

SERVICE RATES FOR PRIVATE CLIENTS

I. ACCOUNTS	Valid	As of 01/01/2024
Closing of account ¹	EUR 4.20	EUR 6

¹ The commission fee does not apply if the Client has held the Account with the Bank for more than 6 months or the Account is the main payment account.

2. CREDIT TRANSFERS	Valid	As of 01/01/2024
NON-SEPA CREDIT TRANSFERS (credit transfers in currencies other than the Euro or in Euro to accounts opened in non-SEPA countries)		

2.1. To other payment service intermediaries (SHAs) registered in Lithuania:

2.1.1. USD	At a Bank branch – EUR 16	At a Bank branch – EUR 17
2.1.2. DKK, GBP, NOK, SEK, PLN	Via the Internet Bank/mobile application – EUR 13	Via the Internet Bank/mobile application – EUR 14
2.1.3. in other currencies		

2.2. To payment service intermediaries registered abroad²:

2.2.1. regular: SHA/OUR ³ SHA ⁴ /OUR ^{3,4}	At a Bank branch SHA – EUR 23/OUR – EUR 34 Via the Internet Bank/mobile application SHA – EUR 13/OUR – EUR 23	At a Bank branch SHA – EUR 24/OUR ³ – EUR 35 SHA ⁴ – EUR 59/OUR ^{3,4} – EUR 70 Via the Internet Bank/mobile application SHA – EUR 14/OUR ³ – EUR 24 SHA ⁴ – EUR 49/OUR ^{3,4} – EUR 59
2.2.2. urgent: SHA/OUR ³ SHA ⁴ /OUR ^{3,4}	At a Bank branch SHA – EUR 31/OUR – EUR 50 Via the Internet Bank/mobile application SHA – EUR 28/OUR – EUR 37	At a Bank branch SHA – EUR 32/OUR ³ – EUR 51 SHA ⁴ – EUR 67/OUR ^{3,4} – EUR 86 Via the Internet Bank/mobile application SHA – EUR 29/OUR ³ – EUR 38 SHA ⁴ – EUR 64/OUR ^{3,4} – EUR 73
2.2.3. express: SHA/OUR ³ SHA ⁴ /OUR ^{3,4}	At a Bank branch SHA – EUR 31 OUR – EUR 50 Via the Internet Bank/mobile application SHA – EUR 28 OUR – EUR 37	At a Bank branch SHA – EUR 67/OUR ³ – EUR 76 SHA ⁴ – EUR 102/OUR ^{3,4} – EUR 111 Via the Internet Bank/mobile application SHA – EUR 64/OUR ³ – EUR 73 SHA ⁴ – EUR 99/OUR ^{3,4} – EUR 108
DKK, GBP, NOK, SEK, PLN SHA/OUR	At a Bank branch SHA – EUR 66/OUR – EUR 75 Via the Internet Bank/mobile application SHA – EUR 63/OUR – EUR 74	At a Bank branch SHA – EUR 67/OUR – EUR 76 Via the Internet Bank/mobile application SHA – EUR 64/OUR – EUR 73

2.3. Crediting of payments received:

2.3.1. when the payer's account is with another payment service intermediary registered in Lithuania or a foreign country	0.1% (min. EUR 5, max. EUR 15)	10 EUR 45 EUR ⁵
2.4. Before transferring credit to countries or receiving payments from countries, in accordance with the laws of the Republic of Lithuania on money anti-laundering and counter terrorist financing, the Bank conducts enhanced monitoring. Additional fees are applied, and services can be registered at the bank in English and Russian if needed.	50 EUR	Not applicable

² Payment orders to EU and EEA countries, as well as the UK, Switzerland, Monaco, San Marino and Andorra, are subject to bank charges payable by both payer and payee (SHA). Payment orders to transfer funds to the countries listed above will not be executed if only the payer (OUR) pays bank charges.

³ For payments in US dollars, additional foreign bank fees may be deducted from the amount transferred.

