

# *Pricelist for private customers*

Danske Bank A/S Lithuania branch

Valid from 1<sup>st</sup> January 2019

*Accounts*

*Cash Management*

*Electronic channels*

*Payments*

*Leasing*

*Payment Cards*

*Investment*

*Other Services*

## Accounts

### 1. Annual interest rates of current account balance

Account balance in EUR
Account balance in AUD, CAD, DKK, GBP, NOK, SEK
Account balance in USD
Account balance in other currencies quoted by Danske Bank

\* Interest calculation is based on a 360-day year and the actual number of days in the month. Monthly interest will be transferred to the customer's current account on the last day of the calendar month. In case of non-residents interest is not paid.

### Annual interest rate

not paid
not paid
not paid
not paid

### 2. Current account administration fees

Monthly fee for private customers <sup>1</sup>
Monthly fee for non-resident private customers (excl. citizens of the member country of the European Economic Area or Switzerland) <sup>1</sup>

0,29 EUR
10,00 EUR

<sup>1</sup> This administration fee is charged on the last day for current month.

### 3. The statement of account

Account statement through Danske eBank
Account statement through Danske mBank
PGP encrypted statement by e-mail
Deposit account statement issued in the Business Centre
Account statement issued in the Business Centre

free of charge
free of charge
by agreement
free of charge
5,00 EUR for each month, max 30,00 EUR (Statement of account for current and previous calendar month - for free). In case of termination of the payment account agreement, account statement for period of last 36 months is issued in any Business Centre free of charge.

## Cash Management

### 1. Sweeping / Topping

Sweeping or Topping agreement conclusion
Monthly fee for Sweeping or Topping agreement <sup>1</sup>
Amendment fee for changing of Sweeping or Topping agreement
Monthly fee for Topping agreement related to periodic investment

free of charge
free of charge
free of charge
free of charge

### 2. Standing order

Execution of a payment under standing order agreement
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According to payment fee via electronic channels for intra-bank payments, domestic payments, EU payments or foreign payment orders
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<sup>1</sup> Payments are executed according to payment fee via electronic channels for intra-bank payments or Danske Group Payment (Payer's and Payee's Account is held with Danske Bank A/S Estonia branch or Latvia branch or Lithuania branch). No monthly fee related to foreign currency exchange.

## Electronic Channels

### 1. Danske eBank

Agreement conclusion
Administration
Issuance of PIN Generator
Unblocking of PIN Generator

free of charge
free of charge
15,00 EUR
7,00 EUR

### 2. Danske mBank

Administration
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free of charge
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### 3. Danske Telephone Bank

Administration
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free of charge
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### 4. Danske SMS notifications

Agreement conclusion
Administration
Fee for SMS notification

free of charge
free of charge
0,30 EUR

# Payments

Outgoing payments		Submission channel	
<b>1. Intra - bank Payment</b>		<b>Via electronic channels (excluding Danske Telephone Bank )</b>	<b>At Business Centres or via Danske Telephone bank</b>
Intra-bank Payment to own account		free of charge	3,50 EUR
Intra-bank Payment to another customer's account		0,40 EUR	3,50 EUR
<b>2. Payments in EUR</b>		<b>Via electronic channels (excluding Danske Telephone Bank )</b>	<b>At Business Centres or via Danske Telephone bank</b>
Domestic Payment		0,40 EUR	3,50 EUR
EU Payment <sup>1</sup>		0,40 EUR	3,50 EUR
Domestic Urgent Payment		7,50 EUR	15,00 EUR
<b>3. Foreign Payment <sup>2</sup></b>		<b>Via electronic channels (excluding Danske Telephone Bank )</b>	<b>At Business Centres or via Danske Telephone bank</b>
Outgoing Payment with type of service fee is "shared" or "beneficiary" <sup>3</sup>		normal 13,00 EUR urgent 28,96 EUR extra urgent 72,41 EUR	normal 22,00 EUR urgent 31,86 EUR extra urgent 75,30 EUR
Outgoing Payment with type of service fee is "payment in full" <sup>4</sup>		normal 26,00 EUR urgent 34,75 EUR extra urgent 86,89 EUR	normal 30,00 EUR urgent 40,55 EUR extra urgent 86,89 EUR
Payee's bank fee for foreign payment with type of service fee "payment in full" <sup>4,6</sup>		16,00 EUR	16,00 EUR
<b>4. Danske Group Payment</b>		<b>Via electronic channels (excluding Danske Telephone Bank )</b>	<b>At Business Centres or via Danske Telephone bank</b>
Payment within Danske Group for same customer <sup>7</sup>		free of charge	free of charge
Danske Group Payment (transfer to another customer's account within Danske Bank Group) that complies with EU payment conditions		0,40 EUR	3,50 EUR
Danske Group Payment (transfer to another customer's account within Danske Group) <sup>5</sup>		13,00 EUR	22,00 EUR
Danske Group Payment (Payer's and Payee's Account is held with Danske Bank A/S Estonia branch or Latvia branch or Lithuania branch)		0,40 EUR	3,50 EUR
<b>5. Incoming payments</b>			
Crediting of Intra-bank Payment		free of charge	
Crediting of EU Payment		free of charge	
Crediting of Intracompany Payment within Danske Group <sup>7</sup>		free of charge	
Crediting of incoming payment in the currency of a member state of the European Economic Area. Type of service fee is "shared" or "beneficiary" <sup>3</sup>		8,00 EUR	
Crediting of Foreign Payment in other currency. Type of service fee is "shared" or "beneficiary" <sup>3</sup>		10,00 EUR	
Crediting of Foreign Payment. Type of service fee is "payment in full" <sup>4</sup> (the fee is not applied to the customers of the Bank)		23,17 EUR	
Crediting of Foreign Payment in euro without IBAN from a bank in a contracting state of the European Economic Area (the fee is not applied to the customers of the Bank)		7,00 EUR	
Administration of the crediting of funds to payment card accounts under foreign payment (funds received in foreign currency are converted into euro and credited to the payment card account)		3,00 EUR (additional fee to the bank's foreign currency set off from foreign banks administration fees)	

