

Price list of SEB bank's services and transactions for private customers

Procedure for payment of interest and charges, other relationship between the bank and private customers is regulated by the General rules, agreements and service terms and conditions of AB SEB bankas.

List of the most representative services linked to a payment account
and standardised terminology

This document has been drawn up based on the Lithuanian central bank's list of the most representative services linked to a payment account and the Fees and Charges (hereinafter the 'price list') of AB SEB bankas.

Service linked to a payment account	Definition of a service linked to a payment account
Maintaining the account	We keep an account opened in your name. This service is part of our minimum bank service fee package.
Providing a debit card	We issue a payment card linked to your account. This service includes the card issuance, card delivery, card usage and other related services defined in the price list.
Providing a credit card	We issue a payment card linked to a payment account, the holder of which may be issued a credit limit. The drawn down credit limit is subject to payment of interest in accordance with the procedure established in the credit agreement. This service includes card issuance, card delivery, card usage and other related services specified in the price list.
Cash withdrawal	The service when you withdraw cash from your account with a payment card at an ATM or at any other cash withdrawal points.
Cash depositing	The service when you deposit cash to your bank account linked to your payment card at any SEB ATM.
Credit transfers SEPA	Based on your order we execute money transfer in euro from your account with SEB to your indicated payee's account. We make money transfers in euro to accounts opened in SEPA ¹ countries. This service includes money transfers within SEB in euro, money transfers filled out as bill and taxes, European money transfers, etc.
Credit transfers Non SEPA	Based on your order we execute money transfer from your account with SEB to your indicated any other payee's account. We make money transfers in euro or in any other currency to accounts opened in other than SEPA ¹ countries. This service includes money transfers within SEB in other currencies ² , cross-border money transfers, etc.
Direct debit	You give us your consent to debit your account and transfer the debited amount to your indicated payee based on the payment order provided by him. SEB Bank refers to this service as SEPA direct debit.
E-invoice automated payment	Payment against an e-invoice provided by the payee, where you have instructed us to make, in your name, an automated money transfer from your indicated account.
Incoming SEPA payment	The payments received in euro from the accounts opened in the SEPA ¹ countries are credited to your account.
Incoming cross border payment	The payments received in other currencies than in euro or in euro from the accounts opened in the other than in SEPA ¹ countries are credited to your account.

¹ Lithuania, European Union countries and European Economic Area countries.

² Currencies other than euro.

SERVICE PLANS

Services	SUMANU	SUMANU PLUS	JAUNIMAS ¹	MOKSLEIVIS ²	SENJORAS ³
Service plan concluding, monthly fee	EUR 1 per month	EUR 2,50 per month	EUR 0,50 per month	Free of charge	EUR 0,70 per month
Debit card without monthly fee: Debit Mastercard SEB Mylimiausia Mastercard	+	+	+	+	+
	(one debit card, the oldest)	(one debit card, the oldest)	(one debit card, the oldest)	(all debit cards)	(one debit card, the oldest)
Credit card without monthly fee: Mastercard Standard	—	+	—	—	—
		(all credit cards)			
Foreign travel insurance	—	+	—	—	—
Unlimited number of transfers online and via SEB mobile application:	+	+	+	+	+
Intra-bank payments in all currencies Payment to other customer's account within SEB Bank Money transfer according to bill or tax payment One-off e-invoice payment European payments ⁴ Instant payment ⁵ SEPA payment ^{6,7}					
SEB mobile application notifications	+	+	+	+	+
Bank SMS messages	—	—	—	—	+
Digipass (issuance)	—	+	—	—	—
Cash withdrawal at SEB and at other Lithuanian and foreign bank ATMs with any debit card (a limit is common to all available debit cards)	Free of charge up to EUR 550 per month	Free of charge up to EUR 1000 per month	Free of charge up to EUR 200 per month	Free of charge up to EUR 100 per month	Free of charge up to EUR 550 per month
(If the amount that is offered free of charge is exceeded, standard fees apply)					
Minimum bank service fee for residents ⁸ : administration of incoming payments ⁹ bank account opening bank account closure bank account maintenance	+	+	+	+	+

¹ Service Plan JAUNIMAS is meant for university, college, etc. students.

² Service plan MOKSLEIVIS is valid as long as the customer is 0 - 18 (included) years of age.

³ Service plan SENJORAS is meant for persons of retirement age determined by the Law on State Social Security Pensions.

⁴ This payment includes transfers in euro to other banks registered in Lithuania, the European Union, United Kingdom, Switzerland, Monaco, San Marino, Andorra and the European Economic Area countries – Norway, Iceland and Lichtenstein. The payment order must bear the payee's IBAN format account.

⁵ Funds according to an instant payment order will be transferred immediately twenty-four hours a day during the entire year. If the sum of the euro payment order is under 15,000 euros and the bank of the beneficiary has joined the instant payment system, the transfer will be made automatically as an instant payment.

⁶ Funds according to a SEPA payment order are transferred on the same day, if the payment order is given on a banking day before 4:00 p.m.

⁷ Funds are transferred every day except weekends and international holidays: New Year's Day (January 1st), Easter Good Friday, Easter Monday, Labour Day (May 1st), First and Second day of Christmas (December 25th- 26th).

If a payment order is given after 4:00 pm on a working day, on weekends or on international holidays, the funds are transferred on the next banking day. The time of crediting the payee's account depends on the payee's bank.

⁸ All natural persons are classified as non-resident customers, other than those, who are classified as residents. Any resident is considered a natural person legally residing in the Republic of Lithuania or in any other Member State of the European Union or of the European Economic Area, i.e. a person who, by virtue of the legislation of the Republic of Lithuania or of such other Member State respectively, has the right to reside in the Republic of Lithuania or in such other Member State.

⁹ This payment includes transfers in euro to other banks registered in Lithuania, the European Union, United Kingdom, Switzerland, Monaco, San Marino, Andorra and the European Economic Area countries – Norway, Iceland and Lichtenstein. The payment order must bear the payee's IBAN format account.

SERVICE PLAN STANDARTAS¹

Services	Charges
Service plan concluding, monthly fee ²	EUR 1,45 per month
Minimum bank service fee for residents ³ : administration of incoming payments ⁴ bank account opening bank account closure bank account maintenance	Free of charge
Debit card (Debit Mastercard, SEB Mylimiausia Mastercard): issuance usage renewal ⁵ sending a new / renewed / replaced card to client by regular post in Lithuania	Free of charge (one (the oldest) debit card)
Payment between customer own accounts within SEB Bank (via the Internet, via SEB mobile application)	Free of charge
Money transfers online and via SEB mobile application: Intra-bank payments in all currencies: Payment to other customer's account within SEB Bank Money transfer according to bill or tax payment One-off e-invoice payment European payments ⁶ : Instant payment ⁷ SEPA payment ^{8,9} Funds debiting to the account according to SEPA direct debit payment order (for each payment order)	10 fund transfers per month
Cash withdrawal at SEB and at other Lithuanian and foreign bank ATMs (If the amount that is offered free of charge is exceeded, standard fees apply)	Free of charge up to 550 EUR / month
Depositing of cash into your own bank account in euros using SEB bank cash-in ATMs in Lithuania	Free of charge
Total monthly cash deposit limit for all customer accounts and linked cards	EUR 10 000 per month
Fee, if an individual limit in excess of the standard limit is approved	EUR 0,00
Internet bank agreement conclusion and first registration of Smart-ID account at the bank's branch ^{10,11}	Free of charge
SEB mobile application notifications	Free of charge

¹ Service plan STANDARTAS has been formed according to the set of basic services produced by the Bank of Lithuania.

² Concluding, monthly fee of service plan STANDARTAS is EUR 1.45, for socially disadvantaged people monthly fee is 0 Eur.

