

SERVICE FEES

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SERVICE FEES

GENERAL CONDITIONS:

1. In these Service Fees (hereinafter - the Fees) legal entities, shall be considered as corporate customers as foreseen by legislation as well as farmers, notaries, bailiffs, while natural persons shall be considered as private customers (hereinafter - the Customer (s)).
 2. Additional costs of Šiaulių bankas AB related the payment transaction executed by the Customer or service rendered to him besides those fees listed in the document can be applied for all the services in addition to the listed Fees.
 - 2.1. additional expenses for mail and telecommunications;
 - 2.2. State's taxes, if any;
 - 2.3. Foreign banks' taxes, if any;
 3. The Bank is entitled to change the fees unilaterally as foreseen in the General Rules for the Provision of Services of Šiaulių Bankas AB. Amendments to the fees are available on the Bank's website at www.sb.lt.
 4. Fees shall be paid in Euros unless individual bank service rendering agreement or other agreements concluded with the Customers foresee otherwise. The fee applicable by foreign banks shall be debited in currency specified by a foreign bank. The Customer shall pay a commission fee to the Bank in the manner foreseen *the Rules for the Provision of Payment Services of Šiaulių bankas AB*.
 5. If the service rendering agreements concluded with the Customers, or legislation, or the present fees do not include the Bank's obligation to provide a particular service, it can be performed upon Customer's request with consent of the Bank paying a fee agreed between the Parties in advance.
 6. Definitions used in the present document:
 - D - the number of the Bank's business days during which a payment order shall be executed. D+ 0 – a payment order shall be executed on the same Bank's business day if it has been submitted before time specified in the section "Hours".
 - Hours - time before which a submitted payment order shall be considered as received on the same Bank's business day.
 - OUR – a payer shall settle the fees of Šiaulių Bankas and other foreign banks. Additional fees of foreign banks shall be debited for the payer's account. Executing a payment order in USA dollars, additional fees of foreign banks can be deducted from the transferred amount.
 - SHA – a payer shall settle the fees of Šiaulių Bankas and a beneficiary shall settle the fees of foreign banks.
 - BEN – a beneficiary shall settle the fees of Šiaulių Bankas and other foreign banks (fees are deducted from the transferred amount applying the same fees as to OUR payment transfers).
- Account shall mean the bank account opened with the Bank on behalf of the Customer or a few Customer's (co-owners) for execution of payment transactions. Types of accounts can be various, for example, a main bank account or payment card account, deposit, depository, securities, savings account and etc.

I. Bank accounts

	To corporate customers	To private customers	To corporate customers	To private customers
	(Effective until 31/01/2017)		Effective since 01/02/2017	
1. Account opening:	free of charge/ EUR 145	free of charge/ EUR 14.48/ EUR 28.96	free of charge	
2. Account administration¹:	-	-	EUR 1/per month	EUR 0,50/per month
2.1. account administration	EUR 0.38/per month/ EUR 7.24/per month	EUR 0.29/per month		
2.2. Administration of funds in euros transferred when the Customer's account is with Šiaulių bankas, other bank in Lithuania or other member states of European Economic Area (EEA) as well as in with the bank registered in Switzerland, Monaco and San Marin	free of charge/ EUR 0.41	free of charge/ EUR 0.35		
2.3. provision of account statement via e-channels	free of charge	free of charge		
3. Assignment of Customer's representative²	not applied	EUR 2.90	EUR 2.90	EUR 2.90
4. Data verification, identifying the Customer³	-	-	EUR 145	EUR 30
5. Provision of account statement:				
5.1. by SWIFT⁴	EUR 1.00		EUR 1.00 per statement	
5.2. In bank's units⁵:				
5.2.1. for a day	EUR 0.43		EUR 0.50	
5.2.2. for a month	EUR 1.45		EUR 1.50	
5.2.3. per quarter	EUR 2.90		EUR 3.00	
5.2.4. for a year	EUR 8.69		EUR 9.00	

A fee shall be debited from the Customer's Bank and/or Card account (it applies to each account of the Customer) regardless of executed /not executed transactions falling on 30th of each month (on the last day in February). If there is not sufficient amount of funds to cover the administration fee, the Bank shall debit this fee (or its part) at any time later when the any Customer's account is credited with funds. The fee shall not apply to securities transaction accounts.

