

# **Price list of SEB bank's services and transactions for business customers**

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

## SERVICE PLANS

| Services  | STARTAS <sup>1</sup>          | XS           | S            | M            | L            | XL            |
|---|-------------------------------|--------------|--------------|--------------|--------------|---------------|
| Service plan concluding, monthly fee  | 0 Eur <sup>2</sup>            | 4,50 Eur     | 7 Eur        | 12 Eur       | 20 Eur       | 35 Eur        |
| Special concluding, monthly fee of the service plan <sup>3</sup>  | -                             | -            | 5,50 Eur     | 9,50 Eur     | 16 Eur       | 28 Eur        |
| <b>What is included in the plan?</b>  |                               |              |              |              |              |               |
| Transfers online and via SEB mobile application:<br><br>Intra-bank payments in all currencies<br>Payment to other customer's account within SEB Bank<br>Money transfer according to bill or tax payment<br>One-off e-invoice payment<br>European payments <sup>4</sup><br>Instant payment <sup>5</sup><br>SEPA payment <sup>6,7</sup> | Unlimited number of transfers | 5 transfers  | 10 transfers | 20 transfers | 50 transfers | 100 transfers |
| Minimum bank service fee <sup>8</sup>   | All accounts                  | All accounts | All accounts | All accounts | All accounts | All accounts  |
| Mastercard Business (debit card) <sup>9</sup>   | All debit cards               | 1 debit card | 1 debit card | 2 debit card | 2 debit card | 3 debit card  |
| Submission of salary (consolidated) payment   | +                             |              |              |              |              |               |
| Salary (consolidated) payment within SEB bank   | +                             | +            | +            | +            | +            | +             |
| Salary (consolidated) payment to any bank registered in Lithuania, the European Union and the European Economic Area countries, United Kingdom, Switzerland, Monaco, Great Britain, San Marino and Andorra  | +                             |              |              |              |              |               |
| POS terminal monthly fee does not apply <sup>10</sup>   | +                             |              |              |              |              |               |

The service is available to resident customers. Any legal person having its registered office outside Lithuania is classified as a non-resident customer.

<sup>1</sup> Planas STARTAS taikomas juridiniams asmenims, nuo kurių įsteigimo praėjo ne daugiau kaip 12 mėn.

<sup>2</sup> Within one year of applied the service plan STARTAS, it will be automatically terminated. The general price list and the terms and conditions of the services will be applied.

<sup>3</sup> Special service plan conclusion and monthly fees apply when a customer uses one or more of the following banking services: business credit, overdraft, factoring, card acquiring service (using card readers), non-cash settlement via the Internet service (Bank Link), and guarantee. If a customer uses less than one of the above-listed services, standard service plan fees are applied.

<sup>4</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> Minimum bank service fee includes bank account administration, opening, handling, closing and account crediting in euro from other Lithuanian-registered banks or the European Union (EU) and the European Economic Area (EEA) countries, United Kingdom, Switzerland, Manco, Great Britain, San Marino and Andorra.

<sup>9</sup> No monthly fees of the oldest debit cards apply.

<sup>10</sup> For more information about the card acquiring service and its installation please check [www.seb.lt](http://www.seb.lt).

**Note that fees for the services included in the service plan shall not be a subject to any other discounts or promotions.**

## BANK ACCOUNT

| Services   | Fees  |
|--|---|
| Minimum bank service fee <sup>1</sup> :<br>bank account opening (except account opening for non-residents <sup>3</sup> )<br>bank account maintenance<br>bank account closure<br>administration of incoming payments <sup>2</sup> | EUR 3,30 per month  |
| Minimum bank service fee for non-residents <sup>3</sup> :<br>bank account maintenance<br>bank account closure<br>administration of incoming payments <sup>2</sup>  | EUR 50 per month  |
| Account opening for non-residents  | Free of charge  |
| Data verification <sup>4</sup>   | EUR 500   |
| Account Balance Fee (ABF) for Legal entities (EUR) <sup>5</sup><br>(daily fee, applicable to total account balances in EUR exceeding 1 000 000 EUR)  | <i>ECB deposit facility rate</i> / 360                          |
| Account Balance Fee (ABF) for Legal entities (SEK) <sup>5</sup><br>(daily fee, applicable to total account balances in SEK exceeding 9 500 000 SEK)  | <i>Sveriges Riksbank repo rate</i> / 360                        |
| Account Balance Fee (ABF) for Legal entities (DKK) <sup>5</sup><br>(daily fee, applicable to total account balances in DKK exceeding 7 500 000 DKK)  | <i>Danmarks Nationalbank Certificates of deposit rate</i> / 360 |
| Account Balance Fee (ABF) for Legal entities (CHF) <sup>5</sup><br>(daily fee, applicable to total account balances in CHF exceeding 1 000 000 CHF)  | <i>Swiss National Bank negative interest rate</i> / 360         |
| Account opening with any SEB Group bank  | EUR 150   |
| Bank account statement for period indicated by a customer  | EUR 10  |
| Mailing of a statement of bank account or any other document:  |   |
| by post in Lithuania   | EUR 1,45  |
| by post to a foreign country aštu j užsienj  | EUR 5,79  |
| Payment document endorsement by the bank   | EUR 0,58 per 1 page   |

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> All legal persons having their registered office outside Lithuania are classified as non-resident customers.