<sup>1</sup> Payment service of the Bank to be initiated in euro (EUR) if the Payee's PSP and the Payer's PSP are situated in the European Economic Area and the Payment order contains the correct IBAN. This Payment service is only available as a normal payment and with the type of Service fee "shared".

<sup>2</sup> Foreign Payment is a Payment service of the Bank to be executed to the Payee's PSP acting on behalf of the Payee, if the Payment order is given by the Payer to the Bank in Foreign currency or the Payment order is in euro (EUR) which does not comply with the conditions of the Danske Group payment, Domestic payment, Domestic urgent payment, EU payment, Intra-bank payment or Intracompany payment within Danske Group. Payments can be with fee option:

<sup>3</sup> The type of Service fee "shared" means that the Payer must pay the Service fees charged by the Payer's PSP for the payment and the Payee must pay the service fees charged by the Payee's PSP. The type of Service fee "beneficiary" means that all PSPs' fees are deducted from the initial payment amount. The type of Service fee "beneficiary" is not permitted for payments within the EEA

<sup>4</sup> The type of Service fee "payment in full" means that all fees (for the Bank under this Price List, as well as additional correspondent bank and Payee's bank fees ) are payable by the Payer. The type of Service fee "payment in full" is not permitted for payments within the EEA.

<sup>5</sup> Bank applies this fee for normal, urgent and extra urgent payment

<sup>6</sup> Fixed fee (does not depend on Payee's bank actual fees), will be debited from the Payer's account separately.

<sup>7</sup> Payment service of the Bank available to a Business Customer belonging to the Business Customer Group or a Customer belonging to the Customers' group, as the case may be, and which is executed to the Group Entity as a PSP, which holds another account on behalf of the Business Customer belonging to the Business Customer Group or the Customer belonging to the Customers' group. The list of persons belonging to the Business Customer Group or the Customers' group, as the case may be, is specified by the application submitted by the Customer to the Bank

## 6. Other services related to payments

Revocation of payment (Domestic, EU, Foreign) on the business day if the payment has not been transferred by the Bank	5,00 EUR
Revocation of payment if the payment has already been transferred by the Bank	
- Intra bank Payment, Domestic Payment, EU payment	25,00 EUR + actual costs
- Foreign Payment	44,00 EUR + actual costs
Amendment of payment if the payment has not been transferred by the Bank	25,00 EUR
Amendment of payment if the payment has already been transferred by the Bank	44,00 EUR + actual costs
Query about a Domestic Payment, confirmation on the execution of a payment	10,00 EUR
Query to a foreign bank, confirmation on the execution of a Foreign Payment	44,00 EUR + actual costs
Investigation of payment older than 6 months	70,00 EUR + actual costs
Confirmation by the Bank of a completed payment order	6,00 EUR (for confirmation)
Issuance of a SWIFT copy of a completed payment performed within 6 months	10,00 EUR (for copy)
Issuance of a SWIFT copy of a completed payment, performed more than 6 months ago	20,00 EUR (for copy)
Additional service fee for an foreign payment in case the payee's IBAN or BIC is incorrect or not indicated	10,00 EUR
Debiting of funds according to PLAIS <sup>1</sup> instructions to debit funds by force (without customer's consent)	0,87 EUR

<sup>1</sup>Funds limitation information system administrated by Centre of Registers (V) „Registru centras“). The system support fee is charged additionally and paid on behalf of Centre of Registers.

## 7. E-invoice for Payer

Submission of request to receive E-invoices	free of charge	free of charge
Receipt of E-invoice	free of charge	free of charge
Single payment of E-invoice (if the payment is made to Danske bank account)	0,40 EUR	3,50 EUR
Single payment of E-invoice (if the payment is made to other bank's account)	0,40 EUR	3,50 EUR
Submission of a printed version of E-invoice at a Bank branch	N/A	1,45 EUR

## 8. E-invoice Automatic Payment Service

Conclusion/termination of the agreement on automatic payment of E-invoice	free of charge	free of charge
Automatic payment of E-invoice (if the payment is made to Danske bank account)	free of charge	N/A
Automatic payment of E-invoice (if the payment is made to other bank account)	free of charge	N/A