2 The fee shall apply to: (I) a natural person - for verification of the Customer's representation document at the register and / or the assignment of representative to the Customer's account (s) management so that the representative could be provided with the information, documents, conclude transactions and other permissible activities; (II) a legal person - for replacement of the signature and seal specimen;

3 The fee applies to (i) a non-resident - a person whose country of residence is outside the European Union, and (ii) a legal person whose founder's (shareholder's), owning 25 per cent of assets / shares / voting rights (or more) or otherwise controlling the legal person, country of residence is outside the European Union.

4 The fee for provision of account statements by SWIFT shall be debited once a month, on the first working day of for each calendar for the statements provided by SWIFT per month.

5 Upon the private Customer's request once a month the Account statement shall be provided in the customer service point free of charge. The statement of the Customer's choice may be provided for not more than for the period of 30(thirty) calendar days prior to the day of request or for the previous calendar month.

Annual fee of deposit administration	To corporate and private customers
The fee applies to all time deposits concluded for the period exceeding 5 years (1829 d). This fee shall be paid on the last business day of each month.	4 % annual fee from the deposit amount

II. TRANSFERS

	Hours	Day	Fees to corporate and private customers by transfer channel			
			Bank's unit	SB Linija	Bank's unit	SB Linija
			(Effective until 31/01/2017)		Effective since 01/02/2017	
INTERNAL AND SEPA CREDIT TRANSFERS IN EUROS AND ADMINISTRATION OF RECEIVED FUNDS						
CREDIT TRANSFER FROM THE CUSTOMER'S ACCOUNT INSIDE ŠIAULIŲ BANKAS:						
to the own account with Šiaulių Bankas		D+0	EUR 0.43	free of charge	EUR 1.00	free of charge
to other customer's account with Šiaulių Bankas		D+0	EUR 0.58	EUR 0.23	EUR 1.00	EUR 0.23
SEPA CREDIT TRANSFERS TO THE BANKS REGISTERED IN LITHUANIA AND OTHER MEMBER STATES OF EUROPEAN ECONOMIC AREA (EEA) AS WELL AS IN SWITZERLAND, MONACO, SAN MARINO ¹	16:00	D+0	EUR 1.70	EUR 0.41	EUR 1.70	EUR 0.41
OTHER SEPA TRANSFERS IN LITHUANIA						
when a customer has no account with Šiaulių Bankas	16:00	D+0	EUR 2.90	-	0,2 % from the amount (min. EUR 5) ²	-
a standing SEPA order:						
to the own account with Šiaulių Bankas			free of charge		free of charge	
to other customer's account with Šiaulių Bankas			EUR 0.20 per transfer		EUR 0.23 per transfer	
to other banks registered in Lithuania			EUR 0.38 per transfer		EUR 0.41 per transfer	
settlement of an e-invoice						
a one-time credit transfer in Šiaulių Bankas		D+0	EUR 0.58	EUR 0.23	EUR 1.00	EUR 0.23
a one-time credit transfer to other banks registered in Lithuania	16:00	D+0	EUR 1.70	EUR 0.41	EUR 1.70	EUR 0.41
a one-time credit transfer in Šiaulių Bankas/ to other banks registered in Lithuania			free of charge		free of charge	
Very urgent transfers in euro to the banks registered in European Economic Area member states and in Switzerland, Monaco and San Marino ³	16:00	D+0	EUR 50	EUR 45	EUR 35	EUR 30
ADMINISTRATION OF FUNDS TRANSFERRED TO THE CUSTOMER'S ACCOUNT (when the Customer's account is with Šiaulių Bankas, other bank in Lithuania or other member states of European Economic Area (EEA) as well as in with the bank registered in Switzerland, Monaco and San Marino)	18:00	D+0	free of charge		see item 2.2. of chapter 1 Bank accounts	
			to corporate customers EUR 0.41	to private customers EUR 0.35		
ADDITIONAL SERVICES RELATED TO CREDIT TRANSFERS:						
Other services related to credit transfers specified in items 1.1: - 1.2:						
cancellation of transfer (if the funds are not deducted from the Šiaulių Bankas correspondent account)			EUR 2.90		EUR 3.00	
cancellation of transfer (if the funds are credited to the beneficiary's account) ⁴			EUR 5.79		EUR 6.00	
other services related to credit transfers specified in item 1.4:						
clarification/cancellation of the payment order data when money and/or notification about a transfer has not been yet sent from Šiaulių Bankas			EUR 5.79		EUR 6.00	
clarification/cancellation of the payment order data when money and/or notification about a transfer has already been sent from Šiaulių Bankas ⁴			EUR 43.44 and charges of foreign banks		EUR 45.00 and charges of foreign banks	
investigation of the payment order execution and delivery of information			EUR 25		EUR 25 and charges of foreign banks	