<sup>4</sup> The fee applies to corporate customers registered in the Republic of Lithuania if at least one of such corporate customer's founders or its beneficial owners is a natural person who complies with the definition of a private individual non-resident customer as set out in the Bank's Pricelist for private individual customers or for corporate non-resident customers. The fee shall be payable before the verification carried out by the bank and before the bank's decision on starting business relationship with the customer, also each time when during the relationship with the customer, the founders or beneficial owners of the customer are replaced by persons complying with the definition of private individual non-resident customer as it approved within the bank.

<sup>5</sup> The fee may be applied to legal entities, which SEB Bank notifies of the application of the Account Balance Fee 10 business days in advance.

The fee is calculated for each calendar day, taking into account the total amount of balances in all bank accounts of a customer and the amount of funds in the customer's submitted payment orders as at 11:00 p.m., if the payment orders to transfer funds to another bank were submitted after 4:00 p.m. or on a bank holiday.

No fee will apply, if the central bank rates in a relevant currency indicated in the table are zero or above zero. The amount of the fee calculated for the previous month is debited the next calendar month in accordance with the procedure set in the General Rules of SEB Bank.

## ONLINE SERVICES

### Internet bank and SEB mobile application

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

| Service   | Fee            |
|---|----------------|
| Amendment to the Internet Bank agreement made the company's administrator   | Free of charge |
| Amendment to the Internet Bank agreement made by a bank employee*   | EUR 10         |
| * Applied if at the bank's sub-branch, during a video advice or in any other manner the bank employee makes amendments to the Internet Bank agreement, which amendments can be made by the company's administrator on the Internet Bank. Other amendments are free of charge. |                |

### 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 2822 from a TELIA fixed line anywhere in Lithuania | Charged at TELIA's local rate  |
| Calls from mobile to number +370 5 268 2822                                   | Charged at the rate or rate plan of the customer's telecommunications operator |

### Baltic Online

|  |           |
|--|-----------|
| Set-up fee   | EUR 14,48 |
| Monthly account management fee <sup>1</sup> :                      |           |
| if accounts are managed in Latvia or Estonia                       | EUR 10,14 |
| if accounts are managed in Latvia and Estonia                      | EUR 14,48 |
| Fee for amending terms and conditions of a Baltic Online agreement | EUR 10,14 |

Charges for this service apply to companies which have signed a Baltic Online service agreement with SEB and can view the accounts of their affiliates by logging in to the SEB online banking site.

<sup>1</sup> Both services – statement of account issuance and payment transaction (irrespective of the number of accounts) are subject to a new fee.

Commission for fulfilment of payment orders is charged by the bank which keeps the respective account of the company from which funds are being transferred. For instance, when funds are transferred from an affiliate's account with the Latvian SEB, the bank will debit the commission from the account from which the funds are being transferred.

| <b>Baltic Gateway</b>   |  |
|---|--|
| <b>1. Direct channel</b>  |  |
| Signing fee   | EUR 50   |
| Monthly fees for services*:   |  |
| - Account statements (except current day), POS reports                            | EUR 10   |
| - Current day statements and/or notifications                                     | EUR 25   |
| - Payments and / or e-invoices  | EUR 25   |
| <b>2. Operator's channel</b>  |  |
| <b>Package 1</b> – includes account statements (except current day), POS reports  |  |
| - Signing fee   | Free of charge                                       |
| - Monthly fee   | EUR 5 / free of charge to clients with service plans |
| <b>Package 2</b> – includes account statements, payments, e-invoices, POS reports |  |
| - Signing fee   | EUR 25   |
| - Monthly fee   | EUR 25   |
| <b>Operator fees</b>  |  |
| Signing fee   | EUR 50   |
| Monthly fee   | As individually agreed                               |

\* Total monthly fee depends on which services are selected in the agreement.

| <b>E-commerce (Bank Link service)</b> |   |
|---------------------------------------|---|
| One-time service registration fee     | EUR 100   |
| Agreement amendment fee               | EUR 50  |
| Commission fee                        | 1,3 % of transferred amount (min. EUR 0,14, max EUR 0,75) |

| <b>Online identification service*</b> |  |
|---------------------------------------|--|
| One-off service registration fee      | EUR 50 + VAT                                     |
| Service agreement amendment fee       | EUR 50 + VAT                                     |
| Fee for each customer identification  | EUR 0,08 + VAT<br>(min. EUR 300 + VAT per month) |

\* The online identification service is provided to business customers wishing on their website to identify service users who have accounts with SEB Bank.



### Automatic file exchange channel

|                                  |  |
|----------------------------------|--|
| One-off service registration fee | EUR 57,92  |
| Service monthly fee              | EUR 57,92 for each type of file sent and / or received through the automatic file exchange channel |
| Service agreement amendment fee  | EUR 28,96  |

### Services via SMS

|   |          |
|---|----------|
| Bank SMS message*<br>* The fee is deducted for the last day's messages sent from the bank | EUR 0,15 |
|---|----------|

## PAYMENTS

### Intrabank payment

| Intra-bank payments in all currencies | at the bank        | via the Internet | via mobile application |
|---------------------------------------|--------------------|------------------|------------------------|
| Iš savų sąskaitų į savo sąskaitas     | EUR 5 <sup>1</sup> | Free of charge   | Free of charge         |
| Į kitų klientų sąskaitas              | EUR 5              | EUR 0,29         | EUR 0,29               |

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

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 <sup>1</sup>                   | at the bank | via the Internet | via mobile application |
|---|-------------|------------------|------------------------|
| Pagal momentinio mokėjimo nurodymą <sup>2</sup> | -           | EUR 0,41         | -                      |
| Pagal SEPA mokėjimo nurodymą <sup>3,5</sup>     | EUR 5       | EUR 0,41         | EUR 0,41               |
| Labai skubus <sup>4,5</sup>                     | EUR 65      | EUR 55           | -                      |

<sup>1</sup> 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 pay other bank's commission fees (SHA).