³ All natural persons are classified as non-resident customers, other than those, who are classified as residents. Any resident is considered a natural person legally residing in the Republic of Lithuania or in any other Member State of the European Union or of the European Economic Area, i.e. a person who, by virtue of the legislation of the Republic of Lithuania or of such other Member State respectively, has the right to reside in the Republic of Lithuania or in such other Member State.

⁴ This payment includes transfers in euro to other banks registered in Lithuania, the European Union, United Kingdom, Switzerland, Monaco, San Marino, Andorra and the European Economic Area countries – Norway, Iceland and Lichtenstein. The payment order must bear the payee's IBAN format account.

⁵ On last month of the card validity, the balance of funds in the card account may be equal to 0 (zero) or positive.

⁶ This payment includes transfers in euro to other banks registered in Lithuania, the European Union, United Kingdom, Switzerland, Monaco, San Marino, Andorra and the European Economic Area countries – Norway, Iceland and Lichtenstein. The payment order must bear the payee's IBAN format account.

⁷ Funds according to an instant payment order will be transferred immediately twenty-four hours a day during the entire year. If the sum of the euro payment order is under 15,000 euros and the bank of the beneficiary has joined the instant payment system, the transfer will be made automatically as an instant payment.

⁸ Funds according to a SEPA payment order are transferred on the same day, if the payment order is given on a banking day before 4:00 p.m.

⁹ Funds are transferred every day except weekends and international holidays: New Year's Day (January 1st), Easter Good Friday, Easter Monday, Labour Day (May 1st), First and Second day of Christmas (December 25th- 26th).

If a payment order is given after 4:00 pm on a working day, on weekends or on international holidays, the funds are transferred on the next banking day. The time of crediting the payee's account depends on the payee's bank.

¹⁰ For customers without a smart device (smartphone, tablet, laptop, etc.), a digipass is issued free of charge.

¹¹ First registration of Smart-ID account at the bank's branch is free of charge. Recurrent Smart-ID account registration fee in a branch is 5 EUR, which is not applicable to minors (up to 18 years of age) and for private individuals of retirement age.

BANK ACCOUNT

Services	Charges
Minimum bank service fee ¹ : bank account opening bank account maintenance bank account closure administration of incoming payments ²	EUR 0,70 per month
Minimum bank service fee for non-residents ^{1,3} : bank account maintenance bank account closure administration of incoming payments ²	EUR 10 per month
Account opening for non-residents ³	EUR 200
Previous / current month statement of account	Free of charge
Bank account statement for period indicated by a customer	EUR 5
Mailing of a statement of bank account or any other document:	
by post in Lithuania	EUR 1,45
by post to a foreign country	EUR 5,79
Payment document endorsement by the bank	EUR 0,58 per page
Maintaining of the limited usage account (including opening and closing) ⁴	Free of charge

¹ The fee is applied for every bank account of a customer. If there are no funds in the customer's accounts and calculated fees remain due, charging is suspended from the fourth month onwards until funds are deposited in the account or the account is closed.

² Administration of incoming payments in all currencies transferred within SEB Bank and administration of incoming payments in euro from other banks registered in Lithuania, the EU, the EEA countries, United Kingdom, Switzerland, Monaco, San Marino and Andorra.

³ All natural persons are classified as non-resident customers, other than those who are classified as residents. A resident is a natural person legally residing in the Republic of Lithuania or in any other Member State of the European Union or of the European Economic Area, i.e. a person who, by virtue of the legislation of the Republic of Lithuania or of such other Member State has the right, respectively, to reside in the Republic of Lithuania or in such other Member State.

⁴ Limited usage account is an account of limited functionality intended for servicing credit, leasing, deposit or any other banking product, where a customer does not wish to have a bank account, yet an account is necessary for proper administration of a relevant service, and the right to have a limited usage account is provided by legislation or under agreement with the bank. Using the account for a purposes other than indicated above, the initiation of any transactions unrelated to the administration of a particular service or ordering any additional services will incur fees set in the Price List.

ONLINE SERVICES

Internet bank and SEB mobile application

Internet bank and SEB mobile application are accessible free of charge.

Passwords and other customer identification tools	
Issuing a digipass	EUR 8,40
Replacing a digipass	EUR 8,40
Sending means of identification to abroad	EUR 26,07
First registration of Smart-ID account at the bank's branch	Free of charge
Recurrent Smart-ID account registration in a branch* * Not applicable to minors (up to 18 years of age) and for private individuals of retirement age	EUR 5
SEB mobile application notifications	Free of charge
Financial Planner service	Free of charge

Services via SMS

Bank SMS message* * The fee is deducted for the last day's messages sent from the bank	EUR 0,15
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Services on the phone

Whether you communicate with your bank account manager or use the auto-response service, the bank's phone consultations are free, but you will be charged for the call by your telecommunications operator:

Communications network	Rate
Calls to number +370 5 268 2800 from a TELIA fixed line anywhere in Lithuania	charged at TELIA's local rate
Calls from mobile to number +370 5 268 2800	charged at the rate or rate plan of the customer's telecommunications operator

PAYMENTS

Intrabank payment

Intra-bank payments in all currencies	at the Bank	via the Internet	via mobile application
Payment between customer own accounts within SEB Bank	EUR 5 ¹	Free of charge	Free of charge
Payment to other customer's account within SEB Bank	EUR 5 ²	EUR 0,29	EUR 0,29

¹ Charges are not applied if money are transferred from savings deposit account or for purchase of saving and investment instruments.

² Charges are not applied if money are transferred from customer's, who is younger than 14 years, account to his (her) parent's or custodian's account within SEB Bank.

If the payer's and the payee's accounts are with SEB Bank, money transfer is executed on the same banking day.

Bill and tax payments	at the Bank	via the Internet
Money transfer according to bill or tax payment	-	EUR 0,29

European payment

European payment ¹	at the Bank	via the Internet	via mobile application
Instant payment ²	-	EUR 0,41	EUR 0,41
SEPA payment ^{3,5}	EUR 5	EUR 0,41	EUR 0,41
Express payment ^{4,5}	EUR 65	EUR 55	-

¹ This payment includes transfers in euro to other banks registered in Lithuania, the European Union, United Kingdom, Switzerland, Monaco, San Marino, Andorra and the European Economic Area countries – Norway, Iceland and Lichtenstein. The payment order must bear the payee's IBAN format account.

In case of a European payment, the payer pays SEB Bank's commission fees and payee pays other bank's commission fees (SHA).

² Funds according to an instant payment order will be transferred immediately twenty-four hours a day during the entire year. If the sum of the euro payment order is under 15,000 euros and the bank of the beneficiary has joined the instant payment system, the transfer will be made automatically as an instant payment.

³ Funds according to a SEPA payment order are transferred on the same day, if the payment order is given on a banking day before 4:00 p.m.

⁴ Funds according to an Express payment order are transferred immediately, if the payment order is given on a banking day before 4:30 p.m.

⁵ Funds are transferred every day except weekends and international holidays: New Year's Day (January 1st), Easter Good Friday, Easter Monday, Labour Day (May 1st), First and Second day of Christmas (December 25th- 26th).

If a payment order is given after 4:00 pm on a working day, on weekends or on international holidays, the funds are transferred on the next banking day.

The time of crediting the payee's account depends on the payee's bank.

Cross-border payment¹

¹ This money transfer includes:

- all transfers in foreign currency (other than in euro) to other Lithuanian-registered banks or other countries
- transfers in euro to banks registered in other countries, with the exception of the European Union, the European Economic Area countries, United Kingdom, Switzerland, Monaco, San Marino and Andorra

- money transfers in all currencies if the payee's or payer's account number is not in the IBAN format

The complete list of payment currencies in which cross-border transfers are carried out is presented www.seb.lt.

Standard cross-border payment	at the Bank	via the Internet
OUR ²	EUR 34 and other banks charges	EUR 24 and other banks charges
SHA ³	EUR 23	EUR 13

A standard cross-border payment order is executed after 2 banking days, if the payment order is submitted by 10:00 p.m. on a banking day.

