other services

	Visa Debit	Luminor Black
Annual interest on unauthorized debit balance	18%	18%
Changing card standard cash-out or purchase limits via Customer Support or at the Customer Service Center	€10	€10
Issuance of copy of the receipt for a transaction	€25	€25

(7) Cardholder can bring additional guests to lounge every time cardholder visits lounge. Companions' visits are counted as separate visits.

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

No longer issued cards (I)

Debit and credit cards issuing and delivery

	Luminor Visa Infinite (3)
Card opening, renewing, closing	Free
Monthly fee for main card	€20
Monthly fee for additional card (adults starting from age 18)	€20
Monthly fee for additional card linked to a parent as a customer (children starting from age 6)	€20
Delivering the card	
- by post to address in Lithuania	€2
- by post to address abroad	€10
- to the Customer Service Center (1)	€10
Replacing the card	
- when card is replaced before the expiry date	€5
- additional fee for express issuing and/or courier delivery (2)	€30

(1) The fee is not applicable if the Customer pays the fee for an express issuing of the Card.

(2) If the card is ordered on a business day by 12:00 AM, it will be delivered to Customer Service Center on the second business day after ordering.

(3) New Luminor Visa Infinite credit cards are not issued from 02.05.2024.

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

Payments and cash

	Luminor Visa Infinite
Conversion fee for paying in different currency than Euro (4)	3%
Cash withdrawal	
- Luminor ATMs in Baltics and Medus ATMs in Lithuania (5)	Free up to €2000 per calendar month, 2% of the sum exceeding €2000 (min. €3.50)
- Other ATMs	Free up to €1000 per calendar month, 2% of the sum exceeding €1000 (min. €3.50)
- Perlas POS terminals (6)	0.4% of the amount (min. €0.80)
Cash deposit	
- Luminor and Medus ATMs in Lithuania (5)	Free up to €2000 per calendar month, 2% of the sum exceeding €2000 (min. €3.50)
- Perlas POS terminals (6)	€0.30
Balance enquiry	
- from Luminor ATMs	Free
- from other ATMs	Free

(4) When paying by card (including cash withdrawals from ATMs) in a currency other than euros, the transaction amount is converted into euros from the transaction currency according to the VISA currency conversion rate. The VISA conversion rate consists of the European Central Bank exchange rate and the VISA currency conversion fee. A Luminor currency exchange fee is added to the VISA currency conversion rate.

Exchange rate fee added by „Luminor“ and „VISA“ can be calculated [here](#).

The billing amount in euros shown on the account statement is with currency conversion fees already included. If customer pays with a card in other currency than euros, Luminor will send customer an SMS message indicating the total currency conversion fee applied by Luminor and VISA, which is added to the transaction amount converted at the European Central Bank exchange rate.

(5) The calculation is made on the basis of confirmed transactions within a month.

(6) In PERLAS terminals based on the list provided [here](#) the service is provided by UAB "Perlas Finance".

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

Credit limit

	Luminor Visa Infinite
Credit limit annual interest	13%
Changing the credit limit	Free
Interest free period	Up to 50 Days (until next month`s 20th date)
The fee for the use of the credit limit (7)	1% on the credit limit used during the payment transaction

(7) The fee for the use of the credit limit is charged in case the interest provided under the agreement is 0%. The fee for the use of the credit limit is not charged in case the borrower uses the credit limit by making a transaction with a payment card (except cash-out transaction).

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

Other services

	Luminor Visa Infinite
Annual interest on unauthorized debit balance	18%
Priority Pass lounge visits (8)	
- three single visits per year	Free
- starting from fourth visit	€30
Changing card standard cash-out or purchase limits via Customer Support or at the Customer Service Center	€10
Issuance of copy of the receipt for a transaction	€25

(8) Cardholder can bring additional guests to lounge every time cardholder visits lounge. Companions' visits are counted as separate visits.

