

## SERVICE RATES FOR BUSINESS CLIENTS

1. 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)		
1.1. To other payment service intermediaries (SHAs) registered in Lithuania:		
1.1.1. USD 1.1.2. DKK, GBP, NOK, SEK, PLN 1.1.3. in other currencies	At a Bank branch – EUR 16 Via the Internet Bank/mobile application – EUR 13	At a Bank branch – EUR 17 Via the Internet Bank/mobile application – EUR 14
1.2. To payment service intermediaries registered abroad:		
1.2.1. regular: SHA/OUR <sup>1</sup> SHA <sup>2</sup> /OUR <sup>1,2</sup>	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 <sup>1</sup> – EUR 35 SHA <sup>2</sup> – EUR 59/OUR <sup>1,2</sup> – EUR 70 Via the Internet Bank/mobile application SHA – EUR 14/OUR <sup>1</sup> – EUR 24 SHA <sup>2</sup> – EUR 49/OUR <sup>1,2</sup> – EUR 59
1.2.2. Urgent: SHA/OUR* <sup>1</sup> SHA <sup>2</sup> /OUR <sup>1,2</sup>	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 <sup>1</sup> – EUR 51 SHA <sup>2</sup> – EUR 67/OUR <sup>1,2</sup> – EUR 86 Via the Internet Bank/mobile application SHA – EUR 29/OUR <sup>1</sup> – EUR 38 SHA <sup>2</sup> – EUR 64/OUR <sup>1,2</sup> – EUR 73
1.2.3. express: SHA/OUR <sup>1</sup> SHA <sup>2</sup> /OUR <sup>1,2</sup>	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 <sup>1</sup> – EUR 76 SHA <sup>2</sup> – EUR 102/OUR <sup>1,2</sup> – EUR 111 Via the Internet Bank/mobile application SHA – EUR 64/OUR <sup>1</sup> – EUR 73 SHA <sup>2</sup> – EUR 99/OUR <sup>1,2</sup> – 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
1.3. Crediting of payments received:		
1.3.1. 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 <sup>2,3</sup>
1.4. 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

<sup>1</sup> For payments in US dollars, additional foreign bank fees may be deducted from the amount transferred.

<sup>2</sup> 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.

<sup>3</sup> 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.

2. DOCUMENTARY SETTLEMENTS AND GUARANTEES	Valid	As of 01/01/2024
COLLECTION OF DOCUMENTS		
2.1. Export collections:		
2.1.1. collection of documents	0.15% (min. EUR 50, max. EUR 250)	0.15% (min. EUR 60, max. EUR 250)
2.1.2. changing the collection terms	EUR 25	EUR 30
2.2. Import collections:		
2.2.1. notification of receipt of a change to the collection terms	EUR 25	EUR 30
2.2.2. payment of documents	0.15% (min. EUR 50, max. EUR 250)	0.15% (min. EUR 60, max. EUR 250)
2.2.3. return of unpaid documents (to be paid by the applicant for collection) or transfer without payment	0.15% (min. EUR 50, max. EUR 250)	0.15% (min. EUR 60, max. EUR 250)
DOCUMENTARY LETTERS OF CREDIT		
2.3. Export letters of credit:		
2.3.1. sight letter of credit	EUR 30	EUR 50
2.4. Import letters of credit:		
2.4.1. amendment to the terms and conditions of the Letter of Credit/Documentary Letter of Credit Issue Agreement	EUR 30	EUR 50
BANK GUARANTEES		
2.5. changes to the terms of guarantee <sup>4</sup>	EUR 40	EUR 70
2.6. notification of a guarantee received or a change to its terms	EUR 40	EUR 50
2.7. authenticating a guarantee received or a change to its terms	EUR 40	EUR 50

<sup>4</sup> In the case of an increase of the guarantee amount or extension of the guarantee term, the fee for the issuance of guarantee also applies.

3. INVESTMENT SERVICES	Valid	As of 01/01/2024
Trading in shares and exchange-traded funds (ETFs) <sup>5</sup>		
- Great Britain (in the case of a purchase, shares of domestic issuers are subject to an additional stamp duty of 0.50%)	At a bank 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 bank 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 bank branch, by telephone 0.35% (min. EUR 45) Online 0.30% (min. EUR 35)	At a branch, by telephone 0.35% (min. EUR 45) 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 bank 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 bank 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)
<b>Trading in debt securities</b>		
3.1. Bonds of Lithuanian, Latvian, Estonian issuers, except Eurobonds	0.05% (min. EUR 10)	0.20% (min. EUR 20)
3.2. Lithuanian Government securities auctioned on Nasdaq Vilnius	0.02% (min. EUR 10)	0.02% (min. EUR 20)
3.3. 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
3.4. Bulgaria, Croatia, Czech Republic, Greece, Hungary, Romania, Slovakia, Slovenia, Turkey	0.10% (min. EUR 55 or USD 100, for DVP* transactions* in USD)	0.25% (min. EUR 55 or USD 100, for DVP* transactions* in USD)
3.5. Unlisted debt instruments	As agreed	0.25% (min. EUR 20.00)
<b>Monthly fee for storing securities<sup>6</sup></b>		
3.6. Units of investment funds: - Šiaulių Bankas Group companies - Other management companies	0.015%	Free of charge 0.015%
<b>Registration of OTC transactions<sup>7</sup></b>		
3.7. Securities inheritance transaction (the fee is paid by the beneficiary)	EUR 5	EUR 10
3.8. Conclusion, extension of a securities repurchase (repo) transaction	EUR 14	EUR 100
3.9. Changing the terms and conditions (other than the maturity of the repurchase) of a securities repurchase (repo) transaction	EUR 8	EUR 50
<b>Additional services</b>		
3.10. 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
3.11. 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
3.12. Provision of copies of securities transaction documents from the securities document accounting archive	EUR 3 per page, but not more than EUR 50	EUR 3 per page, but not more than EUR 50

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> 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.

<b>4. DEBIT PAYMENT CARDS</b>	<b>Valid</b>	<b>As of 01/01/2024</b>
<b>PAYMENT CARD SERVICING</b>		
4.1. Monthly card administration	EUR 1.50	EUR 2.00
<b>4.2. Cash deposits</b>		
4.2.1. At Medus ATMs	Up to EUR 15,000 per month – 0.05%, above EUR 15,000 – 0.2% of the amount exceeding EUR 15,000	Up to EUR 10,000 per month – 0.05%, above EUR 10,000 – 0.2% of the amount exceeding EUR 10,000
<b>4.3. Transaction limits</b>		
4.3.1. 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 <sup>8</sup>	–	EUR 15,000 per month
4.4. the amount of cash withdrawals	EUR 1,000	EUR 1,000 per day
4.5. the amount of settlement transactions for goods and services	EUR 4,000	EUR 4,000 per day
<b>5. CREDIT PAYMENT CARDS</b>		
<b>5.1. Cash deposits</b>		
5.1.1. At Medus ATMs	Up to EUR 15,000 per month – 0.05%, above EUR 15,000 – 0.2% of the amount exceeding EUR 15,000	Up to EUR 10,000 per month free of charge, above EUR 10,000 – 0.2% of the amount exceeding EUR 10,000
<b>5.2. Transaction limits</b>		
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 <sup>8</sup>	–	EUR 15,000 per month
5.3. the amount of cash withdrawals	EUR 1,000	EUR 1,000 per day
5.4. the amount of settlement transactions for goods and services	EUR 4,000	EUR 4,000 per day

<sup>8</sup> 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.