If the payment order is submitted after above mentioned time or on non-banking day, funds transfer will be executed one banking day later.

Urgent cross-border payment	at the Bank	via the Internet
OUR ²	EUR 50 and other banks charges	EUR 40 and other banks charges
SHA ³	EUR 36	EUR 26

An urgent cross-border payment is executed next banking day, if the payment order is submitted by 3:00 p.m. on a banking day. If the payment order is submitted after above mentioned time or on non-banking day, funds transfer will be executed one banking day later.

In case of CNY, INR, QAR, SAR currencies, no urgent cross-border payments may be executed

Express cross-border payment	at the Bank	via the Internet
OUR ²	EUR 90 and other banks charges	EUR 80 and other banks charges
SHA ³	EUR 65	EUR 55

An express cross-border payment is executed on the same banking day, if payment order submitted in

- EUR, USD, CAD, GBP by 4.30 p.m.
- BGN, BYN, CZK, HRK, KZT, MXN, RON, RSD, RUB, UAH by 10:00 a.m.
- DKK, HUF, PLN by 1:00 p.m.
- CHF, NOK, SEK by 3:00 p.m.

If the payment order is submitted after above mentioned time or on non-banking day, funds transfer will be executed one banking day later.

In case of AUD, CNY, HKD, ILS, INR, JPY, NZD, QAR, SAR, SGD, TRY, ZAR currencies, no express cross-border payments may be executed.

² OUR – a payer pays SEB Bank and other bank commission fees. Other bank commission fees are debited from the payer's account.

³ SHA – a payer pays SEB Bank commission fees, the payee pays other bank commission fees, except where a fee cannot be debited from the payee's account in accordance with the rules set by the other bank.

Member states are the countries of the European Union and the European Economic Area.

Only shared charges (SHA) are allowed if payee's bank is registered in the European Union or the European Economic Area country, United Kingdom, Switzerland, Monaco, San Marino, Andorra. Cross-border payment to the countries listed above are not executed if the bank fees are paid only by the payer (OUR).

Foreign currency is a currency other than the euro.

Administration of incoming payments

Service charges (applicable to payee)	
Administration of incoming payments in euro from other countries (non the European Union, the European Economic Area countries, United Kingdom, Switzerland, Monaco, San Marino or Andorra)	EUR 10,14
Administration of incoming payments in foreign currency from banks registered in Lithuania or any other country (including United Kingdom, Switzerland, Monaco, San Marino, Andorra, the European Union and the European Economic Area countries)	EUR 10,14

Incoming payment from another bank received after 5 pm. may be credited to the payee's account on the next business day.

Administration of revocation or amendment of a payment order data

Administration of revocation of payment ¹	
If the payee's account is with SEB Bank	EUR 10
European payment	
If no message about funds transfer has been sent to the payee's bank	Free of charge
If message about funds transfer has been sent to the payee's bank	EUR 10 and payee's bank charges
Cross-border payment	
If no message about funds transfer has been sent to the payee's bank	Free of charge
If message about funds transfer has been sent to the payee's bank	EUR 45 and payee's bank charges
Administration of amendment of a cross-border payment order data ²	
If no message about funds transfer has been sent to the payee's bank	EUR 10
If message about funds transfer has been sent to the payee's bank	EUR 45 and payee's bank charges
Arrangement of any additional information related to the cross-border payment:	
Data up to 2 previous months	EUR 25 and other bank charges
Data over to 2 previous months	EUR 40 and other bank charges
Issuance of the Bank confirmation about the cross-border payment	EUR 10 and other bank charges

¹ If the funds have already been debited from a bank correspondent account and / or a message has been sent to the payee's bank, relevant proceeds will be refunded only subject to the payee's consent. The fee applies irrespective of a refund.

² Correspondent banks and / or the payee's bank may refuse to amend the details of the payment order. The fee shall be applied regardless of whether the details of the payment order have been successfully amended.

Periodic transfer

Service	If the order is given:	
	at the Bank	via the Internet
Conclusion of standing order agreement	EUR 3 ¹	Free of charge
Money transfer under a standing order agreement	Fee which would be applied to the customer for the same type of payment order provided via the Internet is charged	

¹ Charges are not applied if money are transferred between customer's own accounts for purchase of saving and investment instruments. Charges also are not applied if funds are transferred to SEB Bank account with purpose to cover customer's liabilities to SEB Bank.

E-invoice

Service	Charges
E-invoice receipt	Free of charge
Automated standing order for e-invoice	Free of charge
One-off e-invoice payment	Money transfer charges
One-off e-invoice payment if the Service Plan is selected	SEB service plan charges

SEPA direct debit payments

Service	Charges
Funds debiting to the account according to SEPA direct debit payment order (for each payment order) ¹	EUR 3

¹ SEPA direct debit service is provided to a customer – payer, willing that funds are debited to his account according to SEPA direct debit payment order.

Debit of funds (without customer's consent) initiated by special order received from the PLAIS¹

Services	Charges
Fee applied to the customer whose account is debited	EUR 1

¹ PLAIS – Funds limitation information system administrated by SE Centre of Registers (VĮ „Registru centras“).

OTHER SERVICES

Other services	
Issuance of a certified document copy	EUR 1,45 per page
Bank certification, letters and other endorsement	
Standard certificate on a bank account balances, existence as the bank customer, closing of accounts (in Lithuanian or in English)	EUR 10
Non-standard certificate on term deposits, securities, restrictions, liabilities etc. (in Lithuanian or in English)	EUR 30
Documentation related to a credit agreement: certifications, official letters, consents, permissions, approvals	EUR 30
Customer requisites endorsement	EUR 5
Issuing of a certificate for annual income and property declaration	Free of charge

PAYMENT CARDS

Debit Mastercard (debit card)	
Issuance and service terms	
Card validity	4 years
Card issuance	Free of charge
Additional card issuance	Free of charge
Urgent card issuance ¹	EUR 30
The card usage fee (per card) ²	EUR 1 per month
Maximum amount of total daily payments ³	EUR 3 000
Maximum amount of total daily withdrawals from ATMs ³	EUR 2 000
Maximum amount of payment and cash withdrawal from ATMs per month, if the card is ordered via SEB mobile application ³	EUR 5 000
Card renewal (upon expiry) On last month of the card validity, the balance of funds in the card account may be equal to 0 (zero) or positive.	
Depositing of cash	
Depositing of cash into your own bank account in euros using SEB bank cash-in ATMs in Lithuania	Free of charge
Total monthly cash deposit limit for all customer accounts and linked cards	EUR 10 000
Fee, if an individual limit in excess of the standard limit is approved	0,07% of an amount exceeding EUR 10 000 per month
Cash withdrawal	
At cash dispensing shops when paying by card an amount not less than EUR 5	Free of charge from EUR 5 up to EUR 100
At ATMs of SEB Bank and other Lithuanian and foreign banks	0,8 % (minimum EUR 1)
At a cash desk of another Lithuanian or foreign bank	2 % (minimum EUR 5,79)
At partners ⁴ points of sale (equipped with relevant technical means)	0,8 % (minimum EUR 1,50)
Monthly statements can be submitted:	
At the online banking site	Free of charge
At a SEB bank unit	EUR 5
Other services	

Sending a new / renewed / replaced card to client by regular post in Lithuania	Free of charge
Sending a new / renewed / replaced card to client by registered post in Lithuania	EUR 1,45
Sending a new / renewed / replaced card to client by regular post to another country	EUR 5,79
Card collection at SEB bank unit	EUR 5
Issuing new card if the old one is lost / stolen / damaged, if new PIN is issued or at cardholder's request before its expiry date (e.g., change of the cardholder's name, surname, etc.)	EUR 5
Account balance at SEB Lithuania or other banks ATM ⁵	Free of charge
Currency exchange fee in case of operation in other than the card account currency ⁶	2,65 %
Obtaining a copy of the receipt in case of payment in Lithuania ⁷	EUR 1,45
Obtaining a copy of the receipt in case of payment abroad ⁷	EUR 5,79

¹ This fee is added to the card / additional card issuance fee.