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> 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 payment<sup>1</sup>

<sup>1</sup> 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](http://www.seb.lt).

| Standard cross-border payment | at the bank                    | via the Internet               |
|-------------------------------|--------------------------------|--------------------------------|
| OUR <sup>2</sup>              | EUR 34 and other banks charges | EUR 24 and other banks charges |
| SHA <sup>3</sup>              | 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 <sup>2</sup>            | EUR 50 and other banks charges | EUR 40 and other banks charges |
| SHA <sup>3</sup>            | 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 <sup>2</sup>             | EUR 90 and other banks charges | EUR 40 and other banks charges |
| SHA <sup>3</sup>             | 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.

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

<sup>3</sup> 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 <sup>1</sup>                           |                                 |
|--|---------------------------------|
| If the payee's account is with SEB Bank  | 10 Eur                          |
| 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 <sup>2</sup>  |                                 |
| 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   |

<sup>1</sup> 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.

<sup>2</sup> 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 <sup>1</sup>   | 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 |                  |

<sup>1</sup> Charges are not applied if money is 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.

## Salary (consolidated) payment in euro

| Service   |                |
|---|----------------|
| Submission of salary (consolidated) payment   | EUR 1,50       |
| Payment within SEB Bank <sup>1</sup>  | Free of charge |
| Payment to other bank registered in Lithuania or in the European Union and the European Economic Area countries, United Kingdom, Switzerland, Monaco, San Marino and Andorra <sup>1</sup> | EUR 0,41       |

<sup>1</sup> The fee is applied to a payer for every payment to a submitted account on the list.

## Fund collection services

| E-invoice service fees (VAT should be added to the fees) applicable to the beneficiary |                |
|--|----------------|
| Agreement conclusion   | EUR 50         |
| Agreement amendment  | EUR 20         |
| Agreement termination  | Free of charge |
| Agreement monthly maintenance fee  | EUR 20         |
| Fee for forwarding e-invoices (per every e-invoice sent and presented to payer)        |                |
| - To payer in AB SEB bank (for every successfully forwarded e-invoice)                 | EUR 0,25       |
| - To payer in other payment service providers (for every e-invoice)                    | EUR 0,25       |
| Recall of e-invoice file   | EUR 20         |
| Implementation of the template designed at company's request                           | EUR 200        |
| Amendment to the template designed at company's request                                | EUR 100        |
| Bill payments collection service fee applicable to the beneficiary                     |                |
| Agreement conclusion   | EUR 20         |

|   |   |
|---|---|
| Agreement amendment   | EUR 30                                  |
| Agreement termination   | Free of charge                          |
| For each payment if the payment is submitted by filling electronic bill payments and taxes form | EUR 0,35 or 1.3 % of the payment amount |

### E-invoice (for payer)

| Service   |                          |
|---|--------------------------|
| 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  |       |
|--|-------|
| Funds debiting to the account according to SEPA direct debit payment order (for each payment order) <sup>1</sup> | EUR 3 |

<sup>1</sup> 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 PLAIS<sup>1</sup>

| Service  |       |
|--|-------|
| Fee applied to the customer whose account is debited | EUR 1 |

<sup>1</sup> PLAIS – Funds limitation information system administrated by SE Centre of Registers (VĮ „Registrų centras“).

## CASH HANDLING SERVICES

| Cash collection   |                              |
|---|------------------------------|
| Administration fee for collected coins <sup>1</sup>     | 0,6 per cent of the amount   |
| Administration fee for collected banknotes <sup>2</sup> | 0,015 per cent of the amount |

<sup>1</sup> The fee applies to customers whose coins are collected using third party collection services.

<sup>2</sup> The fee applies to customers whose banknotes are collected using third party collection services.

| Cash delivery   |       |
|---|-------|
| Fee for money transfer where cash is delivered by the collection company <sup>1</sup> | EUR 3 |

<sup>1</sup> The fee applies to customers to whom cash is delivered using third party collection services.

## OTHER SERVICES

| Other services  |                                |
|---|--------------------------------|
| Issuance of a certified document copy   | EUR 1,45 per page              |
| Generation of a POS terminal statement covering the customer's specified period*<br>*The fee applies to non-standard statements or statements covering more than the recent six months' period. | EUR 10                         |
| 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)   | upon the agreement, min EUR 30 |
| Issuing a certificate to a customer's auditor   | EUR 40                         |
| Bank certification on funds with the cumulative account   | Free of charge                 |
| Customer requisites endorsement   | EUR 5                          |