⁴ The commission fee is imposed when the payment order is received to/from the following countries: Afghanistan, Albania, Algeria, American Samoa, Antigua and Barbuda, Armenia, Aruba, Azerbaijan, Bahamas, Bahrain, Barbados, Belarus, Belize, Benin, Bermuda, British Virgin Islands, Bosnia and Herzegovina, Botswana, Brunei, Burkina Faso, Cambodia, Cameroon, Cape Verde, Cayman Islands, Chad, Chile, China, Colombia, Commonwealth of Dominica, Cook Islands, Côte d'Ivoire, Cuba, Curacao, Democratic Republic of the Congo, Djibouti, Dominican Republic, Ecuador, Egypt, El Salvador, England, Faroe Islands, Fiji, French Polynesia, Gabon, Georgia, Ghana, Gibraltar, Greenland, Guam, Guatemala, Guernsey, Guinea, Guyana, Haiti, Honduras, India, Iran, Iraq, Isle of Man, Jamaica, Jersey, Jordan, Kazakhstan, Kenya, Kuwait, Kyrgyzstan, Lebanon, Liberia, Madagascar, Maldives, Mali, Malta, Marshall Islands, Mauritania, Mauritius, Moldova, Mongolia, Montenegro, Montserrat, Morocco, Mozambique, Myanmar, Namibia, Nauru, Nicaragua, Niger, Nigeria, Niue, North Korea, Oman, Pakistan, Palau, Panama, Paraguay, Philippines, Qatar, Russia, Rwanda, Saint Helena, Saint Pierre and Miquelon, Saudi Arabia, Senegal, Serbia, Seychelles, Singapore, Sint Maarten, Somalia, South Africa, South Sudan, St Kitts and Nevis, St Martin's Island, Sudan, Syria, Taiwan, Tajikistan, Tanzania, Thailand, Togo, Tonga, Trinidad and Tobago, Turkey, Turkmenistan, Turks and Caicos Islands, Uganda, United Arab Emirates, US Virgin Islands, Uruguay, Uzbekistan, Vanuatu, Venezuela, Vietnam, Western Samoa, Yemen, Zimbabwe.

⁵ If the amount of received payments is lower or equal to 300 euro or to equivalent amount in foreign currency, a fee of 10 euro is applied.

3. CREDITS AND LEASING	Valid	As of 01/01/2024
------------------------	-------	------------------

MORTGAGE AND REAL ESTATE (RE) LOANS:

3.1. administrative fee for entering into, renewing or increasing the amount of the agreement	0.40% of the loan amount (min. EUR 160)	0.40% of the loan amount (min. EUR 200)
3.2. fee for amending the agreement terms		
3.2.1. for changing other terms and conditions	EUR 150	EUR 200
3.2.2. early repayment fee	Free of charge on the day of the interest rate change. On other days, not more than 3% of the amount of the loan repaid or part thereof. The exact amount is determined in accordance with the <i>Rules for Calculation of Compensation for Repayment of a Real Estate-Related Credit before the Expiry of the Credit Agreement</i> approved by the Bank of Lithuania.	For variable rate loans – not applicable (effective as of 01/11/2023)

4. INVESTMENT SERVICES	Valid	As of 01/01/2024
------------------------	-------	------------------

Trading in shares and exchange-traded funds (ETFs)⁶

- Great Britain (in the case of a purchase, shares of domestic issuers are subject to an additional stamp duty of 0.50%)	At a branch, by telephone 0.50% (min. EUR 45) Online 0.30% (min. EUR 35)	At a branch, by telephone 0.50% (min. EUR 45) Online 0.25% (min. EUR 25)
- Italy (in the case of a purchase, a financial transaction fee of up to 0.22% also applies)	At a branch, by telephone 0.35 % (min. EUR 40) Online 0.30 % (min. EUR 35)	At a branch, by telephone 0.35 % (min. EUR 40) Online 0.25 % (min. EUR 25)
- Netherlands	At a branch, by telephone 0.35 % (min. 45)	At a branch, by telephone 0.35 % (min. EUR 45)

	Online 0.30 % (min. EUR 35)	Online 0.25 % (min. EUR 25)
- France (in the case of a purchase, a financial transaction fee of up to 0.30% also applies)	At a branch, by telephone 0.35 % (min. EUR 45) Online 0.30 % (min. EUR 40)	At a branch, by telephone 0.35 % (min. EUR 45) Online 0.25 % (min. EUR 25)
- Germany: Xetra	At a branch, by telephone 0.35 % (min. EUR 25) Online 0.30 % (min. EUR 20)	At a branch, by telephone 0.35 % (min. EUR 25) Online 0.25 % (min. EUR 15)
Trading in debt securities		
4.1. Bonds of Lithuanian, Latvian, Estonian issuers, except Eurobonds	0.05% (min. EUR 10)	0.20% (min. EUR 20)
4.2. Lithuanian Government securities auctioned on Nasdaq Vilnius	0.02% (min. EUR 10)	0.02% (min. EUR 20)
4.3. Bonds of other foreign issuers, Eurobonds - over-the-counter - foreign stock exchanges (except Nasdaq Baltic)	0.10% (min. EUR 25)	0.25% (min. EUR 25) 0.25% (min. EUR 50) + third-party fees
4.4. Unlisted debt instruments	As agreed	0.25% (min. EUR 20.00)
Monthly fee for storing securities⁷		
4.5. Units of investment funds: - Šiaulių Bankas Group companies - Other management companies	0.015%	Free of charge 0.015%
Registration of OTC transactions⁸		
4.6. Securities inheritance transaction (the fee is paid by the beneficiary)	EUR 5	EUR 10
4.7. Conclusion, extension of a securities repurchase (repo) transaction	EUR 14	EUR 100
4.8. Changing the terms and conditions (other than the maturity of the repurchase) of a securities repurchase (repo) transaction	EUR 8	EUR 50
Additional services		
4.9. Participation in a foreign securities event that is not mandatory (not available in some markets)	EUR 20 + third-party fees	EUR 35 + third-party fees
4.10. Issuance of securities accounts statements from the document accounting archives of the issuer's agent (in cases where the issuer's securities accounting is no longer carried out by the agent)	EUR 5 per security holder for statements from the securities accounts of a single issuer	EUR 15 per security holder for statements from the securities accounts of a single issuer
4.11. Provision of copies of securities transaction documents from the securities document accounting archive	EUR 3 per page, but not more than EUR 10	EUR 3 per page, but not more than EUR 50