² The charge is debited on the 28th day of each month. If the card agreement is terminated prior to maturity on the customer's request, the bank shall be entitled to apply and debit the fee for the current month.

³ Payment limits apply to payments online and in points of sale and service provision, and to cash withdrawal in cash-paying stores. Cash withdrawal limits apply to cash withdrawal from ATMs. The user may change payment and cash withdrawal limits on the Internet Bank, mobile app or by contacting the bank, except for the cases where the customer's identity has been established using SEB mobile application.

⁴ Cash withdrawals from the terminals of "Perlas Finance".

⁵ If other banks have provided such technical functionality.

⁶ For payment card holder transactions (e.g. payment at a point of sale or online, cash withdrawal at an ATM) by Mastercard payment card, if the transaction currency is other than euro, the transaction amount is converted into euro according to the exchange rate set by Mastercard International and valid on the day of the data processing. The relevant exchange rate applied by the international payment organizations is increased by the bank's set 2,65 % currency exchange fee.

⁷ These fees are applied only if the customer is willing to receive the documents confirming the payment transaction by card and if identified that they include the cardholder's signature or other data specifying that the cardholder paid by card.

SEB Mylimiausia Mastercard (debit card)

Issuance and service terms

Card validity	4 years
Card issuance	Free of charge
Additional card issuance	Free of charge
Urgent card issuance ¹	EUR 30
Card usage fee (per card) ²	EUR 1 per month
Maximum amount of total daily payments ³	EUR 3 000

Maximum amount of total daily withdrawals from ATMs ³	EUR 2 000
Card renewal (upon expiry) On last month of the card validity, the balance of funds in the card account may be equal to 0 (zero) or positive.	
Depositing of cash	
Depositing of cash into your own bank account in euros using SEB bank cash-in ATMs in Lithuania	Free of charge
Total monthly cash deposit limit for all customer accounts and linked cards	EUR 10 000
Fee, if an individual limit in excess of the standard limit is approved	0,07 % of an amount exceeding EUR 10 000 per month
Cash withdrawal	
At cash dispensing shops when paying by card an amount not less than EUR 5	Free of charge from EUR 5 up to EUR 100
At ATMs of SEB bank and other Lithuanian and foreign banks	0,8 % (minimum EUR 1)
At a cash desk of another Lithuanian or foreign bank	2 % (minimum EUR 5,79)
At partners ⁴ points of sale (equipped with relevant technical means)	0,8 % (minimum EUR 1,50)
Monthly statements can be submitted:	
At the online banking site	Free of charge
At a SEB bank unit	EUR 5
Other services	
Sending a new / renewed / replaced card to client by regular post in Lithuania	Free of charge
Sending new / renewed / replaced card to client by registered post in Lithuania	EUR 1,45
Sending new / renewed / replaced card to client by regular post to another country	EUR 5,79
Card collection at SEB bank unit	EUR 5
Issuing new card if the old one is lost / stolen / damaged, if new PIN is issued or at cardholder's request before its expiry date (e.g., change of the cardholder's name, surname, etc.)	EUR 5
Account balance at SEB Lithuania or other banks ATM ⁵	Free of charge
Currency exchange fee in case of operation in other than the card account currency ⁶	2,65 %
Obtaining a copy of the receipt in case of payment in Lithuania ⁷	EUR 1,45
Obtaining a copy of the receipt in case of payment abroad ⁷	EUR 5,79

¹ This fee is added to the card / additional card issuance fee.

² The charge is debited on the 28th day of each month. If the card agreement is terminated prior to maturity on the customer's request, the bank shall be entitled to apply and debit the fee for the current month.

³ Payment limits apply to payments online and in points of sale and service provision, and to cash withdrawal in cash-paying stores. Cash withdrawal limits apply to cash withdrawal from ATMs. The user may change payment and cash withdrawal limits on the Internet Bank, mobile app or by contacting the bank.

⁴ Cash withdrawals from the terminals of “Perlas Finance”.

⁵ If other banks have provided such technical functionality.

⁶ For payment card holder transactions (e.g. payment at a point of sale or online, cash withdrawal at an ATM) by Mastercard payment card, if the transaction currency is other than euro, the transaction amount is converted into euro according to the exchange rate set by Mastercard International and valid on the day of the data processing. The relevant exchange rate applied by the international payment organizations is increased by the bank's set 2,65 % currency exchange fee.

⁷ These fees are applied only if the customer is willing to receive the documents confirming the payment transaction by card and if identified that they include the cardholder's signature or other data specifying that the cardholder paid by card.

Mastercard Standard (credit card)	
Issuance and service terms	
Card validity	4 years
Card issuance	EUR 3
Additional card issuance	EUR 3
Urgent card issuance ¹	EUR 30
Card usage fee (per card) ²	EUR 1,60 per month
Maximum amount of total monthly payments and cash withdrawals ³	EUR 20 000
<p>Card renewal (upon expiry)</p> <p>On last month of the card validity, the balance of funds in the card account may be equal to 0 (zero) or positive. The card is renewed, if its account has not been blocked due to overdue payment of a monthly instalment more than once during the recent 12 (twelve) months' period.</p>	
Depositing of cash	
Depositing of cash into your own bank account in euros using SEB bank cash-in ATMs in Lithuania	Free of charge
Total monthly cash deposit limit for all customer accounts and linked cards	EUR 10 000
Fee, if an individual limit in excess of the standard limit is approved	0,07 % of an amount exceeding EUR 10 000 per month
Cash withdrawal	
At cash dispensing shops when paying by card an amount not less than EUR 5	Free of charge from EUR 5 up to EUR 100
At ATMs of SEB bank and other Lithuanian and foreign banks	2 % (minimum EUR 3)
At a cash desk of another Lithuanian or foreign bank	2 % (minimum EUR 5,79)
At partners ⁴ points of sale (equipped with relevant technical means)	2,5 % (minimum EUR 4)

Credit drawdown fees and terms		
Credit limit	Up to EUR 30 000	
Annual interest paid by a customer for the spent credit	17 %	14 %
Portion of the spent credit repayable on a monthly basis	5 % of the spent credit (minimum EUR 7,24)	100 %
Free of charge credit period up to 45 days	applicable	not applicable
Fee for changing the credit limit on a credit card at the bank's branch	EUR 10	EUR 10
Monthly statements can be submitted:		
At the online banking site	Free of charge	
At a SEB bank unit	EUR 5	
Other services		
Sending a new / replaced card to client by regular post in Lithuania	Free of charge	
Sending a new / replaced card to client by registered post in Lithuania	EUR 1,45	
Sending a new / replaced card to client by regular post to another country	EUR 5,79	
New / replaced card collection at SEB bank unit	EUR 5	
Renewed card collection at SEB bank unit	Free of charge	
Issuing new card if the old one is lost / stolen / damaged, if new PIN is issued or at cardholder's request before its expiry date (e.g., change of the cardholder's name, surname, etc.)	EUR 10	
Account balance at SEB Lithuania or other banks ATM ⁵	Free of charge	
Currency exchange fee in case of operation in other than the card account currency ⁶	2,65 %	
Obtaining a copy of the receipt in case of payment in Lithuania ⁷	EUR 1,45	
Obtaining a copy of the receipt in case of payment abroad ⁷	EUR 5,79	

¹ This fee is added to the card / additional card issuance fee.

² The charge is debited on the 28th day of each month. If the card agreement is terminated prior to maturity on the customer's request, the bank shall be entitled to apply and debit the fee for the current month.

³ The monthly limit for payments and cash withdrawal by a payment card applies for payments online and at points of sale and services, for funds transfer on the Internet bank, cash withdrawal at ATMs, cash desks of other banks, Perlas terminals as well as at cash dispensing shops.

⁴ Cash withdrawals from the terminals of "Perlas Finance".