## PAYMENT CARDS

| <b>Mastercard Business (debit card)</b>  |   |
|--|---|
| <b>Issuance and service terms</b>  |   |
| Card account currency  | EUR                                     |
| Card validity  | 4 years                                 |
| Card issuance  | Free of charge                          |
| Additional card issuance   | Free of charge                          |
| Urgent card issuance <sup>1</sup>  | EUR 30                                  |
| The card usage fee (per card) <sup>2</sup>   | EUR 2,50 per month                      |
| Maximum amount of total daily payments <sup>3</sup>  | EUR 30 000                              |
| Maximum amount of total daily withdrawals from ATMs  | EUR 15 000                              |
| Card renewal (upon expiry)<br>On last month of the card validity, the balance of funds in the card account may be equal to 0 (zero) or positive. |   |
| <b>Depositing of cash</b>  |   |
| Depositing of cash into company's bank account in euros using SEB bank cash-in ATMs in Lithuania   | 0,07 % of the amount                    |
| Total monthly cash deposit limit for all customer accounts and linked cards  | EUR 15 000                              |
| <b>Cash withdrawal</b>   |   |
| 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 <sup>4</sup> points of sale (equipped with relevant technical means)   | 2 % (minimum EUR 2)                     |
| <b>Monthly statements can be submitted:</b>  |   |
| At the online banking site   | Free of charge                          |
| At a SEB bank unit   | EUR 5                                   |
| <b>Other services</b>  |   |
| 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 <sup>5</sup>  | Free of charge |
| Currency exchange fee in case of operation in other than the card account currency <sup>6</sup>   | 2,65 %         |
| Obtaining a copy of the receipt in case of payment in Lithuania <sup>7</sup>  | EUR 1,45       |
| Obtaining a copy of the receipt in case of payment abroad <sup>7</sup>  | EUR 5,79       |

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

<sup>2</sup> 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.

<sup>3</sup> The daily limit for payments 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.

<sup>4</sup> Cash withdrawals from the terminals of "Perlas Finance".

<sup>5</sup> If other banks have provided such technical functionality.

<sup>6</sup> 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.

<sup>7</sup> 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 Business (credit card)

### Issuance and service terms

|  |                 |
|--|-----------------|
| Card account currency  | EUR             |
| Card validity  | 4 years         |
| Card issuance  | EUR 15          |
| Additional card issuance   | EUR 15          |
| Urgent card issuance <sup>1</sup>  | EUR 30          |
| Card usage fee (per card) <sup>2</sup>                                     | EUR 3 per month |
| Maximum amount of total monthly payments and cash withdrawals <sup>3</sup> | EUR 40 000      |

### 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 company's bank account in euros using SEB bank cash-in ATMs in Lithuania | 0,07 % of the amount |
| Total monthly cash deposit limit for all customer accounts and linked cards                      | 15 000 EUR           |

| <b>Cash withdrawal</b>  |   |
|---|---|
| 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 <sup>4</sup> points of sale (equipped with relevant technical means)  | 2,5 % (minimum EUR 4)                   |
| <b>Credit drawdown fees and terms</b>   |   |
| Credit limit  | 0 Eur arba nuo 50 iki 32 000 Eur        |
| Annual interest paid by a customer for the spent credit   | 14 %                                    |
| Free of charge credit period up to 45 days  | applicable                              |
| Fee for changing the credit limit on a credit card at the bank's branch   | 10 Eur                                  |
| <b>Monthly statements can be submitted:</b>   |   |
| At the online banking site  | Free of charge                          |
| At a SEB bank unit  | EUR 5                                   |
| <b>Other services</b>   |   |
| 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                                |
| Naujos / pakeistos kortelės atsiėmimas banko skyriuje   | 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 <sup>5</sup>  | Free of charge                          |
| Currency exchange fee in case of operation in other than the card account currency <sup>6</sup>   | 2,65 %                                  |
| Obtaining a copy of the receipt in case of payment in Lithuania <sup>7</sup>  | EUR 1,45                                |
| Obtaining a copy of the receipt in case of payment abroad <sup>7</sup>  | EUR 5,79                                |

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

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> Cash withdrawals from the terminals of "Perlas Finance".

<sup>5</sup> If other banks have provided such technical functionality.

<sup>6</sup> 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.

<sup>7</sup> 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.

## FINANCING AND LEASING

### Trade finance

Guarantee fees applicable to stand-by letters of credit.

| <b>Guarantees and sureties</b>  |   |
|---|---|
| Guarantee (SEB bank's standard letter of guarantee text <sup>1</sup> ) or surety issuance   | 0,5 % of the guarantee amount (min. EUR 100) plus EUR 30, if paper application is submitted. If funds are not deposited, an agreed commitment fee is applied      |
| Guarantee issuance (non-standard letter of guarantee text)  | 0,6 % of the guarantee amount (min. EUR 150) plus EUR 30, if paper application is submitted. If funds are not deposited, an agreed commitment fee is also applied |
| <b>Other fees related to guaranties and sureties</b>  |   |
| Guarantee (surety) issuance at a request of another bank  | As individually agreed, min. EUR 300 plus commitment fee  |
| Change to a guarantee (surety) terms at a request of another bank   | As individually agreed, min. EUR 100  |
| Urgent delivery of guarantee / amendment of guarantee <sup>2</sup>  | Guarantee delivery / amendment fee plus min. EUR 150  |
| Change to guarantee (surety) terms and conditions, including a reduction of a relevant amount                                       | EUR 45 plus EUR 30, if paper application is submitted   |
| Confirmation of authenticity of the guarantee or its amendment at the customer's request  | As individually agreed, min. EUR 45   |
| Advice of guarantee (surety) or of its amendment  | As individually agreed, min. EUR 45   |
| Cancellation of the request to issue a guarantee (surety)   | EUR 45  |
| Handling of request for payment under the guarantee (surety)  | 0,1 %, min. EUR 190   |
| Confirmation of signature of the person who signed request for payment and / or dispatch of request for payment under the guarantee | As individually agreed, min. EUR 60   |
| Preparation of request or information related to the guarantee at the customer's request  | EUR 25  |
| Drafting of the guarantee or deal structure   | As individually agreed, min. EUR 45   |
| Dispatch of documents abroad by courier   | EUR 55  |
| Dispatch of documents in Lithuania by courier   | EUR 20  |

<sup>1</sup> SEB bank's standard-text letters of guarantee are available at [www.seb.lt](http://www.seb.lt).

