

## 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	150 EUR per account
Account opening for legal entity registered abroad	300 EUR
Account opening for starting company	free of charge
Monthly account maintenance fee	10 EUR per account
Account maintenance fee for Financial institution's account*	0,4% per year from monthly average balance, min. 20 EUR per month
Account maintenance fee for accounts with monthly average balances over 1'000'000 EUR	0,4% per year from monthly average balance, min. 20 EUR per month
<b>Interest on account balance</b>	by agreement
Account's default interest rate	0,2% per day
<b>Account statement</b>	
Over the counter	5 EUR
Through Internet bank	free of charge

\* Companies providing financial service activities, except insurance and pension funding in accordance with Statistical Classification of Economic Activities in the European Community (NACE2 codes starting with "64xxx"); European System of Accounts 2010 (ESA 2010 codes starting with "12x")

Electronic channels	Fee
<b>Internet bank</b>	
Registration and maintenance fee	free of charge
Change of internet bank agreement	10 EUR
<b>GlobalOn-Line</b>	
Maintenance fee per company	by agreement
Change in mandate	30 EUR
<b>Log-on card</b>	
Issuance	free of charge
Replacement of an expired Log-on card	free of charge
Replacement due to other reasons or additional Log-on card	10 EUR
<b>Card reader</b>	
First card reader	free of charge
Every next card reader	25 EUR

Outgoing payments*	Time	Bank** Fee covered		Internet bank Fee covered		Execution time
		Shared SHA	Payer*** OUR	Shared SHA	Payer*** OUR	
Intra-bank payment	22:00	3 EUR	-	free of charge	-	Immediately****
SEPA payment	16:00	3 EUR	-	0,36 EUR	-	on the same banking day
SEPA Salary payment	16:00	-	-	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 other currencies EUR,GBP,USD,SEK	16:00 17:00	25 EUR	35 EUR	15 EUR	30 EUR	on the next banking day
Express payment EUR GBP,SEK,USD	16:00 15:00	40 EUR	50 EUR	35 EUR	45 EUR	on the same banking day

\* 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 it's clarified as a result of investigation 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 + actual costs

SWIFT services	Fee
<b>SWIFT MT940 statements delivery for operations with accounts at Svenska Handelsbanken AB Group</b>	
Registration fee/ account statement (monthly fee)	free of charge
<b>SWIFT MT940 statements delivery for operations with accounts at other foreign bank</b>	
Registration fee	20 EUR
Account statement (monthly fee)	30 EUR
A copy of SWIFT message of incoming or outgoing payment	5 EUR

GlobalOn-Line outgoing payments*	Time	Fee	Execution time
Intra-bank payment in Lithuania	16:00	Free of charge	within one hour
Intra-group transfer within Svenska Handelsbanken AB Group**	15:00	2.50 EUR	on the same banking day
<b>Local payment</b>			
SEPA Credit Transfer/SEPA Credit Transfer structured	16:00	0.36 EUR	on the same banking day
SEPA salary payment (per payment)	16:00	0.36 EUR	on the same banking day
Express payment	16:00	15 EUR	on the same banking day
<b>Cross-border payment</b>			
Normal payment	16:00	10 EUR	on the day after the next banking day
Express payment	16:00	15 EUR	on the next banking day
<b>Intra-company and Financial payment</b>			
EUR (within EEA)***	16:00	15 EUR	on the same banking day
EUR (outside EEA), GBP, SEK, USD	15:00	35 EUR	on the same banking day

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

\*\* Payments can be made in DKK, EUR, GBP, NOK, PLN, SEK, USD.

\*\*\* EEA countries are: Austria, Belgium, Bulgaria, Estonia, Spain, the Netherlands, Ireland, Iceland, Italy, Greece, Cyprus, Lithuania, Liechtenstein, Luxembourg, Latvia, Malta, Norway, Poland, Portugal, France, Sweden, Romania, Germany, Slovakia, Slovenia, Finland, the United Kingdom, Denmark, the Czech Republic, Hungary, Switzerland, Croatia, Jersey, Guernsey, Isle of Man.

Deposits	Fee
Opening and maintenance	free of charge
Currency	by agreement
Maturity	1 month – 1 year
Interest payment (monthly or at the end of deposit term)	by agreement

**Financing**  
We offer long-term and short-term financing, business credit cards and different types of guarantees. Conditions and prices are decided on case by case basis.

Other services	Fee
Confirmation letters	20 EUR
Statement for auditor	30 EUR
Other responses or investigations	50 EUR /h, min 50 EUR
Authentication and/or forwarding documents to Svenska Handelsbanken Group branches	100 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