⁵ If other banks have provided such technical functionality.

⁶ For payment card holder transactions (e.g. payment at a point of sale or online, cash withdrawal at an ATM) by Mastercard payment card, if the transaction currency is other than euro, the transaction amount is converted into euro according to the exchange rate set by Mastercard International and valid on the day of the data processing. The relevant exchange rate applied by the international payment organizations is increased by the bank's set 2,65 % currency exchange fee.

⁷ These fees are applied only if the customer is willing to receive the documents confirming the payment transaction by card and if identified that they include the cardholder's signature or other data specifying that the cardholder paid by card.

Calculation Sample of the Annual Percentage Rate of Charge (APRC)

If you obtain and use the credit limit of EUR 2,000 available in your credit card account, and the credit period makes 12 months, the total amount to be repaid by the borrower will make EUR 2,276.90 (if 5% fluctuating instalment method is selected for the credit repayment) or EUR 2,298.07 (if the credit will be repaid in a lump sum).

The above specified amount includes interest accrued within the credit period (fixed interest rate of 17 per cent (if 5% fluctuating instalment method is selected) or 14 per cent (if the credit will be repaid in a lump sum) has been applied in the calculation), the card issuance and card use fee (service fees of contactless credit card Mastercard Standard have been included in the calculation) and taking into consideration the selected credit repayment method and repayment day (15th day).

In such case, the annual percentage rate of charge makes 20.30 per cent (if 5% fluctuating instalment method is selected for the credit repayment) or 16.37 per cent (if the credit will be repaid in a lump sum). The annual percentage rate of charge and the total amount to be repaid by the borrower has been calculated taking into consideration the selected credit repayment method and the repayment day and making assumptions that the amount of outstanding credit is repaid within 12 months, the bank and the customer fulfil their obligations under the credit agreement within a specified period of time, interest rate and other charges remain the same as they were on the date of entering into the agreement on credit limit, the bank disburses the total credit on the agreement signature date and such amount is not repaid by the credit maturity date.

Mastercard Gold (credit card)	
Issuance and service terms	
Card validity	4 years
Card issuance	EUR 5
Additional card issuance	EUR 5
Urgent card issuance ¹	EUR 30
Card usage fee (per card) ²	EUR 3,50 per month
Maximum amount of total monthly payments and cash withdrawals ³	EUR 32 000
Card renewal (upon expiry) On last month of the card validity, the balance of funds in the card account may be equal to 0 (zero) or positive. The card is renewed, if its account has not been blocked due to overdue payment of a monthly instalment more than once during the recent 12 (twelve) months' period.	
Depositing of cash	
Depositing of cash into your own bank account in euros using SEB bank cash-in ATMs in Lithuania	Free of charge
Total monthly cash deposit limit for all customer accounts and linked cards	EUR 10 000

Fee, if an individual limit in excess of the standard limit is approved	0,07 % of an amount exceeding EUR 10 000 per month	
Cash withdrawal		
At cash dispensing shops when paying by card an amount not less than EUR 5	Free of charge from EUR 5 up to EUR 100	
At ATMs of SEB bank and other Lithuanian and foreign banks	2 % (minimum EUR 3)	
At a cash desk of another Lithuanian or foreign bank	2 % (minimum EUR 5,79)	
At partners ⁴ points of sale (equipped with relevant technical means)	2,5 % (minimum EUR 4)	
Credit drawdown fees and terms		
Credit limit	Up to EUR 30 000	
Annual interest paid by a customer for the spent credit	17 %	14 %
Portion of the spent credit repayable on a monthly basis	5% of the spent credit (minimum EUR 7,24)	100 %
Free of charge credit period up to 45 days	applicable	not applicable
Fee for changing the credit limit on a credit card at the bank's branch	EUR 10	EUR 10
Monthly statements can be submitted:		
At the online banking site	Free of charge	
At a SEB bank unit	EUR 5	
Other services		
Sending a new / replaced card to client by regular post in Lithuania	Free of charge	
Sending a new / replaced card to client by registered post in Lithuania	EUR 1,45	
Sending a new / replaced card to client by regular post to another country	EUR 5,79	
New / replaced card collection at SEB bank unit	EUR 5	
Renewed card collection at SEB bank unit	Free of charge	
Issuing new card if the old one is lost / stolen / damaged, if new PIN is issued or at cardholder's request before its expiry date (e.g., change of the cardholder's name, surname, etc.)	EUR 10	
Account balance at SEB Lithuania or other banks ATM ⁵	Free of charge	
Currency exchange fee in case of operation in other than the card account currency ⁶	2,65 %	

Obtaining a copy of the receipt in case of payment in Lithuania ⁷	EUR 1,45
Obtaining a copy of the receipt in case of payment abroad ⁷	EUR 5,79

¹ This fee is added to the card / additional card issuance fee.

² The charge is debited on the 28th day of each month. If the card agreement is terminated prior to maturity on the customer's request, the bank shall be entitled to apply and debit the fee for the current month.

³ The monthly limit for payments and cash withdrawal by a payment card applies for payments online and at points of sale and services, for funds transfer on the Internet bank, cash withdrawal at ATMs, cash desks of other banks, Perlas terminals as well as at cash dispensing shops.

⁴ Cash withdrawals from the terminals of "Perlas Finance".

⁵ If other banks have provided such technical functionality.

⁶ For payment card holder transactions (e.g. payment at a point of sale or online, cash withdrawal at an ATM) by Mastercard payment card, if the transaction currency is other than euro, the transaction amount is converted into euro according to the exchange rate set by Mastercard International and valid on the day of the data processing. The relevant exchange rate applied by the international payment organizations is increased by the bank's set 2,65 % currency exchange fee.

⁷ These fees are applied only if the customer is willing to receive the documents confirming the payment transaction by card and if identified that they include the cardholder's signature or other data specifying that the cardholder paid by card.

Calculation Sample of the Annual Percentage Rate of Charge (APRC)

If you obtain and use the credit limit of EUR 2,000 available in your credit card account, and the credit period makes 12 months, the total amount to be repaid by the borrower will make EUR 2,303.50 (if 5% fluctuating instalment method is selected for the credit repayment) or EUR 2,324.67 (if the credit will be repaid in a lump sum).

The above specified amount includes interest accrued within the credit period (fixed interest rate of 17 per cent (if 5% fluctuating instalment method is selected) or 14 per cent (if the credit will be repaid in a lump sum) has been applied in the calculation), the card issuance and card use fee (service fees of credit card Visa Gold have been included in the calculation) and taking into consideration the selected credit repayment method and repayment day (15th day).

In such case, the annual percentage rate of charge makes 22.44 per cent (if 5% fluctuating instalment method is selected for the credit repayment) or 17.96 per cent (if the credit will be repaid in a lump sum). The annual percentage rate of charge and the total amount to be repaid by the borrower has been calculated taking into consideration the selected credit repayment method and the repayment day and making assumptions that the amount of outstanding credit is repaid within 12 months, the bank and the customer fulfil their obligations under the credit agreement within a specified period of time, interest rate and other charges remain the same as they were on the date of entering into the agreement on credit limit, the bank disburses the total credit on the agreement signature date and such amount is not repaid by the credit maturity date.

Mastercard World Elite (credit card)	
Issuance and service terms	
Card validity	4 years
Card issuance	EUR 35
Additional card issuance	EUR 35
Urgent card issuance ¹	EUR 30
Card usage fee (per card) ²	EUR 35 per month
Maximum amount of total monthly payments and cash withdrawals ³	EUR 50 000
Card renewal (upon expiry) On last month of the card validity, the balance of funds in the card account may be equal to 0 (zero) or positive.	

The card is renewed, if its account has not been blocked due to overdue payment of a monthly instalment more than once during the recent 12 (twelve) months' period.