<sup>2</sup> Urgent delivery of a guarantee / amendment of a guarantee is performed within one business day since the moment in time when relevant request, correctly filled out and duly signed, is submitted to our bank. When filing a request, any and all terms and conditions of Guarantee Issuance Agreement must be met.

| <b>Letter of credit (L/C)</b>   |   |
|---|---|
| <b>Export L/Cs</b>  |   |
| Advising of L/C   | EUR 45  |
| Advising of amendment to L/C  | EUR 30  |
| Confirmation of L/C (deferred-payment L/C confirmation period extended until maturity date) | As individually agreed, min. EUR 100  |
| Transfer of L/C   | 0,2 % of the transferred amount,<br>min. EUR 100                                    |
| Pre-checking of documents (per each set of documents)                                       | EUR 50  |
| Handling / checking and / or payment against documents (per each set of documents)          | 0,2 % of document value,<br>min. EUR 100  |
| Reimbursement claim   | EUR 20  |
| Advising of L/C beneficiary's assignment of proceeds  | EUR 45  |
| Maturity control in case of a deferred payment  | EUR 30  |
| Transfer of receivables to another beneficiary  | EUR 25  |
| <b>Import L/Cs</b>  |   |
| Issue of L/C with cash collateral   | EUR 90<br>plus EUR 30, if paper application is<br>submitted                         |
| Issue of L/C without cash collateral  | Interest as agreed plus EUR 90<br>plus EUR 30, if paper application is<br>submitted |
| Amendment to L/C  | EUR 45<br>plus EUR 30, if paper application is<br>submitted                         |
| Document checking and / or payment against documents (per each set of documents)            | 0,2 % of document value,<br>min. EUR 100  |
| Cancellation of L/C   | EUR 30  |
| Maturity control in case of a deferred payment  | EUR 30  |
| Endorsement of a bill of lading   | EUR 30  |
| <b>Other services</b>   |   |

|  |   |
|--|---|
| Conditional payment (if funds received from any other bank)  | 0,15 %, min. EUR 90   |
| Preparation of request or information related to L/C at the customer's request   | EUR 25  |
| Drafting of L/C or deal structure  | As individually agreed, min. EUR 45   |
| Dispatch of documents abroad by courier  | EUR 55  |
| Dispatch of documents in Lithuania by courier  | EUR 20  |
| <b>Documentary collection</b>  |   |
| Advice of documentation / collection instructions received   | EUR 30  |
| Collection of documents (bills of exchange) or payment against documents (bills of exchange)   | 0,15 %, min. EUR 36, max. EUR 220   |
| Custody of bills of exchange at SEB Bank from acceptance to maturity date  | EUR 36  |
| Amendment of collection instructions   | EUR 20  |
| Keeping of documents, if payment or acceptance not effected within 15 calendar days from the date of notification to the customer about documents' receipt | EUR 30 per month or a part thereof from the date of notification  |
| Keeping of documents, if payment is 15 calendar days overdue after maturity date   | EUR 30 per month or a part thereof from maturity date   |
| Delivery of documents that were not honoured / were honoured directly to the customer or back to the bank / supplier                                       | EUR 60  |
| Endorsement of a bill of lading  | EUR 30  |
| <b>Other services</b>  |   |
| Preparation of request or information related to the documentary collection or bill of exchange at the customer's request                                  | EUR 25  |
| Dispatch of documents abroad by courier  | EUR 55  |
| Dispatch of documents in Lithuania by courier  | EUR 20  |
| <b>Guarantee lines and / or L/C lines</b>  |   |
| Annual interest rate   | As individually agreed  |
| Administration fee for:<br>the limit granting<br>loan maturity extension<br>increase in the limit amount <sup>1</sup>                                      | From 0,6 % of the limit amount, min. EUR 500  |
| Credit project analysis and assessment, bank certification or approval issuance  | 50 % administration fee, however, no less than EUR 300. Upon entering into a limit agreement it is included into a relevant administration fee. |
| Commitment fee   | From 0,7 % of non drawn-down limit amount   |

|  |   |
|--|---|
| Uninsured Collateral Administration Fee ( <i>applied if a collateral is a residential real estate object</i> ) | EUR 20 per month.<br>The fee is charged for each collateral object if the collateral is not insured for more than 30 days |
| <b>Amendment of terms under the limit agreement terms<sup>2</sup>, if:</b>                                     |   |
| The limit currency is changed  | 1 per cent of the credit amount, min. EUR 500 on the interest rate adjustment date  |
| Fixed interest rate is replaced with variable interest rate and vice versa                                     |   |
| Variable interest rate portion adjustment period is changed  |   |
| Fixed interest rate determination period, start and end is changed   | 1,5 per cent of the credit amount, min. EUR 500 on other days   |
| Amendment of terms in any other cases  | As individually agreed, min. 500  |

<sup>1</sup> The fee is calculated of increase in the limit amount.

<sup>2</sup> The fee is not applied in the event of the limit maturity extension or increase in the limit amount.