# Loans

## 1. Home loan

Extension of the money use term	Number of months/12 x Amount of the unused loan x 1% but not less than 150,00 EUR
Fee for the amendment of the loan agreement conditions (if several conditions are to be amended, a single maximum fee is applied):	
reduction of interest	reduction of interest x loan amount but not less than 150,00 EUR
increase of the loan amount	0,2% of the amount being increased but not less than 150,00 EUR
changing of the payment date, term for the use of loan (if the repayment extension term is not changed), insurance terms of pledged assets	15,00 EUR
amendment of other conditions of the agreement	150,00 EUR
Fee for change of a fixed-rate interest rate to a floating interest rate or for change of the term of application of a fixed-rate interest rate	
Term in years before the end of the fixed interest validity period	Percentage of the loan amount balance but not less than EUR 144,81
Up to 1 year (inclusive)	1%
1-2 years (inclusive)	1,50%
2-3 years (inclusive)	2,50%
3-5 years (inclusive)	3,50%
over 5 years	4%
Fee for the checking of data in the database of the State Enterprise Centre of Registers	5,79 EUR
Fee for the checking of data in the Mortgage Register (concerning de-registration of the initial pledge, registration of the mortgage amendment, and de-registration of mortgage)	11,58 EUR
Fee for loan repayment before maturity (including the refinancing from funds borrowed from a different lender). Fee is not applicable for agreements signed after 2017.06.30.	
For loans with fixed-rate interest:	
Term in years before the end of the fixed interest validity period	Percentage of the loan amount balance but not less than EUR 144,81
Up to 1 year (inclusive)	1%
1-2 years (inclusive)	1,50%
2-3 years (inclusive)	2,50%
3-5 years (inclusive)	3,50%
over 5 years	4%
For loans with a floating interest rate:	
amount if interest payable until the nearest date of change of the interest rate but not less than 144,81 EUR except for cases when the loan or its part are being repaid on the interest re-pegging days	
Forfeit	0,05% of the non-repaid amount
Administration fee in the case of insuring the property mortgaged to the Bank on the initiative of the Bank when the borrower fails to insure the property mortgaged to the Bank in accordance with the established procedure	28,96 EUR
Administration fee in the case of ordering by the Bank an evaluation report on the property mortgaged to the Bank on the initiative of the Bank when the borrower fails to provide the Bank with an evaluation report on the mortgaged property in accordance with the established procedure	28,96 EUR
Fee for transfer of funds from the credit account opened at Danske Bank for the client to another account of the client	If the granted amount is less than 10% of the whole payable credit amount - 14,48 EUR for the transfer of funds transaction.

## 2. Consumer loans with mortgage and loans for commercial and investment purposes

Fee for the amendment of the loan agreement conditions (if several conditions are to be amended, a single maximum fee is applied):

reduction of interest	reduction of interest + loan amount but not less than 202,73 EUR
increase of the loan amount	0,5% of the amount being increased but not less than 150,00 EUR
changing of the payment date	15,00 EUR
amendment of other conditions of the agreement	150,00 EUR

Fee for change of a fixed-rate interest rate to a floating interest rate or for change of the term of application of a fixed-rate interest rate.

Term in years before the end of the fixed interest validity period	Percentage of the loan amount balance but not less than EUR 144,81
Up to 1 year (inclusive)	1%
1-2 years (inclusive)	1,50%
2-3 years (inclusive)	2,50%
3-5 years (inclusive)	3,50%
over 5 years	4%

Extension of the money use term

Number of months/12 x Amount of the unused loan x 1%, but not less than 144,81 EUR

Fee for loan repayment before maturity (including the refinancing from funds borrowed from a different lender). Fee is not applicable for agreements signed after 2017.06.30.

For loans with a floating interest rate:

amount if interest payable until the nearest date of change of the interest rate but not less than EUR 144,48 except for cases when the loan or its part are being repaid on the interest re-pegging days.

For loans with fixed-rate interest:

Term in years before the end of the fixed interest validity period	Percentage of the loan amount balance but not less than EUR 144,81
Up to 1 year (inclusive)	1%
1-2 years (inclusive)	1,50%
2-3 years (inclusive)	2,50%
3-5 years (inclusive)	3,50%
over 5 years	4%

Administration fee in the case of insuring the property mortgaged to the Bank on the initiative of the Bank when the borrower fails to insure the property mortgaged to the Bank in accordance with the established procedure

28,96 EUR

Administration fee in the case of ordering by the Bank an evaluation report on the property mortgaged to the Bank on the initiative of the Bank when the borrower fails to provide the Bank with an evaluation report on the mortgaged property in accordance with the established procedure

28,96 EUR

Forfeit

0,05% of the non-repaid amount

Fee for transfer of funds from the credit account opened at Danske Bank for the client to another account of the client

If the granted amount is less than 10% of the whole payable credit amount - 14,48 EUR for the transfer of funds transaction.

## 3. Consumer loans

Interest on late payment (interest due is paid for each calendar day on the basis of the overdue sum)

0,05% of the outstanding amount

The fee for early repayment of a consumer loan or a part of the loan (the fee is calculated if the consumer loan that is repaid early or a part of it is bigger than 2316,96 EUR during any period of twelve months)

1% of the sum that is repaid before maturity if the period from the repayment to the maturity term that is provided in the consumer loan agreement is longer than a year;

0,5% of the sum that is repaid before maturity if the period from the repayment to the maturity term that is provided in the consumer loan agreement is less than a year

## 4. Overdraft

Amendment of the terms and conditions of the agreement

1% of the limit, min 15,00 EUR, if limit is on the payment card account;  
1% of the limit, min 30,00 EUR, if limit is on the current account.