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

No longer issued cards (II)

Debit and credit cards issuing and delivery

	Visa Classic	Visa Gold
Monthly fee	€1.50	€3.70
Delivering the card		
- by post to address in Lithuania	Free	Free
- by post to address abroad	€10	€10
- to the Customer Service Center (1)	€10	€10
Replacing the card		
- when card is replaced before the expiry date	€5	€5
- additional fee for express issuing (2)	€30	€30

New Visa Classic and Visa Gold cards are not issued from 28 04 2020.

(1) The fee is not applicable if the Customer pays the fee for an express issuing of the Card.

(2) If the card is ordered on a business day by 12:00 AM, it will be delivered to Customer Service Center on the second business day after ordering.

Payments and cash

	Visa Classic	Visa Gold
Conversion fee for paying in different currency than Euro (3)	1.95%	1.95%
Cash withdrawal		
- Luminor ATMs in Baltics countries and Medus ATMs in Lithuania (4)	Free up to €600 per calendar month, 2% of the sum exceeding €600	Free up to €600 per calendar month, 2% of the sum exceeding €600
- Other ATMs	2% of the sum (min. €3)	2% of the sum (min. €3)
- Perlas POS terminals (5)	2% of the sum (min. €1)	2% of the sum (min. €1)
Cash deposit		
- Luminor and Medus ATMs in Lithuania (4)	Free up to €600 per calendar month, 2% of the sum exceeding €600	Free up to €600 per calendar month, 2% of the sum exceeding €600
- Perlas POS terminals (5)	€0.30	€0.30
Balance enquiry		
- from Luminor ATMs	Free	Free
- from other ATMs	Free	Free

(3) Conversion fee is added to the VISA applied currency exchange rate in case the transaction currency is not Euros.

(4) The calculation is made on the basis of confirmed transactions within a month.

(5) In PERLAS terminals based on the list provided [here](#) the service is provided by UAB "Perlas Finance".

Credit limit

	Visa Classic	Visa Gold
Changing the credit limit	Free	Free
The fee for the use of the credit limit (5)	1% on the credit limit used during the payment transaction	1% on the credit limit used during the payment transaction

(5) The fee for the use of the credit limit is charged in case the interest provided under the agreement is 0%. The fee for the use of the credit limit is not charged in case the borrower uses the credit limit by making a transaction with a payment card (except cash-out transaction).

Other services

	Visa Classic	Visa Gold
Annual interest on unauthorized debit balance	18%	18%
Changing card standard cash-out or purchase limits via Customer Support or at the Customer Service Center	€10	€10
Issuance of copy of the receipt for a transaction	€25	€25

Priority Pass

Priority Pass for Visa Gold and Luminor Black cards (1)

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	€10
Delivering the card	
- by post to address in Lithuania	Free
- by post to address abroad	€10
- to the Customer Service Center	€10
Airport VIP lounge entry fee per person	€30

Other cards' related services

Other cards' related services

Safety+ service monthly fee per payment card	€0.99
SMS message about change in account balance	€0.12
PIN code reminder:	
- in Internet bank	Free
- at Customer Service Center or via phone, chat or Internet Bank with Customer Support	€5
Gambling or crypto transaction fee (1)	€0.50

(1) A fee for each crypto exchange, gambling, or lottery transaction made with a card.

Deposits

Deposits

First payment from Savings Account to own current account within a calendar month (1)	Free
Second and following payment from any Savings Account to own current account	0.2% of the amount, min. €0.29

(1) If a depositor has more than one Savings Account, only one payment per month for all the Savings Account is free.

Annual Interest Rates on Deposits can be found [here](#).

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

Pension Funds

2nd Pillar Pensions

Fees related to management of pension funds are shown [here](#).

More information about II Pillar Pension Funds can be found [here](#).

3rd Pillar Pensions

Fees related to management of pension funds are shown [here](#).

More information about III Pillar Pension Funds can be found [here](#).