## Factoring

VAT should be added to the factoring fees.

| Service   | Fee   |
|---|---|
| Limit administration fee  | 0,6 % of the factoring limit (min. EUR 500) |
| Funding fee (annual interest)   | As individually agreed                      |
| Invoice acceptance fee  | As individually agreed (min. EUR 3)         |
| Amendment of the factoring agreement terms  | Min. EUR 100                                |
| Annual risk assessment of a new debtor (not insured by insurance company)   | EUR 15                                      |
| Annual risk assessment of a debtor for insurance purposes (legal entity registered in the Baltic states)                              | EUR 45                                      |
| Annual risk assessment of a debtor for insurance purposes (legal entity registered in a foreign country other than the Baltic states) | EUR 75                                      |
| Generating non-standard factoring report  | EUR 30                                      |
| Assignment of receivables contract fee  | Min. 300 EUR                                |

## Leasing

### Fees for arranging documentation of a lease agreement

|  |                                      |
|--|--------------------------------------|
| Leasing agreement fee  | 1 % of the asset value, min. EUR 200 |
| 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,<br>min. 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   |
| <b>Agreement termination and sale of assets fees in the event of termination or expiry of a finance lease or an operational lease agreement</b> |  |
| Agreement termination fee   | 1,5 % of the residual value, min. EUR 150          |
| Sale of assets to the lessee (in case termination or expiry of an operating lease agreement)  | 300 Eur  |
| Sale of assets to the repurchase entity (in case of termination of an operating lease or a finance lease agreement)                             | 300 Eur  |
| Sale of assets to a third party in Lithuania  | 1,5 % of the residual value, min. EUR 300          |
| Sale of assets to a third party outside Lithuania or sale of assets in case of complete damage  | 1,5 % of the residual value, min. EUR 500          |

|  |                                   |
|--|-----------------------------------|
| <b>Certificate issue and other fees</b>  |                                   |
| 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                            |
| Sending VAT invoices by post   | 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<br>Real estate tax<br>Guarantees<br>Mortgage fees (including when a car is pledged) | Compensated by the customer       |

|   |  |
|---|--|
| <b>Credits for investments and business development</b>   |  |
| Annual interest rate  | As individually agreed   |
| Administration fee for:<br>the loan granting<br>loan maturity extension<br>increase in the loan amount <sup>1</sup> | From 0,6 % of the loan amount,<br>min. EUR 500   |
| Credit project analysis and assessment,<br>bank certification or approval issuance                                  | 50 % administration fee, however, no less than EUR 300. Upon entering into a credit agreement it is included into a relevant administration fee. |

|  |   |  |  |
|--|---|--|--|
| Commitment fee   | From 0,7 % of non drawn-down loan amount  |  |  |
| Uninsured Collateral Administration Fee<br>(applied if a collateral is a residential real estate object) | EUR 20 per month.<br>The fee is charged if the collateral is not insured for more than 30 days  |  |  |
| <b>Amendment of terms under the loan agreement terms<sup>2</sup>, if:</b>                                |   |  |  |
|  | <b>If variable interest rate is applied:</b>  | <b>If fixed interest is applied:</b>               |  |
| The loan currency is changed   | 1 per cent of the credit amount, min. EUR 500 on the interest rate adjustment date<br><br>1,5 per cent of the credit amount, min. EUR 500 on other days | year(s) until expiry of fixed interest rate period | percent of the loan amount, min. EUR 500 |
| Fixed interest rate is replaced with variable interest rate and vice versa                               |   | Up to 1 year                                       | 1  |
| Variable interest rate portion adjustment period is changed  |   | 1 — 2 years (inclusive)                            | 1,5                                      |
| Fixed interest rate determination period, start and end is changed                                       |   | 2 — 3 years (inclusive)                            | 2  |
|  |   | 3 — 7 years (inclusive)                            | 2,5                                      |
|  |   | 7 — 10 years (inclusive)                           | 3  |
|  |   | More than 10 years                                 | 3,5                                      |
| Amendment of terms in any other cases  | As individually agreed, min. EUR 500  |  |  |

<sup>1</sup> The fee is calculated of increase in the loan amount.

<sup>2</sup> The fee is not applied in the event of the loan maturity extension or increase in the loan amount.

| <b>Working capital credit</b>   |   |
|---|---|
| <b>Service</b>  |   |
| Annual interest rate  | As individually agreed  |
| Administration fee for:<br>the loan granting<br>loan maturity extension<br>increase in the loan amount <sup>1</sup> | From 0,6 per cent of the loan amount,<br>min. EUR 500   |
| Credit project analysis and assessment,<br>bank certification or approval issuance                                  | 50 per cent administration fee, however, no less than EUR 300.<br>Upon entering into a credit agreement it is included into a relevant administration fee |
| Commitment fee  | From 0,7 per cent of non drawn-down loan amount   |

|   |   |  |  |
|---|---|--|--|
| Uninsured Collateral Administration Fee<br>( <i>applied if a collateral is a residential real estate object</i> ) | EUR 20 per month.<br>The fee is charged if the collateral is not insured for more than 30 days  |  |  |
| <b>Amendment of terms under the loan agreement terms<sup>2</sup>, if:</b>   |   |  |  |
|   | <b>If variable interest rate is applied:</b>  | <b>If fixed interest is applied:</b>               |  |
|   |   | year(s) until expiry of fixed interest rate period | percent of the loan amount, min. EUR 500 |
| The loan currency is changed  | 1 per cent of the credit amount, min. EUR 500 on the interest rate adjustment date<br><br>1.5 per cent of the credit amount, min. EUR 500 on other days | Up to 1 year                                       | 1  |
| Fixed interest rate is replaced with variable interest rate and vice versa  |   | 1 m.—2 years (inclusive)                           | 1,5                                      |
| Variable interest rate portion adjustment period is changed   |   | 2 m.—3 years (inclusive)                           | 2  |
| Fixed interest rate determination period, start and end is changed  |   | 3 m.—7 years (inclusive)                           | 2,5                                      |
|   |   | 7 m.—10 years (inclusive)                          | 3  |
|   |   | More than 10 years                                 | 3,5                                      |
| Amendment of terms in any other cases   |   | As individually agreed, min. EUR 500               |  |

<sup>1</sup> The fee is calculated of increase in the loan amount.