The interest rate on used overdraft

16%

The default interest

18%

# Leasing

## 1. Amendment of the terms and conditions of the lease agreement

Changing of the schedule when by an agreement between parties additional paid services are provided (insurance, etc.)	Free of charge
Amendment of the payment day	14,48 EUR
Other agreement conditions changes	86,89 EUR

## 2. Fees for warrants, certificates or other documents

An authorization document needed for the registration of the asset in the name of the bank, in the name of new owner or deregistration of the vehicle from the register in case of insured event:	
- First	Free of charge
- Repeated (second and other)	14,48 EUR urgent preparation (the same working day) - 28,96 EUR
Consent to sublease or use/relocate the asset abroad	One time during the term of the contract - free of charge
	All other times - 14,48 EUR
	Urgent preparation (the same working day) - 28,96 EUR
Issue of other consents, permissions and warrants	14,48 EUR urgent preparation (the same working day) - 28,96 EUR
Documents for family and/or inheritance case preparation	28,96 EUR
Preparation of documents related to asset refinancing and preparation <sup>1</sup>	86,89 EUR
An authorization document to the Traffic Register needed for the replacement of the registration certificate (incl. replacement of the number plate, amendment of the user's data, ordering duplicate of the registration certificate or another proceeding in the Traffic Register)	Free of charge
Preparation of documents related to resumed validity of agreement upon cancellation of its termination	144.81 EUR and during stoped validity not get interest sum

## 3. Fees for customers debts regulate documents

Fee for re-sending the reminding letter regarding debt under the contract	4,34 EUR
Fee for preparing claim regarding debt till the agreement is terminated (not aplicable to the linked credit agreement)	28,96 EUR
Fee for preparing document regarding the termination of agreement (not aplicable to the linked credit agreement)	28,96 EUR
Fee for preparing claim regarding debt after the agreement is terminated (not aplicable to the linked credit agreement)	28,96 EUR

<sup>1</sup> VAT will be added to the service fee pursuant to the Value Added Tax Act.

# Payment Cards

1. Debit cards	Debit MasterCard
Card issuance	no longer issued
Card renewal (upon expiry)	no longer issued
Closing/ Blocking the card	free of charge
Card replacement (applicable if card is lost/stolen/ damaged, if new PIN is issued, etc)	2,90 EUR
Monthly administration fee for payment card	0,36 EUR
Annual interest rates of account balance	not paid
Default interest rate	30%
An inquiry and PIN code change at ATMs	free of charge
<b>Card delivery</b>	
Urgent order of card and delivery by courier to customer:	
Card delivery by regular post	free of charge
Card delivery by courier abroad	115,00 EUR
<b>Cash withdrawal</b>	
At Danske Bank's ATMs	0.4 % (min 0.29 EUR)
At UAB Perlo paslaugos terminals	0.4 % (min 0.29 EUR)
At ATMs of other banks	1.4 % (min 0.29 EUR)
At cash desks of other banks	2% (min 5.79 EUR)
<b>Cash deposit</b>	
Cash deposit in Danske Bank ATM's	Free of charge
Depositing cash into card account at UAB Perlo paslaugos terminals	Free of charge
<b>Limits of card operations<sup>1, 2</sup></b>	
Cash withdrawal	
- number of operations	5/unlimited
- total authorized sum	1450 EUR/unlimited
<b>Payment operations</b>	
- number of operations	10/unlimited
- online purchases	2000 EUR/ unlimited
- total authorized sum	2900 EUR/unlimited
<b>Fee for changing cards operation limits:</b>	
- Via Danske eBank	Free of charge
- At Business Centre	8,69 EUR
<b>Fees for obtaining payment documents, etc.</b>	
Obtaining a copy of payment document for local transaction <sup>3</sup>	4,00 EUR
Obtaining a copy of the payment document from abroad <sup>3</sup>	12,00 EUR
<b>Other conditions</b>	
Conversion fee, when transaction currency is not EUR	1,75%
<p><sup>1</sup> Applicable only for payment cards issued before 1-st of July 2017. Cards issued after 1-st of July 2017, limits of card operations are specified in the Payment card agreement.</p> <p><sup>2</sup> Daily limits of card operations are set for twenty - four hours period. Monthly limits are set for calendar month, based on the actual number of days and are valid for one card.</p> <p><sup>3</sup> In case of claims, the fee of settlement document obtainment is applied when pretensions of customer are non-approved.</p>	
2. Credit Cards	MasterCard Platinum with Priority Pass and Travel Insurance
Card issuance	no longer issued
Card renewal (upon expiry)	no longer issued
Closing/ Blocking the card	Free of charge
Card replacement (applicable if card is lost/stolen/ damaged, if new PIN is issued, etc)	Free of charge
Annual card account fee <sup>1</sup>	150,00 EUR
Annual interest rates of card account balance	not paid
Default interest rate	18%
An inquiry and PIN code change at ATMs	Free of charge