Depositing of cash

Depositing of cash into your own bank account in euros using SEB bank cash-in ATMs in Lithuania	Free of charge
Total monthly cash deposit limit for all customer accounts and linked cards	EUR 10 000
Fee, if an individual limit in excess of the standard limit is approved	0,07 % of an amount exceeding EUR 10 000 per month

Cash withdrawal

At cash dispensing shops when paying by card an amount not less than EUR 5	Free of charge from EUR 5 up to EUR 100
At ATMs of SEB bank and other Lithuanian and foreign banks	2 % (minimum EUR 3)
At a cash desk of another Lithuanian or foreign bank	2 % (minimum EUR 5,79)
At partners ⁴ points of sale (equipped with relevant technical means)	2,5 % (minimum EUR 4)

Credit drawdown fees and terms

Credit limit	Up to EUR 30 000	
Annual interest paid by a customer for the spent credit	17 %	14 %
Portion of the spent credit repayable on a monthly basis	5% of the spent credit (minimum EUR 7,24)	100 %
Free of charge credit period up to 45 days	applicable	not applicable
Fee for changing the credit limit on a credit card at the bank's branch	EUR 10	EUR 10

Monthly statements can be submitted:

At the online banking site	Free of charge
At a SEB bank unit	EUR 5

Other services

Sending a new / replaced card to client by regular post in Lithuania	Free of charge
Sending a new / replaced card to client by registered post in Lithuania	EUR 1,45
Sending a new / replaced card to client by regular post to another country	EUR 5,79
New / replaced card collection at SEB bank unit	EUR 5
Renewed card collection at SEB bank unit	Free of charge
Issuing new card if the old one is lost / stolen / damaged, if new PIN is issued or at cardholder's request before its expiry date (e.g., change of the cardholder's name, surname, etc.)	EUR 10

Account balance at SEB Lithuania or other banks ATM ⁵	Free of charge
Currency exchange fee in case of operation in other than the card account currency ⁶	2,65 %
Obtaining a copy of the receipt in case of payment in Lithuania ⁷	EUR 1,45
Obtaining a copy of the receipt in case of payment abroad ⁷	EUR 5,79
Priority Pass card	
Card issuance	Issued free of charge to Mastercard World Elite card holders
Card validity period	4 years
Card renewal (if damaged)	EUR 23,17
Invalidation of the card	EUR 28,96
Visit at the airport lounge (1 visit for 1 person) ⁸	USD 27

¹ This fee is added to the card / additional card issuance fee.

² The charge is debited on the 28th day of each month. If the card agreement is terminated prior to maturity on the customer's request, the bank shall be entitled to apply and debit the fee for the current month.

³ The monthly limit for payments and cash withdrawal by a payment card applies for payments online and at points of sale and services, for funds transfer on the Internet bank, cash withdrawal at ATMs, cash desks of other banks, Perlas terminals as well as at cash dispensing shops.

⁴ Cash withdrawals from the terminals of "Perlas Finance".

⁵ If other banks have provided such technical functionality.

⁶ For payment card holder transactions (e.g. payment at a point of sale or online, cash withdrawal at an ATM) by Mastercard payment card, if the transaction currency is other than euro, the transaction amount is converted into euro according to the exchange rate set by Mastercard International and valid on the day of the data processing. The relevant exchange rate applied by the international payment organizations is increased by the bank's set 2,65 % currency exchange fee.

⁷ These fees are applied only if the customer is willing to receive the documents confirming the payment transaction by card and if identified that they include the cardholder's signature or other data specifying that the cardholder paid by card.

⁸ The fee is debited to the Mastercard World Elite card account in USD according to the non-cash selling rate set by SEB Bank (which is valid on the day of the card account debiting).

Calculation Sample of the Annual Percentage Rate of Charge (APRC)

If you obtain and use the credit limit of EUR 2,000 available in your credit card account, and the credit period makes 12 months, the total amount to be repaid by the borrower will make EUR 2,711.50 (if 5% fluctuating instalment method is selected for the credit repayment) or EUR 2,732.67 (if the credit will be repaid in a lump sum).

The above specified amount includes interest accrued within the credit period (fixed interest rate of 17 per cent (if 5% fluctuating instalment method is selected) or 14 per cent (if the credit will be repaid in a lump sum) has been applied in the calculation), the card issuance and card use fee (service fees of contactless credit card Mastercard World Elite have been included in the calculation) and taking into consideration the selected credit repayment method and repayment day (15th day).

In such case, the annual percentage rate of charge makes 59.98 per cent (if 5% fluctuating instalment method is selected for the credit repayment) or 45.28 per cent (if the credit will be repaid in a lump sum). The annual percentage rate of charge and the total amount to be repaid by the borrower has been calculated taking into consideration the selected credit repayment method and the repayment day and making assumptions that the amount of outstanding credit is repaid within 12 months, the bank and the customer fulfil their obligations under the credit agreement within a specified period of time, interest rate and other charges remain the same as they were on the date of entering into the agreement on credit limit, the bank disburses the total credit on the agreement signature date and such amount is not repaid by the credit maturity date.

Temporary card	
Issuance and service terms	
Card validity ¹	Up to 60 days
Card issuance	EUR 5
Depositing of cash	
Depositing of cash into your own bank account in euros using SEB bank cash-in ATMs in Lithuania	Free of charge
Total monthly cash deposit limit for all customer accounts and linked cards	EUR 10 000
Fee, if an individual limit in excess of the standard limit is approved	0,07 % of an amount exceeding EUR 10 000 per month
Cash withdrawal	
Maximum amount of total monthly cash withdrawals	EUR 15 000
At ATMs of SEB bank Lithuania	0,8 % (minimum EUR 1)

¹ The card is valid until the last day of the next month, but not longer than 60 days.

LOANS AND LEASING

Leasing	
Leasing agreement administration and amendment fees	
Agreement fee	From 1 % of the asset value, but not less than EUR 200, if applied on-line From 1 % of the asset value, but not less than EUR 250, if applied at bank
Additional fee for drawing up an agreement (finance lease, operating lease, purchase and sale, repurchase, etc.) in the English language	EUR 150
Change of the debt roll-over agreement / leasing agreement term	1 % of the outstanding asset value, but not less than EUR 200
Agreement amendment or payment schedule change at the customer's initiative fee or resumption of an agreement	EUR 100
Change of the leasing payments date	EUR 30
Agreement termination and sale of assets fees in the event of termination or expiry of a finance lease or an operational lease agreement	
For early termination of agreement	EUR 100
Sale of property to a third party in Lithuania	1,5 %, but at least EUR 300
Sale of assets to a third party outside Lithuania or sale of assets in case of complete damage	1.5 % of residual value, but at least EUR 500
Certificate issue and other fees	
Drawing up of additional documents (sublease, lease, access and other consents, official letters, authorisations, document copies, statements of annual turnover, etc.) or reissue of previously drawn up documents at customer's request	EUR 20
Mailing of VAT invoices	EUR 3
Handling of administrative penalty documents as well as other documents received in customer's name	EUR 10 per each document received
International money transfer charges if payment for the customer's property is being made: to another country; in a foreign currency to another bank in Lithuania; under an urgent payment order Transportation, customs and similar expenses Mortgage fees (including when a car is pledged) Express mail (e.g. DHL Lietuva) costs	Compensated by the customer

Calculation Sample of the Annual Percentage Rate of Charge (APRC)

If you get a lease on a car priced EUR 15 000 and you pay the car seller a down payment of EUR 2 250, in this case the loan available from the leasing company would be EUR 12 750. The total amount payable by the consumer (total cost including interest over the lease period, the agreement fee and the account maintenance fee) would be EUR 14 628,51. The amount was calculated assuming that the lease period is 5 years, currency – EUR and the variable interest annual rate is 5 %. The annual percentage rate of charge would be 5,79 %.