<sup>2</sup> The fee is not applied in the event of the loan maturity extension or increase in the loan amount.

| <b>Overdraft</b>   |  |
|--|--|
| Annual interest rate   | As individually agreed   |
| Overdraft administration fee for:<br>overdraft granting<br>overdraft maturity extension<br>increase in the overdraft <sup>1</sup><br>The fee is calculated of increase in the overdraft. | From 0,6 per cent of the overdraft amount, min. EUR 500  |
| Credit project analysis and assessment, the bank certification or approval issuance  | 50 per cent administration fee, however, no less than EUR 300. Upon entering into a credit agreement it is included into a relevant administration fee |
| Funds reservation fee  | Annual interest from 0,7 per cent on unutilised portion of the account overdraft limit   |
| Amendment of the overdraft agreement terms (fee is not applied in the event of overdraft maturity extension or increase in the limit)  | As individually agreed, min. EUR 500   |
| 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 |
|--|---|

<sup>1</sup> The fee is calculated of increase in the overdraft amount.

## Agriculture financing

| Credit for farm development and modernisation   |   |  |  |
|---|---|--|--|
| Annual interest rate  | As individually agreed  |  |  |
| Administration fee for:<br>the loan granting<br>loan maturity extension<br>increase in the loan amount <sup>1</sup> | From 0,6 per cent of the loan amount,<br>min. EUR 500   |  |  |
| Credit project analysis and assessment, bank certification or approval issuance                                     | 50 per cent administration fee, however, no less than EUR 300.<br>Upon entering into a credit agreement it is included into a relevant administration fee     |  |  |
| Commitment fee  | From 0,7 per cent of non drawn-down loan amount   |  |  |
| Uninsured Collateral Administration Fee ( <i>applied if a collateral is a residential real estate object</i> )      | EUR 20 per month<br>The fee is charged if the collateral is not insured for more than 30 days   |  |  |
| Amendment of terms under the loan agreement terms <sup>2</sup> , if:  |   |  |  |
|   | If variable interest rate is applied:   | If fixed interest is applied:                      |  |
| The loan currency is changed  | 1 per cent of the credit amount, minimum EUR 500 on the interest rate adjustment date<br><br>1,5 per cent of the credit amount, minimum EUR 500 on other days | year(s) until expiry of fixed interest rate period | Percent of the loan amount, min. EUR 500 |
| Fixed interest rate is replaced with variable interest rate and vice versa  |   | Up to 1 year                                       | 1  |
| Variable interest rate portion adjustment period is changed   |   | 1 – 2 years (inclusive)                            | 1,5                                      |
| Fixed interest rate determination period, start and end is changed  |   | 2 – 3 years (inclusive)                            | 2  |
|   |   | 3 – 7 years (inclusive)                            | 2,5                                      |
|   |   | 7 – 10 years (inclusive)                           | 3  |
|   |   | More than 10 years                                 | 3,5                                      |
| Amendment of terms in any other cases   | As individually agreed, min. EUR 500  |  |  |

| Direct payment credit   |  |   |  |
|---|--|---|--|
| Annual interest rate  | As individually agreed   |   |  |
| Administration fee for:<br>the loan granting<br>loan maturity extension<br>increase in the loan amount <sup>1</sup> | From 0,6 per cent of the loan amount,<br>min. EUR 500  |   |  |
| Credit project analysis and assessment, bank<br>certification or approval issuance                                  | 50 per cent administration fee, however, no less than EUR 300.<br>Upon entering into a credit agreement it is included into a relevant<br>administration fee |   |  |
| Commitment fee  | From 0,7 per cent of non drawn-down loan amount  |   |  |
| Uninsured Collateral Administration Fee ( <i>applied if a<br/>collateral is a residential real estate object</i> )  | EUR 20 per month.<br>The fee is charged if the collateral is not insured for more than 30<br>days  |   |  |
| Amendment of terms under the loan agreement terms <sup>2</sup> , if:  |  |   |  |
|   | If variable interest rate is<br>applied:   | If fixed interest is applied:                               |  |
| The loan currency is changed  |  | year(s) until<br>expiry of fixed<br>interest rate<br>period | percent of the<br>loan amount,<br>min. EUR 500 |
| Fixed interest rate is replaced with variable interest rate<br>and vice versa                                       |  | Up to 1 year  | 1  |
| Variable interest rate portion adjustment period is<br>changed  | 1 per cent of the credit<br>amount, min. EUR 500 on<br>the interest rate adjustment<br>date  | 1 — 2 years<br>(inclusive)                                  | 1,5  |
| Fixed interest rate determination period, start and end is<br>changed   | 1.5 per cent of the credit<br>amount, min. EUR 500 on<br>other days  | 2 — 3 years<br>(inclusive)                                  | 2  |
|   |  | 3 — 7 years<br>(inclusive)                                  | 2,5  |
|   |  | 7 — 10 years<br>(inclusive)                                 | 3  |
|   |  | More than 10<br>years                                       | 3,5  |
| Amendment of terms in any other cases   | As individually agreed, min. EUR 500   |   |  |
| Working capital credit  |  |   |  |
| Annual interest rate  | As individually agreed   |   |  |
| Administration fee for:<br>the loan granting<br>loan maturity extension<br>increase in the loan amount <sup>1</sup> | From 0,6 per cent of the loan amount,<br>min. EUR 500  |   |  |