<b>Card delivery</b>	
Card delivery by regular post	Free of charge
Card delivery by courier abroad	115,00 EUR
<b>Cash withdrawal</b>	
At Danske Bank's ATMs	2 % (min 0.87 EUR)
At UAB Perlo paslaugos terminals	2 % (min 0.87 EUR)
At ATMs of other banks	2% (min 2.90 EUR)
At cash desks of other banks	2% (min 2.90 EUR)
<b>Cash deposit</b>	
Cash deposit in Danske Bank ATM's	Free of charge
Depositing cash into card account at UAB Perlo paslaugos terminals	Free of charge
<b>Limits of card operations</b> <sup>2,3</sup>	
Cash withdrawal:	Daily/ Monthly
- number of operations	15/unlimited
- total authorized sum	14 490 EUR
<b>Payment operations:</b>	
- number of operations	unlimited/unlimited
- online purchases	4350 EUR/unlimited
- total authorized sum	unlimited/unlimited
<b>Fee for changing cards operation limits:</b>	
- Via Danske eBank	Free of charge
- At bank branch office	Free of charge
<b>Fees for obtaining payment documents, etc.</b>	
Obtaining a copy of payment document for local transaction <sup>4</sup>	4,00 EUR
Obtaining a copy of the payment document from abroad <sup>4</sup>	12,00 EUR
<b>Other conditions</b>	
Conversion fee, when transaction currency is not EUR	1,75%
Fine for illegal use of the card	100,00 EUR
<b>Priority Pass card</b>	
Card issuance/Card renewal	no longer issued
Blocking the card	Free of charge
Card replacement	14,48 EUR
Payment per person for one visit to the airport waiting hall	24,00 EUR

<sup>1</sup> Annual card account administration fee is charged for the past calendar year. The annual card account administration fee for the last year of validity of the card is not charged. When a card is renewed, only the card renewal fee as set by the bank is charged.

<sup>2</sup> Applicable only for payment cards issued before 1-st of July 2017. Cards issued after 1-st of July, 2017 limits of card operations are specified in the Payment card agreement.

<sup>3</sup> Daily limits of card operations are set for twenty - four hours period. Monthly limits are set for calendar month, based on the actual number of days and are valid for one card.

<sup>4</sup> In case of claims, the fee of settlement document obtainment is applied when pretensions of customer are non-approved.

CREDIT CARDS	MC Standard without travel insurance	MC Standard with travel insurance	MasterCard Gold with travel insurance and without Priority Pass card	MasterCard Gold with travel insurance and with Priority Pass card
<b>Card issuance</b>	no longer issued	no longer issued	no longer issued	no longer issued
Card renewal (upon expiry)	no longer issued	no longer issued	no longer issued	no longer issued
Closing/ Blocking the card	Free of charge	Free of charge	Free of charge	Free of charge
Card replacement (applicable if card is lost/stolen/ damaged, if new PIN is issued, etc)	5,79 EUR	5,79 EUR	5,79 EUR	5,79 EUR
Payment card annual fee <sup>1</sup>	15,00 EUR	20,00 EUR	50,00 EUR	65,00 EUR
Annual interest rates of card account balance	not paid	not paid	not paid	not paid
Default interest rate	18%	18%	18%	18%
An inquiry and PIN code change at ATMs	Free of charge	Free of charge	Free of charge	Free of charge
<b>Card delivery</b>				
Card delivery by regular post	Free of charge	Free of charge	Free of charge	Free of charge
Card delivery by courier abroad	115,00 EUR	115,00 EUR	115,00 EUR	115,00 EUR
<b>Cash withdrawal</b>				
At Danske Bank's ATMs	1,5 % (min 0.87 EUR)	1,5 % (min 0.87 EUR)	2 % (min 0.87 EUR)	2 % (min 0.87 EUR)
At UAB Perlo paslaugos terminalais	1,5 % (min 0.87 EUR)	1,5 % (min 0.87 EUR)	2 % (min 0.87 EUR)	2 % (min 0.87 EUR)
At ATMs of other banks	2% (min 2.90 EUR)	2% (min 2.90 EUR)	2% (min 2.90 EUR)	2% (min 2.90 EUR)
At cash desks of other banks	2% (min 2.90 EUR)	2% (min 2.90 EUR)	2% (min 2.90 EUR)	2% (min 2.90 EUR)
<b>Cash deposit</b>				
Cash deposit in Danske Bank ATM's	Free of charge	Free of charge	Free of charge	Free of charge
Depositing cash into card account at UAB Perlo paslaugos terminalais	Free of charge	Free of charge	Free of charge	Free of charge
<b>Limits of card operations<sup>2,3</sup></b>	<b>Daily/ Monthly</b>	<b>Daily/ Monthly</b>	<b>Daily/ Monthly</b>	<b>Daily/ Monthly</b>
<b>Cash withdrawal</b>				
- number of operations	7/unlimited	7/unlimited	15/unlimited	15/unlimited
- total authorized sum	2030 EUR/unlimited	2030 EUR/unlimited	11590 EUR/ unlimited	11590 EUR/ unlimited
<b>Payment operations</b>				
- number of operations	15/unlimited	15/unlimited	unlimited/unlimited	unlimited/unlimited
- online purchases	4350 EUR/unlimited	4350 EUR/unlimited	4350 EUR/unlimited	4350 EUR/unlimited
- total authorized sum	4350 EUR/unlimited	4350 EUR/unlimited	unlimited/unlimited	unlimited/unlimited
<b>Fee for changing cards operation limits:</b>				
- Via Danske eBank	Free of charge	Free of charge	Free of charge	Free of charge
- At bank branch office	8,69 EUR	8,69 EUR	8,69 EUR	8,69 EUR
<b>Fees for obtaining payment documents, etc.<sup>4</sup></b>				
Obtaining a copy of payment document for local transaction	4,00 EUR	4,00 EUR	4,00 EUR	4,00 EUR
Obtaining a copy of the payment document from abroad	12,00 EUR	12,00 EUR	12,00 EUR	12,00 EUR
<b>Other conditions</b>				
Conversion fee, when transaction currency is not EUR	1,75%	1,75%	1,75%	1,75%
Fine for illegal use of the card	100,00 EUR	100,00 EUR	100,00 EUR	100,00 EUR
<b>Priority Pass card</b>				
Card issuance/Card renewal	N/A	N/A	N/A	no longer issued
Blocking the card	N/A	N/A	N/A	free of charge
Card replacement	N/A	N/A	N/A	14,48 EUR
Payment per person for one visit to the airport waiting hall	N/A	N/A	N/A	24 EUR