Financial Instrument account

Securities trading

Shares and ETF trading commissions:

Purchasing and selling foreign shares/ETF in internet bank or by phone	0.50% of Trade amount (min. €50)
Purchasing and selling shares at stock exchanges of the Baltic states (1)	0.19% of Trade amount (min. €1.50)

Debt securities trading commissions:

Purchase/sale of bonds in the secondary market	0.50% of the trade value, min. €50
Subscription to debt securities during initial offering	0.50% of the trade value, min. €20

Mutual funds trading commissions:

Investing in mutual funds via Luminor internet bank or by phone	1% of Trade amount (min. €15)
Investing in Nordea Asset Management mutual funds via Luminor internet bank or by phone	1% of Trade amount (min. €1)

(1) The fee is charged for executed or partially executed transaction only. It is debited in transaction trade currency or its equivalent in another currency pursuant to the currency exchange rate imposed by the Bank as of the settlement date. Some stock exchanges may charge additional duties or levies.

Ex-ante information on costs and charges. [here](#).
More information about Investment services can be found [here](#).

Securities Transfers

Against payment transfers (DVP/RVP):

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 countries other than the Baltics states	€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, inheritance, purchase and sale, exchange of securities, etc.

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

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

Financial instrument account quarterly maintenance fee (1)

Baltic Securities	0.02% of the value of securities (min. €1)
Global securities (Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Netherlands, Norway, Spain, Sweden, UK, USA)	0.04% of the value of securities (min. €1.50)
Eurobond Securities	0.03% of of the value of securities (min. €1.50)
Other securities	0.1% of of the value of securities (min. €1.50)
Nordea investment funds	0.04% of of the value of securities (min. €1.50)

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

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

Other securities related services

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 the meeting of share/debt securities holders (1)	€100
Processing of financial instruments related voluntary corporate events.	€35
Other services related to the securities (2)	As individually agreed

(1) Does not include the representation of a client.

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

If the Bank is obliged to pay any taxes, fees, interest, penalties or incur other costs that are not covered in the Bank's Price List and are related to the provision of securities safekeeping, execution and any other relevant service to the Client, and which are not caused by the Bank's gross negligence or wilful misconduct, the Bank shall have the right to debit such amounts from the Client's Current Account without prior Client's consent.

Luminor Investor platform

Securities Trading

Shares and ETF trading commissions:

American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is below or equal to USD 10	USD 0.015 per share, min. USD 14
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is above USD 10	USD 0.018 per share, min. USD 14
Deutsche BORSE (XETRA), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange, Euronext Amsterdam, Euronext Brussels, Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange	0.1% of Trade amount, min. €10
Deutsche Borse Frankfurt Floor	0.35% of Trade amount (min. €60)
NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)	0.1% of Trade amount, min. DKK 29
London Stock Exchange (IOB)	0.1% of Trade amount, min. USD 14
London Stock Exchange	0.1% of Trade amount, min. GBP 7
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is below or equal to USD 50 000	USD 25
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is above USD 50 000	0.15% of Trade amount, min. USD 25
Oslo Stock Exchange	0.1% of Trade amount, min. NOK 62
NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North)	0.1% of Trade amount, min. SEK 62

SIX Swiss Exchange, SIX Swiss Exchange (Bluechip)	0.1% of Trade amount, min. CHF 15
Hong Kong Exchange	0.15% of Trade amount, min. HKD 140
BlackRock ESG multiasset ETFs: 1) BlackRock ESG Multi-Asset Conservative Portfolio UCITS ETF (ISIN: IE00BLP53M98) 2) BlackRock ESG Multi-Asset Moderate Portfolio UCITS ETF (ISIN: IE00BLLZQS08) 3) BlackRock ESG Multi-Asset Growth Portfolio UCITS ETF (ISIN: IE00BLLZQ805)	0.1% of Trade amount
Debt securities trading commissions:	
Purchasing/selling of bonds in the secondary market	0.2% of Trade amount, min. €15
Mutual funds trading commissions:	
Investing in mutual funds via Luminor Investor platform	1% of the transaction amount
Securities Transfers	
Security transfer from other credit institution/ broker to Luminor Investor platform	Free
Security transfer from Luminor Investor platform to other credit institution/ broker	€30 per ISIN
Fee for security transfer on the basis of inheritance or gift, exchange, sale-purchase in Luminor Investor platform	10 USD per ISIN