Consumer loan	
Annual interest rate	According to the individual agreement
Loan documents drafting and administration (related to issuance of a loan or amendment of terms and conditions of a loan agreement)	1,5 % of a relevant loan amount, min EUR 50
Loan prepayment fee	Free of charge

Calculation Sample of the Annual Percentage Rate of Charge (APRC)

If you received a EUR 3 000 consumer loan in euros for 5 years, the total amount payable by the consumer would be EUR 4 093,67, monthly payment will be EUR 66,65. The amount includes the consumer loan interest paid over the loan maturity (12 per cent interest rate was applied) the administration fee EUR 50 and the account maintenance fee EUR 0,70. In this case the annual percentage rate of charge would be 14,25 per cent. The annual percentage rate of charge is provided to help you compare different offers.

Home loan and home equity loan			
Annual interest rate	Fixed on individual basis		
Contract fee: loan issuance increase in loan amount	0,5 % of the loan amount, at least EUR 250		
Commitment fee	0.4 % per year of the undisbursed loan amount		
Fee for a consent to provide a second ranking pledge of property to another creditor	EUR 150		
Amendment to terms and conditions of a loan agreement in case of:	If variable interest rate is applied:	If fixed interest is applied:	
a change of fixed interest rate with variable interest rate and vice versa	1.5 percent of outstanding loan, at least EUR 250	Year(s) until expiry of fixed interest rate period	Percent of outstanding loan, at least EUR 250
a change of variable interest period		Up to 5 year (inclusive)	1,5
a change of loan currency		6–10 (inclusive)	3
a change of variable interest rate margin or fixed interest rate	1 percent of outstanding loan, at least EUR 250		
Other amendments to the terms and conditions of the loan agreement	EUR 250		
Loan deferment	Free of charge		
Prepayment fee			

At variable interest rate that varies all throughout the loan period	Free of charge
At variable interest rate which is established for the initial period and which, upon expiry of the initial period, varies throughout the remaining loan period	Over the initial period – statutory fee (<i>The Rules for Calculation of Compensation</i>), however, not more than 3% of the amount of the prepaid loan or any part thereof not applied upon expiry of the initial period
At fixed interest rate	Statutory fee (<i>The Rules for Calculation of Compensation</i>), however, not more than 3% of the amount of the prepaid loan or any part thereof
Other services	
Documentation related to a credit agreement: certifications, official letters, consents, permissions, approvals	EUR 30
Uninsured Collateral Administration Fee (<i>applied if a collateral is a residential real estate object</i>)	EUR 20 per month. The fee is charged if the collateral is not insured for more than 30 days

Calculation Sample of the Annual Percentage Rate of Charge (APRC)

If a loan of EUR 50,000 secured by real estate collateral is granted for the period of 25 years and 300 loan instalments based on the annuity method will be made, the total amount to be paid by such borrower will make EUR 69,261.43, monthly instalment – EUR 225.24. The annual percentage rate will make 2,81 per cent. Annual percentage rate showing the total cost of a loan is calculated by including the below instalments made within the entire loan period:

- 2,50 per cent variable interest
- EUR 250 agreement fee and one-off transfer fee of EUR 5
- EUR 8,6 mortgage (pledge) registration fee
- EUR 0,70 per month minimum fee for main banking services
- EUR 49 dwelling insurance annual premium

Note. Property valuation costs are not included.

Annual percentage rate and the total amount to be paid by the borrower are calculated considering that the loan is disbursed on the agreement signature date and that the terms of the agreement, interest rate and fees do not change within the entire loan period, and the terms and conditions of the agreement are timely implemented. If you fail to fulfil or unduly fulfil the terms of the loan agreement, the risk exists that you may be deprived of the ownership right to the pledged real estate. The mortgaged real estate must be insured in favour of the bank during the entire loan period.

Loans for multi-apartment building modernisation (JESSICA)

Administration fee for the amount payable under the credit agreement, which is applied each time if this amount is not debited from the customer's bank account	EUR 1,45
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SECURITIES SERVICES FEES AND COMMISSION CHARGES

Trading equities and exchange traded funds (ETF)

Baltic countries	Online trading fees	Comments
LITHUANIA	0,25 %, min. EUR 2	Execution of an order in the Baltic markets placed over the phone or through any bank branch – 1,25 %, min. EUR 12
LATVIA		
ESTONIA		
Europe and North America	Online trading fees	Comments
USA	0,25 %, min. EUR 15	The trading fee cannot be less than USD 0,02 per share
CANADA		The trading fee cannot be less than CAD 0,02 per share
SWEDEN		
FINLAND		
DENMARK		
NORWAY		
IRELAND		A stamp duty of 1,00 % applies for all purchases
AUSTRIA		
BELGIUM		
GREAT BRITAIN (except AIM segment)		A stamp duty of 0.50 % (1% for IE domicile companies) may apply for some purchases. A minimum order value may apply if trading on market maker segment.
POLAND		
SPAIN		A financial transaction tax of 0,20 % applies for all purchases
ITALY		A financial transaction tax of 0,10 % applies for all purchases
NETHERLANDS		
PORTUGAL		
FRANCE		A financial transaction tax of 0,30 % applies for all purchases
SWITZERLAND		
GERMANY, XETRA		
Other markets		Online trading fees
AUSTRALIA	0,5 %, min. EUR 50	A minimum order value AUD 15 000
JAPAN		A minimum order value HKD 100 000
CHINA (Hong Kong)		A minimum order value JPY 1 500 000
SINGAPORE		A minimum order value SGD 20 000
GREAT BRITAIN (AIM segment)		A minimum order value EUR 3 000 A stamp duty of 0,5 % (1% for IE domicile companies) may apply for some purchases
GERMANY, <i>FFT floor</i>		A minimum order value EUR 3 000
Other		Fees
Execution of an order in foreign markets placed other the phone (except Baltic countries)	EUR 10	This fee may apply as an addon to the standard online trading fee
Other not mentioned markets	As individually agreed	The relevant market list to be provided by bank upon client request

- Financial transaction tax in specific market may be applicable regardless of the trading venue or jurisdiction in which the securities are traded

- Securities services fees and commission charges for Exchange Traded Funds (ETF) in the specific market will be equivalent to the fees and charges applied to equities in the same market
- Foreign equities can be traded in lots, i.e. the exchange or broker can set the minimum number of shares or trade size multiple
- OTC trades are available in most of the markets

Bond trading

Market	Service fee
Lithuanian Government bond auctions on AB Nasdaq Vilnius Stock Exchange	As individually agreed
Other bonds	As individually agreed

Securities safekeeping

Market		Service fee
LITHUANIA	Up to EUR 300 000,00 From EUR 300 000,01	0,007 % monthly 0,003 % monthly
LATVIA, ESTONIA		0,007 % monthly
RUSSIA		0,07 % monthly
BULGARIA, CROATIA, CZECH REPUBLIC, HUNGARY, POLAND, ROMANIA, SERBIA, SLOVAKIA, SLOVENIA		0,03 % monthly
AUSTRALIA, AUSTRIA, BELGIUM, CANADA, DENMARK, FINLAND, FRANCE, GERMANY, GREECE, HONG KONG, IRELAND, ITALY, JAPAN, NETHERLANDS, NORWAY, PORTUGAL, SINGAPORE, SPAIN, SWEDEN, SWITZERLAND, UK, USA, TURKEY		0,013 % monthly
BOSNIA, BRAZIL, EGYPT, ICELAND, LUXEMBOURG, MEXICO, NEW ZEALAND, SOUTH AFRICAN REPUBLIC, ETC.		As individually agreed. The relevant market list to be provided by the bank upon the client's request.
Eurobond Market		0,008 % monthly
Safekeeping of SEB Group's investment fund units (except U and F share class investment fund units distributed by AB SEB bankas)		
bond funds		0,003 % monthly
other funds		0,007 % monthly
Safekeeping of third party investment fund units (except Exchange Traded Funds)		0,013 % monthly

The fee is calculated from the value of the securities on the last day of the month. The value of securities is estimated using the last known prices of securities or nominal values of securities, if no market price has been determined. The value for bonds is always estimated using nominal values. The minimum fee for keeping all securities in each account separately is EUR 0,70 per month.