<sup>1</sup> Annual card account administration fee is charged for the past calendar year. The annual card account administration fee for the last year of validity of the card is not charged. When a card is renewed, only the card renewal fee as set by the bank is charged.

<sup>2</sup> Applicable only for payment cards issued before 1-st of July 2017. Cards issued after 1-st of July, limits of card operations are specified in the Payment card

<sup>3</sup> Daily limits of card operations are set for twenty - four hours period. Monthly limits are set for calendar month, based on the actual number of days and are valid for one card.

<sup>4</sup> In case of claims, the fee of settlement document obtainment is applied when pretensions of customer are non-approved.

**DEBIT CARDS Not issued from 2018.04.01**

Card issuance
Card renewal (upon expiry)
Closing/ Blocking the card
Card replacement (applicable if card is lost/stolen/ damaged, if new PIN is issued, etc)
Monthly administration fee for payment card
Annual interest rates of card account balance
Default interest rate
An inquiry and PIN code change at ATMs

**MasterCard Debit YOUTH (till 14)**

not issued
not issued
Free of charge
2,90 EUR
Free of charge
not paid
30%
Free of charge

**MasterCard Debit YOUTH (from 14)**

not issued
not issued
Free of charge
2,90 EUR
Free of charge
not paid
30%
Free of charge

**Card delivery**

Card delivery by regular post
Card delivery by courier abroad

N/A	Free of charge
115,00 EUR	115,00 EUR

**Cash withdrawal**

At Danske Bank's ATMs
At UAB Perlo paslaugos terminals
At ATMs of other banks
At cash desks of other banks

Free of charge	Free of charge
Free of charge	Free of charge
1.4 % (min 0.29 EUR)	1.4 % (min 0.29 EUR)
2% (min 5,79 EUR)	2% (min 5,79 EUR)

**Cash deposit**

Cash deposit in Danske Bank ATM's
Depositing cash into card account at UAB Perlo paslaugos terminals

Free of charge	Free of charge
Free of charge	Free of charge

**Limits of card operations<sup>1,2</sup>**

Cash withdrawal
- number of operations
- total authorized sum
Payment operations
- number of operations
- online purchases
- total authorized sum

**Daily/ Monthly**

5/unlimited	5/unlimited
30 EUR/290 EUR	1450 EUR/unlimited
5/unlimited	10/unlimited
30 EUR/290 EUR	2000 EUR/unlimited
30 EUR/290 EUR	2900 EUR/unlimited

**Fee for changing cards operation limits:**

- Via Danske eBank
- At bank branch office

N/A	Free of charge
Free of charge	8,69 EUR

**Fees for obtaining payment documents, etc.<sup>3</sup>**

Obtaining a copy of payment document for local transaction
Obtaining a copy of the payment document from abroad

4,00 EUR	4,00 EUR
12,00 EUR	12,00 EUR

**Other conditions**

Conversion fee, when transaction currency is not EUR
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1,75%	1,75%
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<sup>1</sup> Applicable only for payment cards issued before 1-st of July 2017. Cards issued after 1-st of July, limits of card operations are specified in the Payment card

<sup>2</sup> Daily limits of card operations are set for twenty - four hours period. Monthly limits are set for calendar month, based on the actual number of days and are valid for one card.

<sup>3</sup> In case of claims, the fee of settlement document obtainment is applied when pretensions of customer are non-approved.

**3. Credit limit**

Amendment of agreement
Fee for the payment initiated from the card account
Annual default interest on overdue limit
Annual interest rate

15,00 EUR
The fee for the relevant payment + 1 % from the transferred amount of the credit limit
18%
18%

**4. Permanent credit limit (which is issued till 2018.04.01)**

The fee for changing your credit limit (increase/decrease)
The interest rate for the used credit limit
The fee for the transfer of funds from the card account
The default interests

**MC Standard card**

14,48 EUR
16%
The fee for transfer from the account provided in the bank's pricelist of services + 1 % from the transferred amount of credit limit
18%

### 5. Interest-free credit limit

The fee for changing your credit limit (increase/decrease)

The interest rate for the used credit limit

The interest rate for an additional credit limit coverage period

The fee for granting the additional credit limit coverage period

The fee for the transfer of funds from the card account

The default interests

### MC Standard card

14,48 EUR

0%

16%

2,90 EUR

The fee for transfer from the account provided in the bank's pricelist of services + 1% from the transferred amount of credit limit

18%

### 6. Interest-free credit limit (not issued anymore)

The fee for changing your credit limit (increase/decrease)

The interest rate for the used credit limit

The interest rate for an additional credit limit coverage period

The fee for granting the additional credit limit coverage period

The fee for the transfer of funds from the card account

The default interests

### Visa Gold card

14,48 EUR

0%

18%

5,79 EUR

The fee for transfer from the account provided in the bank's pricelist of services + 1% from the transferred amount of credit limit

18%

### 7. Consumption credit limit (not issued anymore)

The fee for the credit limit size, the repayment period and the monthly payment change upon customer's request.