⁶ Transaction fees are debited in the currency of the transaction. Minimum transaction fees are converted into the currency of the transaction at the exchange rate between the euro and the foreign currency published by the Bank of Lithuania on the transaction date. The minimum transaction fee in the secondary market applies to all single order transactions of that day in aggregate. If the order is executed over several days, the minimum fee is calculated for each day of execution. Some foreign exchanges may have a minimum order amount or a minimum number of shares and multiples thereof. In some countries, an additional financial transaction tax or stamp duty applies. This fee is based on the country of registration of the financial instrument, not on its country of trade.

⁷ The monthly custody fee is calculated each month on the average value of the balance in each securities account. The value of the security is based on the last published market price of the security on the stock exchange. In cases where no market price is available as well as for all debt securities, the fee is calculated on the basis of the nominal value of the securities, and for units of investment funds, on the basis of the last unit price published by the manager. The minimum custody fee for all securities is EUR 0.50. Depository receipts (ADRs, GDRs) may additionally be subject to third-party fees. Debt securities held by Nasdaq CSD may be subject to Nasdaq CSD's interest payment fee.

⁸ In the case of registration of an OTC transaction, the fee is payable by both parties to the transaction, unless otherwise specified. In the case of registration of an OTC foreign securities transaction, fees imposed by third parties (foreign depositories, other intermediaries) apply when the securities are deposited with those third parties. Changes to the terms of the normal billing cycle may result in an increased fee.

5. DEBIT CARD RATES	Valid	As of 01/01/2024
5.1. Cash deposits at Medus ATMs	Up to EUR 10,000 per month free of charge, above EUR 10,000 – 0.2% of the amount exceeding EUR 10,000	Up to EUR 7,500 per month free of charge, above EUR 7,500 – 0.2% of the amount exceeding EUR 7,500
5.2. Transaction limits		
5.2.1. Maximum amount of cash deposits allowed at Medus ATMs and Perlas Finance UAB terminals for all the client's accounts and cards linked to the accounts ⁹	–	EUR 10,000 per month
5.2.2. the amount of cash withdrawals	EUR 1,000	EUR 1,000 per day
5.2.3. the number of cash withdrawals	5 transactions	5 transactions per day
5.2.4. the amount of settlement transactions for goods and services	EUR 4,000	EUR 4,000 per day

⁹ With the Bank's consent, a higher limit than the standard limit may be set for cash deposits at Medus ATMs and Perlas Finance UAB terminals, which will remain valid until the card expiry date.

6. CREDIT CARD RATES	Valid	As of 01/01/2024
6.1. Cash deposits at Medus ATMs	Up to EUR 10,000 per month free of charge, above EUR 10,000 – 0.2% of the amount exceeding EUR 10,000	Up to EUR 7,500 per month free of charge, above EUR 7,500 – 0.2% of the amount exceeding EUR 7,500
6.2. Transaction limits		
6.2.1. Maximum amount of cash deposits allowed at Medus ATMs and Perlas Finance UAB terminals for all the client's accounts and cards linked to the accounts ⁹	–	EUR 10,000 per month
6.2.2. the amount of cash withdrawals	EUR 1,000	EUR 1,000 per day
6.2.3. the number of cash withdrawals	5 transactions	5 transactions per day
6.2.4. the amount of settlement transactions for goods and services	EUR 4,000	EUR 4,000 per day

7. SERVICE PLANS	Valid	As of 01/01/2024
Service plan <i>Modernus</i>	EUR 1	EUR 1.10
Service plan <i>Tradycinis</i>	EUR 1.50	EUR 1.70

Main payment account	EUR 1.37	EUR 1.47
Special monthly commission fee <i>Lojaliems⁹ and Senjorams (from 65 years of age)</i>	EUR 1.00	EUR 1.10

¹⁰ The Tradicinis service plan with the Lojaliems discount can be subscribed to by Clients receiving *regular income to their accounts with the Bank (salary, pension, social benefits)*. If the Client using the Tradicinis service plan with the Lojaliems discount has not received *regular income* for three consecutive months, as of the following month, the Bank shall unilaterally start applying the Tradicinis service plan.