Other services

Service	Service fee
Opening of securities account	
Securities are registered in an omnibus account opened in the name of an account operator (AB SEB bankas) in Nasdaq CSD SE	Free of charge
Securities are registered in an owner account opened in the name of securities owner in Nasdaq CSD SE	EUR 50

Management of securities account Securities are registered in an omnibus account opened in the name of an account operator (AB SEB bankas) in Nasdaq CSD SE Securities are registered in an owner account opened in the name of securities owner in Nasdaq CSD SE	Free of charge EUR 50 per month As individually agreed																				
Opening and management of other types of securities accounts																					
FOP (Free of Payment) transactions* * double trading fee can be applied for some foreign securities * no fee applies for transfer of the client's securities portfolio from any other broker / agent to the client's securities account with SEB Bank * except non-standard OTC agreement	<table border="1"> <tr> <td>Baltic countries</td> <td>EUR 5</td> </tr> <tr> <td>Eurobonds</td> <td>EUR 25</td> </tr> <tr> <td>Russia</td> <td>EUR 70</td> </tr> <tr> <td>North Europe countries (Denmark, Norway, Finland, Sweden)</td> <td>EUR 15</td> </tr> <tr> <td>East and Middle Europe countries (Bulgaria, Czech republic, Croatia, Poland, Romania, Serbia, Slovakia, Slovenia, Hungary)</td> <td>EUR 50</td> </tr> <tr> <td>West Europe and other countries (Ireland, Austria, Belgium, Great Britain, Greece, Spain, Italy, Netherlands, Portugal, France, Switzerland, Turkey, Germany, Australia, Hong Kong, Japan, USA, Canada, Singapore)</td> <td>EUR 30</td> </tr> <tr> <td>Funds* * only for private persons</td> <td>EUR 20</td> </tr> </table>	Baltic countries	EUR 5	Eurobonds	EUR 25	Russia	EUR 70	North Europe countries (Denmark, Norway, Finland, Sweden)	EUR 15	East and Middle Europe countries (Bulgaria, Czech republic, Croatia, Poland, Romania, Serbia, Slovakia, Slovenia, Hungary)	EUR 50	West Europe and other countries (Ireland, Austria, Belgium, Great Britain, Greece, Spain, Italy, Netherlands, Portugal, France, Switzerland, Turkey, Germany, Australia, Hong Kong, Japan, USA, Canada, Singapore)	EUR 30	Funds* * only for private persons	EUR 20						
Baltic countries	EUR 5																				
Eurobonds	EUR 25																				
Russia	EUR 70																				
North Europe countries (Denmark, Norway, Finland, Sweden)	EUR 15																				
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West Europe and other countries (Ireland, Austria, Belgium, Great Britain, Greece, Spain, Italy, Netherlands, Portugal, France, Switzerland, Turkey, Germany, Australia, Hong Kong, Japan, USA, Canada, Singapore)	EUR 30																				
Funds* * only for private persons	EUR 20																				
DVP (Delivery Versus Payment) transactions* * for some foreign securities cannot be offered if traded via another broker * except non-standard OTC agreement	<table border="1"> <tr> <td>If traded</td> <td>Free of charge</td> </tr> <tr> <td>via SEB bank</td> <td>Free of charge</td> </tr> <tr> <td>Depending on market:</td> <td></td> </tr> <tr> <td>Baltic countries</td> <td>EUR 5</td> </tr> <tr> <td>Eurobonds</td> <td>EUR 25</td> </tr> <tr> <td>Russia</td> <td>EUR 70</td> </tr> <tr> <td>North Europe countries (Denmark, Norway, Finland, Sweden)</td> <td>EUR 15</td> </tr> <tr> <td>East and Middle Europe countries (Bulgaria, Czech Republic, Croatia, Poland, Romania, Serbia, Slovakia, Slovenia, Hungary)</td> <td>EUR 50</td> </tr> <tr> <td>West Europe and other countries (Ireland, Austria, Belgium, Great Britain, Greece, Spain, Italy, Netherlands, Portugal, France, Switzerland, Turkey, Germany, Australia, Hong Kong, Japan, USA, Canada, Singapore)</td> <td>EUR 30</td> </tr> <tr> <td>Funds* * only for private persons</td> <td>EUR 20</td> </tr> </table>	If traded	Free of charge	via SEB bank	Free of charge	Depending on market:		Baltic countries	EUR 5	Eurobonds	EUR 25	Russia	EUR 70	North Europe countries (Denmark, Norway, Finland, Sweden)	EUR 15	East and Middle Europe countries (Bulgaria, Czech Republic, Croatia, Poland, Romania, Serbia, Slovakia, Slovenia, Hungary)	EUR 50	West Europe and other countries (Ireland, Austria, Belgium, Great Britain, Greece, Spain, Italy, Netherlands, Portugal, France, Switzerland, Turkey, Germany, Australia, Hong Kong, Japan, USA, Canada, Singapore)	EUR 30	Funds* * only for private persons	EUR 20
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Funds* * only for private persons	EUR 20																				
Modification, correction, non-approval or cancellation of trade or transfer transaction	EUR 15 plus third party fees																				
Security pledge	EUR 30																				
Buying/redeeming SEB Group's investment fund units and third party's fund units distributed by SEB Bank (fee for DVP transaction is not applied)	Based on the buying / redemption price fixed for that day																				
Buying / redeeming other third party fund units (except Exchange Traded Funds)	As individually agreed																				
Income tax filling report	Free of charge																				
Letter note certifying taxes paid to foreign country (the service cannot be provided in every market)	EUR 15 plus third party fees																				

Reclaim of taxes paid to foreign country (the service cannot be provided in every market)	EUR 60 plus third party fees
Client representation in Lithuania	EUR 120 plus third party fees
Client representation abroad	EUR 260 plus third party fees
The securities transaction based on a corporate action notification (fee applies for investors participating in voluntary corporate actions of foreign companies)	EUR 40 plus third party fees
Securities account statement	Free of charge
Other services	As individually agreed

Investment funds

Subscription fee for investment fund units (except U and F share class investment fund units distributed by AB SEB bankas)

Investment fund	Subscription fee
<i>SEB Asia ex. Japan Fund</i>	1,00 %
<i>SEB Concept Biotechnology</i>	1,00 %
<i>SEB Eastern Europe Small and Mid Cap Fund</i>	1,00 %
<i>SEB Emerging Markets Fund</i>	1,00 %
<i>SEB Europe Equity Fund</i>	1,00 %
<i>SEB Global Chance / Risk Fund</i>	1,00 %
<i>SEB Global Fund</i>	1,00 %
<i>SEB Listed Private Equity Fund</i>	1,00 %
<i>SEB Medical Fund</i>	1,00 %
<i>SEB Nordic Equity Fund</i>	1,00 %
<i>SEB Technology Fund</i>	1,00 %
<i>SEB US All Cap</i>	1,00 %
<i>SEB Asset Selection Fund</i>	1,00 %
<i>SEB Active 20</i>	0,50 %
<i>SEB Active 30</i>	0,50 %
<i>SEB Active 55</i>	0,50 %
<i>SEB Active 80</i>	0,50 %
<i>SEB Corporate Bond Fund EUR</i>	0,50 %
<i>SEB Global High Yield Fund</i>	0,50 %
<i>SEB Short Bond Fund EUR</i>	0,00 %
<i>SEB USD Currency Fund</i>	0,00 %

<i>SEB Dynamic Bond Fund</i>	0,00 %
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Administration fee for U and F share class investment fund units distributed by AB SEB banks

Service	Monthly administration fee
SEB Group's short-term bond and money market funds	0,025 %
SEB Group's bond funds Other SEB Group's funds	0,035 %

Would you like to learn more?

More detailed information about service charges
is available at +370 5 268 2800 or at the bank branches.

www.seb.lt