Luminor Investor account monthly maintenance fee

Monthly custody fee for securities in Luminor Investor platform (1)	0.01% of the total account value
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(1) Custody fee is calculated separately for equities, bonds and mutual funds. €0.50 per month minimum fee is applied for mutual funds asset class. No minimum fee is applied for equities and bonds. 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).

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

Other Luminor Investor platform related services

W-8BEN form processing and certification for US market access in Luminor Investor platform	35 USD or €30
Fee for U.S. source income reporting to IRS (1)	USD 90
Subscription for real time data in Luminor Investor platform	Prices available in the platform
Acquisition price correction in Luminor Investor platform	10 USD per ISIN
Corporate actions processing	Free+ external costs

(1) Fee applied if customer has USA related instruments without valid W8-BEN form. The detailed information on the Annual withholding tax on income earned in USA, can be found [here](#).

Ex-ante Information on Costs and Charges of Investment Products in Luminor Investor available in each instrument Trading Conditions - Costs section.

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

Discretionary portfolio management

Discretionary portfolio management

Management fee	Up to 1.2% (plus Value Added Tax (VAT))
Performance fee	As agreed with the client (plus Value Added Tax (VAT))
Custody fee (1)	0.01% of the amount, min. €0.50 per month
Cash transfer from Luminor Investor account	Free
Fee for U.S. source income reporting to IRS (2)	90 USD

(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](#).

Securities Trading in Discretionary portfolio management account

Trading commissions:

American Stock Exchange, 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. 14 USD)
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA) when value of one share is above 10 USD	0.018 USD per share (min. 14 USD)
Euronext Amsterdam, Euronext Brussels, Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange, Deutsche BORSE (XETRA), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange	0.1% of Trade amount (min. €10)
Deutsche Borse Frankfurt Floor	0.35% of Trade amount (min. €60)
NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)	0.1% of Trade amount (min. 29 DKK)
London Stock Exchange (IOB)	0.1% of Trade amount (min. 14 USD)
London Stock Exchange	0.1% of Trade amount (min. 7 GBP)
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is below 50'000 USD	25 USD
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is above 50'000 USD	0.15% of Trade amount (min. 25 USD)
Oslo Stock Exchange	0.1% of Trade amount (min. 62 NOK)
NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North)	0.1% of Trade amount (min. 62 SEK)
SIX Swiss Exchange, SIX Swiss Exchange (Bluechip)	0.1% of Trade amount (min. 15 CHF)

Hong Kong Exchange	0.15% of Trade amount (min. 140 HKD)
Commission fee for investing in mutual funds	0.25% of the Trade amount
Investing in debt securities	0.2% of the transaction value, min. €15

Securities Transfers to/from Discretionary portfolio management account

Financial instruments transfer from other credit institution/broker to Discretionary portfolio management account	Free
Financial instruments transfer from Discretionary portfolio management account to other credit institution/ broker	€30 per ISIN

Other services

Bank statements

Drafting of a reference upon the Customer's request:

- Standard reference about opened/closed accounts and their balances (1)	€10
- Non-standard references (1)	As agreed, min €15
For income and property returns (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	€15

(1) Bank statements issued within 10 business days.

Private banking service charge

Service offering charge (1)	€50 per month
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(1) Only applicable to customers who have signed a private banking cooperation agreement and the market value of their assets held with the Bank amounts to minimum EUR 100 thousand for 3 consecutive months.

Copies of documents/ mailing

Copies of documents:

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:

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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