

Standard price list valid from 01.01.2019*

*The Bank and the customer may agree on fees that differ from Standard Price list

Current account	Fee
Account opening	50 EUR
Maintenance of inactive account*	5 EUR per month
Interest on account balance	by agreement
Account's default interest rate	0,2% per day
Account statement	
Over the counter	5 EUR
Through Internet bank	free of charge

* According to the Terms and Conditions of the Current Account Agreement, accounts which have not been used during the latest 12 months are considered inactive, regardless of the balance on the account.

Electronic channels	Fee
Internet bank	
Registration and maintenance fee	free of charge
Change of internet bank agreement	10 EUR
Log-on card	
Issuance	free of charge
Replacement of an expired Log-on card	free of charge
Replacement due to other reasons/additional Log-on card	10 EUR
Card reader	
First card reader	free of charge
Every next card reader	25 EUR

Outgoing payments*	Time	Over the counter**		Internet bank		Execution time
		Fee covered:		Fee covered		
		Shared SHA	Payer*** OUR	Shared SHA	Payer*** OUR	
Intra-bank payments	22:00	3 EUR	-	free of charge	-	immediately****
SEPA payment	16:00	3 EUR	-	0,36 EUR	-	on the same banking day
SEPA express payment*****	16:00	30 EUR	-	15 EUR	-	real time
Debiting of funds when executing instructions to debit funds by force (without customer consent)*****	-	0,87 EUR	-	-	-	-
Payments in foreign currency and/or to third countries						
Standard payment	17:00	15 EUR	30 EUR	10 EUR	25 EUR	on the day after the next banking day
Urgent payment EUR,GBP,USD,SEK	16:00 17:00	25 EUR	35 EUR	15 EUR	30 EUR	on the next banking day
Express payment EUR	16:00	40 EUR	50 EUR	35 EUR	45 EUR	on the same banking day
GBP,SEK,USD	15:00					

* Payments can be made in CAD, CHF, DKK, EUR, GBP, JPY, NOK, PLN, SEK, USD, ZAR.

** During Vilnius branch office opening hours.

*** Foreign bank fees, exceeding those of Bank, shall be added and debited from the client's current account after the Bank's correspondent account has been debited for the concrete payment.

**** Usually within 10-15 min (if no further legal control is required).

***** Settled via the Real-time settlement system Target2, credited to beneficiary within 2h after arrival to beneficiary's bank, unless further legal control is required.

***** Per payment order.

Standing Orders	Fee
Registration of standing order in Internet bank	free of charge
Execution of standing orders (per order)	fee of the respective payment in Internet bank

SEPA Direct Debit payments (payer)*	Fee
SEPA Direct Debit payment (per transaction)	3 EUR
SEPA Direct Debit payment cancellation before the settlement day	free of charge
Refund of SEPA Direct Debit payment within 8 weeks after settlement day	free of charge
Refund of an unauthorized SEPA Direct Debit payment from 8 weeks to 13 months after settlement day **	free of charge
Blocking/unblocking of SEPA Direct Debit mandate	free of charge
Fee for reviewing of an unjustified complaint	10 EUR

* Only in EUR currency from EUR Current account.

** If an investigation shows that the payment was authorized, the Fee for reviewing of an unjustified complaint shall be applied.

Incoming payments	Time	Fee covered Shared SHA	Payer OUR	Execution time
Intra-bank payments	22:00	free of charge		Immediately*
SEPA payment	18:00	free of charge		on the same banking day
Cross-border	16:30	5.75 EUR	free of charge	on the same banking day

* Usually within 10-15 min (if no further legal control is required).

Payment amendment, investigation and cancellation	Fee
Up to 6 months since payment date	30 EUR + actual costs
More than 6 months since payment date	50 EUR + actual costs
Bank's written reply on investigation	7 EUR
Copy of incoming or outgoing payment SWIFT message	5 EUR

Other services	Fee
Confirmation letters	20 EUR
Other responses or investigations	20 EUR/h
Authentication and/or forwarding documents to Svenska Handelsbanken Group branches	50 EUR
Letter of consent for secondary pledging of property to another financial institution	100 EUR
Sending of documents, PIN codes, payment cards and cards readers by postal service in Lithuania	2 EUR
Sending of documents, PIN codes, payment cards and cards readers by postal service abroad	7 EUR
Sending of documents, PIN codes, payment cards and cards readers by courier mail in Lithuania	15 EUR
Sending of documents, PIN codes, payment cards and cards readers by courier mail abroad	100 EUR