

Pricelist for private customers

Danske Bank A/S Lithuania branch
Valid from 2020.03.01

Accounts

Electronic channels

Payments

Loans

Leasing

Other Services

Accounts

1. Current account administration fees

Monthly fee for management of the balance of a closed current account for private customers ¹	4,00 EUR
Monthly fee for management of the balance of a closed current account for non-resident private customers ¹	40,00 EUR

¹ Applied from the third month after the closure of the current account.

2. The statement of account

Account statement through Danske eBank	free of charge
Account statement	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.

Electronic Channels

1. Danske eBank

Administration	free of charge
Issuance of PIN Generator	15,00 EUR
Unblocking of PIN Generator	7,00 EUR

Payments

Outgoing payments

1. Payments in EUR

	Via electronic channels	At Bank
Domestic Payment	0,40 EUR	3,50 EUR
EU Payment ¹	0,40 EUR	3,50 EUR
Domestic Urgent Payment	7,50 EUR	15,00 EUR

2. Foreign Payment ²

	Via electronic channels	At Bank
Outgoing Payment with type of service fee is "shared" or "beneficiary" ³	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

3. Incoming payments

Crediting of EU Payment

free of charge

Crediting of Foreign Payment. Type of service fee is "payment in full"⁴ (the fee is not applied to the customers of the Bank)

23,17 EUR

¹ 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"

² 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:

³ 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

⁴ 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.

4. Other services related to payments

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)

Debiting of funds according to PLAIS¹ instructions to debit funds by force (without customer's consent)

0,87 EUR

¹Funds 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.

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	<table border="1"> <thead> <tr> <th>Term in years before the end of the fixed interest validity period</th> <th>Percentage of the loan amount balance but not less than EUR 144,81</th> </tr> </thead> <tbody> <tr> <td>Up to 1 year (inclusive)</td> <td>1%</td> </tr> <tr> <td>1-2 years (inclusive)</td> <td>1,50%</td> </tr> <tr> <td>2-3 years (inclusive)</td> <td>2,50%</td> </tr> <tr> <td>3-5 years (inclusive)</td> <td>3,50%</td> </tr> <tr> <td>over 5 years</td> <td>4%</td> </tr> </tbody> </table>	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%
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.	<p>For loans with fixed-rate interest:</p> <table border="1"> <thead> <tr> <th>Term in years before the end of the fixed interest validity period</th> <th>Percentage of the loan amount balance but not less than EUR 144,81</th> </tr> </thead> <tbody> <tr> <td>Up to 1 year (inclusive)</td> <td>1%</td> </tr> <tr> <td>1-2 years (inclusive)</td> <td>1,50%</td> </tr> <tr> <td>2-3 years (inclusive)</td> <td>2,50%</td> </tr> <tr> <td>3-5 years (inclusive)</td> <td>3,50%</td> </tr> <tr> <td>over 5 years</td> <td>4%</td> </tr> </tbody> </table> <p>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</p>	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%
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%												
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 ¹	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 applicable to the linked credit agreement)	28,96 EUR
Fee for preparing document regarding the termination of agreement (not applicable to the linked credit agreement)	28,96 EUR
Fee for preparing claim regarding debt after the agreement is terminated (not applicable to the linked credit agreement)	28,96 EUR

¹ VAT will be added to the service fee pursuant to the Value Added Tax Act.

Permanent interest-free credit limit

The fee for changing your credit limit (increase/decrease)	14,48 EUR
The interest rate for the used credit limit	18%
The default interests	18%

Other Services

For permission to pledge collateral to the bank for a second time in favor of another creditor	150,00 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)	6,00 EUR ¹
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 ¹
Printout and printouts verification of orders	6,00 EUR for each page
Issue of copy of recorded document (older than 1 month)	6,00 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 ¹

¹VAT is included to the service fee