issue of a document (SWIFT copy) proving a sent payment order			EUR 5.79	EUR 6.00	
other services related to fund administration specified in item 1.5:					
return of fund received from foreign banks to the payer			EUR 15.00	EUR 15.00	
issue of a document (SWIFT copy) proving receipt of funds			EUR 5.79	EUR 6.00	
refund of unexplained funds to the payer's bank			free of charge	free of charge	
SALARY TRANSFER (effective since 12/12/2016):					
submission of salary transfer			-	-	0.02 % from the transferred amount
execution of salary transfer inside the Bank			-	-	free of charge
execution of salary transfer to bank registered in Lithuania and other European Economic Area (EEA) member as well as in Switzerland, Monaco and San Marino ¹	16:00	D+0	-	-	EUR 0.41 per transaction

1 SEPA credit transfers are not executed on Saturdays, Sundays, Easter Good Friday and on other statutory holidays.

2 The Customer may submit no more than 50 units of coins per one payment (Euro coins and Euro cents are included). If the Customer submits 51 unit or a larger amount of coins (Euro coins and Eurocents are included for execution of one payment the Bank shall be entitled not execute such a payment or upon agreement of the parties to apply a contractual fee to a payer.

3 Very urgent transfers in euros are sent to the beneficiary's bank immediately, however the actual time when funds are credited to the beneficiary's account depends on the beneficiary's bank and, in some cases, it may take a while

* If the funds are debited from Šiaulių Bankas's correspondent account and/or a notification has been sent to the beneficiary's bank, the Payment order can be cancelled only receiving beneficiary's consent. Mokestis taikomas neatsižvelgiant į tai, ar lėšos buvo grąžintos. The fee shall apply to the sender of funds (payer) regardless of whether the funds were returned to the payer (payer).

Receipt, submission of e-invoice	To corporate and private customers
Receipt of e-invoice	free of charge
submission /cancellation of request for e-invoice	free of charge
order or cancellation of automatic e-invoice payment	free of charge
printing of e-invoice in the Bank's unit	EUR 0.60
Acceptance of funds (collection of payments to the service provides if the agreements with the service provides do not foresee otherwise 1):	To corporate and private customers
settlement for payments in cash	EUR 0.71 per service
settlement for payments from the payer's account in the Bank's unit	EUR 0.20 per service
settlement for payments using SB Linija	EUR 0.14 per service

1*If other fees are specified agreements with the payment beneficiaries, smaller commission fee than specified in these fees can be applied to the payers. If a general payment book is provided where several services are specified on one page of such settlement book the fee is applied to one page of the book but not to each service separately.

	Hours	Day	To corporate and private customers			
			Fees by transfer submission channel			
			Bank's unit	SB Linija	Bank's unit	SB Linija
			(Effective until 31/01/2017)		Effective since 01/02/2017	

CREDIT TRANSFERS IN EUROS (except SEPA credit transfers) and FOREIGN CURRENCY

CREDIT TRANSFERS IN EUROS (except SEPA credit transfers):

ordinary:						
OUR	22:00	D+2	EUR 20.27	EUR 17.38	EUR 20.27	EUR 17.38
SHA			EUR 14.48	EUR 11.58	EUR 14.48	EUR 11.58
BEN			free of charge	free of charge	free of charge	free of charge
urgent:						
OUR	17:00	D+1	EUR 34.75	EUR 31.86	EUR 34.75	EUR 31.86
SHA			EUR 26.07	EUR 23.17	EUR 26.07	EUR 23.17
BEN			free of charge	free of charge	free of charge	free of charge