The interest rate for the used credit limit

The fee for the transfer of funds from the card account

The default interests

### MC Standard card

8,69 EUR

13,90%

The fee for transfer from the account provided in the bank's pricelist of services + 1% from the transferred amount of credit limit

18%

### 8. Permanent interest-free credit limit

The fee for changing your credit limit (increase/decrease)

The interest rate for the used credit limit

The fee for the transfer of funds from the card account

The default interests

### MC Platinum/MC Gold card

14,48 EUR

18%

The fee for transfer from the account provided in the bank's pricelist of services + 1% from the transferred amount of credit limit

18%

## Investment

### 1. Opening, closing and transfer of a custody account

Opening and closing of an intra-bank custody account

Free of charge

Opening of an owner account with the Nasdaq CSD

30,00 EUR

Transfer of the owner account with the Nasdaq CSD to another custodian

15,00 EUR

Closing of an owner account and with the Nasdaq CSD

5,00 EUR

### 2. Purchase/sale of Financial Instruments (fee is calculated in percentage of transaction value<sup>1</sup>)

#### Nasdaq Vilnius stock exchange (currency - euro (EUR))

Purchase / sale

0,40%, min 6,00 EUR

#### Nasdaq Riga stock exchange (currency - euro (EUR))

Purchase /sale

0,40%, min 6,00 EUR

#### Nasdaq Tallinn stock exchange (currency - euro (EUR))

Purchase /sale

0,40%, min 6,00 EUR

Australia, Australian SE (currency - Australian dollar (AUD)); Hong Kong, Hong Kong SE (currency - Hong Kong dollar (HKD)); Japan, Tokyo SE (currency - Japanese yen (JPY)); Mexican (currency - Mexican peso (MXN)); New Zealand - New Zealand SE (currency - New Zealand Dollar (NZD)); Singapore, Singapore SE (currency - Singapore dollar (SGD)); The Republic of South Africa, Johannesburg SE (currency - South African rand (ZAR))

Purchase / sale

0,50%, min 30,00 EUR

Ireland, Austria, Belgium, Spain, Italy, Holland, Portugal, France, Finland, Germany stock exchanges (currency - euro (EUR)); Great Britain stock exchange (currency - British pound (GBP)); Hungary, Budapest SE (currency - Hungarian Forint (HUF)); Czech Republic stock exchange (currency - Czech koruna (CZK)); Denmark stock exchange (currency - Danish krone (DKK)); United States of America stock exchanges (currency - US dollar (USD)); Canada stock exchange (currency - Canadian dollar (CAD)); Poland stock exchange (currency - Polish zloty (PLN)); Norway stock exchange (currency - Norwegian krone (NOK)); Sweden stock exchange (currency - Swedish krona (SEK)); Switzerland stock exchange (currency - Swiss franc (CHF));

Purchase / sale	0,50%, min 30,00 EUR
Stamp tax is charged off additionally to the above listed fees when purchasing financial instruments on Great Britain stock exchange in British pounds (GBP)	0,50%
Stamp tax is charged off additionally to the above listed fees when purchasing shares on Ireland stock exchange	1,00%
Financial tax is charged off additionally to the above listed fees when purchasing financial instruments on Italy stock exchange	0,10%
Financial tax is charged off additionally to the above listed fees when purchasing financial instruments on France stock exchange	0,30%

### 3. Purchase/sale of bonds (fee is calculated in percentage of bonds nominal value, no fee is charged with counterparty Danske Bank A/S Lithuanian branch<sup>1</sup>)

#### Bonds of Government of Lithuania traded at NASDAQ Vilnius stock exchange

Purchase/sale on the secondary market	0,05% (min 10,00 EUR)
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#### Other bonds

Purchase in primary market	0,10% (min 70,00 EUR)
Trading on secondary market	Under separate agreement

### 4. Sale of investment fund units

Investment fund units held at the Bank	according to the rates established in the documents of the relevant investment funds
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### 5. Administration of custody account<sup>1,2</sup>

#### Administration of Estonian, Latvian and Lithuanian financial instruments held in the Nasdaq CSD owner account

Empty owner account with the Nasdaq CSD	6,50 EUR
Fee for owner account opened in Nasdaq CSD	0,003% of the amount, min 10,00 EUR