|  |   |  |  |
|--|---|--|--|
| Credit project analysis and assessment, bank certification or approval issuance                                | 50 per cent administration fee, however, no less than EUR 300.<br>Upon entering into a credit agreement it is included into a relevant administration fee |  |  |
| Commitment fee   | From 0.7 per cent of non drawn-down loan amount   |  |  |
| Uninsured Collateral Administration Fee ( <i>applied if a collateral is a residential real estate object</i> ) | EUR 20 per month.<br>The fee is charged if the collateral is not insured for more than 30 days  |  |  |
| <b>Amendment of terms under the loan agreement terms<sup>2</sup>, if:</b>                                      |   |  |  |
| The loan currency is changed   | <b>If variable interest rate is applied:</b>  | <b>If fixed interest is applied:</b>               |  |
| Fixed interest rate is replaced with variable interest rate and vice versa                                     |   | year(s) until expiry of fixed interest rate period | percent of the loan amount, min. EUR 500 |
| Variable interest rate portion adjustment period is changed  | 1 per cent of the credit amount, min. EUR 500 on the interest rate adjustment date  | Up to 1 year                                       | 1  |
| Fixed interest rate determination period, start and end is changed   |   | 1 — 2 years (inclusive)                            | 1,5                                      |
|  |   | 2 — 3 years (inclusive)                            | 2  |
|  |   | 3 — 7 years (inclusive)                            | 2,5                                      |
|  | 7 — 10 years (inclusive)  | 3  |  |
|  | More than 10 years  | 3,5  |  |
| Amendment of terms in any other cases  | As individually agreed, min. EUR 500  |  |  |

<sup>1</sup> The fee is calculated of increase in the loan amount.

<sup>2</sup> The fee is not applied in the event of the loan maturity extension or increase in the loan amount.

## 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<br>(except AIM segment)   |                        | A stamp duty of 0.50 % (1% for IE domicile companies) may apply for some purchases.<br>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<br>(AIM segment)  |                        | A minimum order value EUR 3 000<br>A stamp duty of 0,5 % (1% for IE domicile companies) may apply for some purchases                                       |
| GERMANY, FFT floor  |                        | A minimum order value EUR 3 000  |
|   |                        |  |
| Other   | Fees                   | Comments   |
| 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<br>From EUR 300 000,01 | 0,007 % monthly<br>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.<br>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)  |   | 0,003 % monthly<br>0,007 % monthly  |
| 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                          | Free of charge |



|   |  |   |
|---|--|---|
| bankas) in Nasdaq CSD SE<br>Securities are registered in an owner account opened in the name of securities owner in Nasdaq CSD SE<br><br>Opening and management of other types of securities accounts   |  | EUR 50 per month<br><br>As individually agreed  |
| <b>FOP (Free of Payment) transactions*</b><br><br>* double trading fee can be applied for some foreign securities<br>* 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<br>* except non-standard OTC agreement | Baltic countries<br>Eurobonds<br>Russia<br>North Europe countries<br>(Denmark, Norway, Finland, Sweden)<br>East and Middle Europe countries<br>(Bulgaria, Czech republic, Croatia, Poland, Romania, Serbia, Slovakia, Slovenia, Hungary)<br>West Europe and other countries<br>(Ireland, Austria, Belgium, Great Britain, Greece, Spain, Italy, Netherlands, Portugal, France, Switzerland, Turkey, Germany, Australia, Hong Kong, Japan, USA, Canada, Singapore)<br>Funds*<br>* only for private persons  | EUR 5<br>EUR 25<br>EUR 70<br>EUR 15<br><br>EUR 50<br><br>EUR 30<br><br>EUR 20                           |
| <b>DVP (Delivery Versus Payment) transactions*</b><br><br>* for some foreign securities cannot be offered if traded via another broker<br>* except non-standard OTC agreement   | If traded<br><br>via SEB bank<br><br>Depending on market:<br>Baltic countries<br>Eurobonds<br>Russia<br>North Europe countries<br>(Denmark, Norway, Finland, Sweden)<br>East and Middle Europe countries<br>(Bulgaria, Czech Republic, Croatia, Poland, Romania, Serbia, Slovakia, Slovenia, Hungary)<br>West Europe and other countries<br>(Ireland, Austria, Belgium, Great Britain, Greece, Spain, Italy, Netherlands, Portugal, France, Switzerland, Turkey, Germany, Australia, Hong Kong, Japan, USA, Canada, Singapore)<br>Funds*<br>* only for private persons | Free of charge<br><br><br>EUR 5<br>EUR 25<br>EUR 70<br>EUR 15<br><br>EUR 50<br><br>EUR 30<br><br>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<br>(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<br>(the service cannot be provided in every market)  | EUR 15 plus third party fees                              |
| Reclaim of taxes paid to foreign country  | EUR 60  |

|  |                                  |
|--|----------------------------------|
| (the service cannot be provided in every market)   | plus third party fees            |
| Client representation in Lithuania   | EUR 120<br>plus third party fees |
| Client representation abroad   | EUR 260<br>plus third party fees |
| The securities transaction based on a corporate action notification<br>(fee applies for investors participating in voluntary corporate actions of foreign companies) | EUR 40<br>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 %           |

**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<br>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 2822 or at the bank branches.

[www.seb.lt](http://www.seb.lt)