very urgent:						
OUR	15:00	D+0	EUR 66.61	EUR 63.72	EUR 66.61	EUR 63.72
SHA			EUR 57.92	EUR 55.03	EUR 57.92	EUR 55.03
BEN			free of charge	free of charge	free of charge	free of charge
CREDIT TRANSFERS IN FOREIGN CURRENCY						
- to the own or other client's account with Šiaulių bankas		D+0	EUR 0.80	EUR 0.58	EUR 1.00	EUR 0.58
to other banks registered in Lithuania (SHA):						
in USA dollars, in Great Britain's sterling pounds	15:00	D+0	EUR 14.48	EUR 11.58	EUR 14.48	EUR 11.58
in other currency	15:30	D+1				
to the banks registered abroad ¹ :						
ordinary:						
OUR	22:00	D+2	EUR 26.07	EUR 23.17	EUR 26.07	EUR 23.17
SHA			EUR 14.48	EUR 11.58	EUR 14.48	EUR 11.58
BEN			free of charge	free of charge	free of charge	free of charge
urgent:						
OUR	17:00	D+1	EUR 40.55	EUR 37.65	EUR 40.55	EUR 37.65
SHA			EUR 31.86	EUR 28.96	EUR 31.86	EUR 28.96
BEN			free of charge	free of charge	free of charge	free of charge
very urgent (in USA dollars only)						
OUR	15:00	D+0	EUR 75.30	EUR 72.41	EUR 75.30	EUR 72.41
SHA			EUR 66.61	EUR 63.72	EUR 66.61	EUR 63.72
BEN			free of charge	free of charge	free of charge	free of charge
ADMINISTRATION OF FUNDS TRANSFERRED TO THE CUSTOMER'S ACCOUNT (if the fee applicable to transfer of funds are settled by the payer, the fee fees shall apply to the payer)						
when payer's account is with Šiaulių Bankas			free of charge		free of charge	
when a payer's account is with another bank registered in Lithuania	18:00	D+0	EUR 1.45		EUR 1.45	
when a payer's account is with another bank registered abroad:						
amount does not exceed EUR 290 (equivalent in currency)	18:00	D+0	EUR 1.45		EUR 1.45	
amount does not exceed EUR 290 (equivalent in currency) ²			0,1 % (min. EUR 5.79 Max EUR 14,48)		0,1 % (min. EUR 5.79 Max EUR 14,48)	
return of fund received from foreign banks to the payer			EUR 15		EUR 15	
ADDITIONAL SERVICES RELATED TO CREDIT TRANSFERS:						
clarification/cancellation of the payment order data when money and/or notification about a transfer has not been yet sent from the bank			EUR 5.79		EUR 6	
4.5.3. clarification/cancellation of the payment order data when funds and/or notification at the beneficiary's bank have already been sent from the bank*			EUR 43.44 and charges of foreign banks		EUR 45 and charges of foreign banks	
issue of a document (SWIFT copy) proving a sent payment order or inflow			EUR 5.79		EUR 6	
investigation of the payment order execution and delivery of information			EUR 25		EUR 25 and charges of foreign banks	

- 1 Payment orders to the EU and EEA member states (Norway, Iceland and Liechtenstein) in national currency of these countries are executed only in case the bank's fees are settled by both - a payer and a beneficiary (SHA).
- 2 If funds are transferred to the Customer's account in Swedish kronor (SEK) or Romanian lie (RON) when the payer's account is with the bank registered in EU and EEA member states (Norway, Iceland and Liechtenstein), the fee referred to in (4.3.3.1) above shall apply, regardless of the amount transferred .
- 3 If the funds are debited from the bank's correspondent account and/or a notification has been sent to the beneficiary's bank, the payment order can be cancelled only receiving beneficiary's consent. The fee shall apply to the sender of funds (payer) regardless of whether the funds were returned to the payer (payer).