### Fee for administration of financial instruments held in the account with Bank (on on intra-bank custody account)

#### Estonian, Latvian and Lithuanian shares and bonds

Minimum fee (fee is not charged if there are no financial instruments holdings on custody account during the month)	0,48 EUR
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#### Estonian shares and bonds

up to 250 000,00 EUR	0,006%
from 250 000,01 EUR	0,003%

#### Latvian shares and bonds

up to 250 000,00 EUR	0,006%
from 250 000,01 EUR	0,003%

#### Lithuanian shares and bonds

up to 250 000,00 EUR	0,006%
from 250 000,01 EUR	0,003%

#### Other countries shares and bonds

Minimum fee for administration of financial instruments (fee is not charged if there are no financial instruments holdings on securities account during the month)	0,48 EUR
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#### Russian and Ukrainian shares and bonds

shares	0,07%
bonds	0,07%

### Shares and bonds registered in Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Great Britain, Greece, Hong Kong, Ireland, Italy, Japan, Netherlands, Norway, New Zealand, Portugal, Singapore, Spain, Sweden, Switzerland, United States of America and eurobonds

shares	0,015%
bonds	0,010%

**Shares and bonds registered in Bosnia, Bulgaria, Cyprus, Croatia, Czech Republic, Hungary, Iceland, Israel, Poland, Romania, Serbia, Slovakia, Slovenia, The Republic of South Africa, Turkey and other countries**

shares	0,04%
bonds	0,03%

**Investment funds**

Investment fund units held at the Bank	0,01%, min. 0,48 EUR (other countries)
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**6. Financial instruments transactions**

**DVP (delivery versus payment)/FOP (free of payment) of Lithuanian financial instrument**

Via other broker (incoming)	Free of charge
Via other broker (outgoing)	4,30 EUR
Internal transaction	1,45 EUR

**DVP (delivery versus payment)/FOP (free of payment) of Estonian securities**

Via other broker (incoming)	7,00 EUR
Via other broker (outgoing)	7,00 EUR
Internal transaction	1,45 EUR

**DVP (delivery versus payment)/FOP (free of payment) of foreign financial instrument**

Via other broker (incoming/outgoing)	11,50 EUR + foreign depository fees
Internal	1,45 EUR

**Other operations of custody account**

DVP (delivery versus payment) when the bank acts only as the financial instrument/money depository	2,90 EUR
Registration of the pledge of financial instrument	14,50 EUR
Registration of a donation transaction	4,30 EUR

**Transactions in instruments traded in foreign markets**

**Polish, Czech, Hungarian and Russian securities**

Transactions with the counterparty, who has no custody account with Danske Bank A/S Estonia branch/Lithuania branch/Latvia branch	11,50 EUR + foreign depository fees
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**Financial instruments of other countries**

Transactions with the counterparty, who has no custody account with Danske Bank A/S Estonia branch/Lithuania branch/Latvia branch	11,50 EUR + foreign depository fees
Branch internal transaction	1,45 EUR
DVP (delivery versus payment) when the bank acts only as the securities/money depository	2,90 EUR
Registration of financial financial instruments pledge	14,50 EUR
Registration of financial financial instruments donation	4,30 EUR

**7. Reports**

<b>Annual statement</b>	
- via eBank	Free of charge
- in the Business Centre	Free of charge
<b>Monthly report <sup>4</sup></b>	
- via eBank	Free of charge
- by e-mail	Free of charge
- in the business Centre	Free of charge
Detailed annual report (including the calculation of results of investments)	8,70 EUR <sup>5</sup>
Statement of account	Free of charge
Statement of the balance of financial instruments and cash	2,90 EUR (report in English - 5,70 EUR) <sup>5</sup>
Statement of the flow of financial instruments and cash	8,70 EUR (report in English - 14,50 EUR) <sup>5</sup>
Statement of taxes paid to a foreign country	5,70 EUR <sup>5</sup>
Refund of taxes paid to a foreign country (the service is available not for all markets)	57,92 EUR and other country tax <sup>5</sup>
Other services not specified in the Price List	Under separate agreement

## 8. Corporate events

Corporate events on dividend/interest income	Free of charge
Application for a more favourable income tax rate on dividends/interest income	Free of charge
The financial instruments transaction based on a corporate action notification (fee applies for investors participating in voluntary corporate actions of foreign companies)	0,1% of sum + 6,50 EUR, max 500,00 EUR

<sup>1</sup> The minimum amount of the fee is calculated in the currency of the transaction in accordance with the official exchange rate announced by the European central bank on transaction execution day.

<sup>2</sup> Fee is charged from average value of financial instruments held in custody account during month (for bonds - from nominal value, for shares - from market value)

<sup>3</sup> An additional fee may be added to the transaction pursuant to the offering documents of the respective instruments

<sup>4</sup> Shall be sent by customer's request.

<sup>5</sup> VAT will be added to the service fee pursuant to the Value Added Tax Act.

## Other Services

For permission to pledge collateral to the bank for a second time in favor of another creditor	150,00 EUR
Depositing of funds on an escrow account	0,1% of the amount (min 86,89 EUR)
Account balance confirmation	6,00 EUR
Other certificates	20,00 EUR
Issuance of other certificates and statements (for each period of 1 year)	20,00 EUR
Issuance of certificates of property and income declaration upon customer's request	free of charge
Additional copies of documents (per page)	1,45 EUR <sup>1</sup>
The fee for issuing permits/consents/certificates relating to the real estate mortgaged to the bank. (except for permission to pledge collateral to the bank for a second time in favor of another creditor)	30,00 EUR
Checking of information from public registries	4,34 EUR <sup>1</sup>
Printout and printouts verification of orders	0,30 EUR for each page
Issue of copy of recorded document (older than 1 month)	5,00 EUR
Mailing of documents domestically	3,00 EUR
Mailing of documents abroad	6,00 EUR
Forwarding of documents with the courier	6,00 EUR and courier service fees <sup>1</sup>

<sup>1</sup>VAT is included to the service fee