III. CASH TRANSACTIONS IN A CUSTOMER SERVICE POINT

CASH TRANSACTIONS	To corporate customers	To private customers	To corporate customers	To private customers
	(Effective until 31/01/2017)		Effective since 01/02/2017	
Cash deposited in the Bank's unit 1				
in banknotes to the own ² or other customer's account	to the own account - 0.05 % from deposited cash amount (min. EUR 0.60) / to other - 0.1 % from deposited cash amount (min. EUR 0.80)		0.1 % from deposited cash amount (min. EUR 1.00)	
In euro coins ³	to the own account - 3.5 % from deposited cash amount (min. EUR 0.20) / to other - 3.5 % from deposited cash amount (min. EUR 0.80)		4.5 % from deposited cash amount (min. EUR 1.00)	
to the account for deposit conclusion /supplement in the Bank's unit	free of charge		free of charge	
in banknotes of other foreign currencies	to the own account - 0.3 % from deposited cash amount (min. EUR 0.87) / to other - 0.4 % from deposited cash amount (min. EUR 1)		0.3 % from deposited cash amount (min. 1.00 EUR)	
Cash payout in the Bank's units^{4,5,6}				
cash payout from the account 7	0.7 % from cash payout amount (min. EUR 0.93)		0.8 % from cash payout amount (min. EUR 1.00)	
payout of pensions and social benefits transferred from the budgetary institutions of the Republic of Lithuania (SSIFB, Labour Stock Exchange, city or regional municipality) from the account	EUR 0.29 per transaction		EUR 0.30 per transaction	
payout of time deposit and its interest to private customers ⁸	-	free of charge	-	free of charge
in other cases	-	according to cash payment fees	-	according to cash payment fees
Ordering of Cash				
In Šiaulių bankas the amounts exceeding EUR 14 000 or equivalent in USD should be ordered for withdrawal 2 (two) business days in advance, while equivalent amount exceeding EUR 14 000 in other currencies - 5 (five) business days in advance.				
Fee of cancellation of cash reservation or failure to take the credited funds	0.1 % from not taken amount (max. EUR 289.62)		0.1 % from not taken amount (max. 290 EUR)	
Changeover of cash to other denominations of the same currency (this fee can be applied together with the cash recalculation fee) (when there is no a sufficient amount at the Bank and it is ordered from the Bank of Lithuania or recalculation centre).				
Changeover of euro banknotes to banknotes of other denominations	0.1 % from cash changeover amount (min. EUR 0.29)		0.1 % from cash changeover amount (min. EUR 0.30)	
Changeover Euro coins into banknotes / banknotes into coins (including conversion), when the amount exceeds EUR 3	4 % from cash changeover amount (min. EUR 0.60)		4.5 % from cash changeover amount (min. EUR 0.60)	
other currencies in smaller change	EUR 0.03 per issued banknote		EUR 0.03 per issued banknote	
other currencies in larger change	EUR 0.03 per taken banknote		EUR 0.03 per taken banknote	
Verification of banknotes	EUR 0.03 per banknote		EUR 0.03 per banknote	
Issue of a cheque book	EUR 5.21	-	EUR 5.00	-
Filling of cash cheque	EUR 0.87 (VAT included)		0.90 EUR (VAT included)	

¹Cash deposit fee shall not be applied if the Customer deposits cash to the account and immediately in the Bank's unit submits a payment order to transfer the deposited amount into his other or other customer's account with Šiaulių bankas or into another bank.

² Or to the co-owners account to under-aged accounts when deposit is made by parents, care-takers, adoptive parents), or to the payment card account.

³ The fee for cash deposited in Euro coins shall not apply, when the amount in Euro cents/coins does not exceed EUR 4.99.

⁴ The cash payout fee shall not be applied if closing the account the paid out balance is EUR 1 or less.

⁵ The fee shall also apply to Maestro, Visa Electron, Debit MasterCard payment card accounts (the fees applicable to cash payout from the other payment card accounts in the Bank's units are available in Chapter X Payment cards).

⁶ Cash is paid in Euro and foreign currency banknotes and in Euro coins. If part of the amount paid out to the Customer cannot be paid in coins of the foreign currency or there is no a sufficient amount of foreign currency banknotes in the cash register, then this amount shall be converted at cash foreign currency rate published by Šiaulių Bankas on that day and paid out to the Customer in Euros.

⁷ The fee also applies when cash is paid out or funds are transferred from a savings deposit account, without prior written notification 30 days in advance.

⁸ Free pay out of the time deposit and interest in Euros: if the agreement maturity is 90 days and more, and the deposit agreement has not been terminated prior to its maturity. Free pay out of the time deposit and interest in foreign currency: if the funds were deposited to the account in deposit currency on the deposit agreement conclusion day in cash, the agreement maturity is 90 days and more, and the deposit agreement has not been terminated prior to its maturity

IV. TRADE IN FOREIGN CURRENCY

	To corporate and private customers (Effective until 31/01/2017)	To corporate and private customers Effective since 01/02/2017
Fee for a transaction of purchase or sale of the foreign currency cash (in banknotes)	EUR 0.87	EUR 1.00

V. CHEQUES¹

	To corporate and private customers (Effective until 31/01/2017)	To corporate and private customers Effective since 01/02/2017
1. Cheque collection:		
1.1. nominal cheques in Euros	nominal cheques	1 % from an amount specified in the cheque (min. EUR 7.24 max EUR 86.89)
	pension cheque	EUR 1.45
1.2. nominal cheques in other currencies	-	1 % from an amount specified in the cheque (min. EUR 10.00 max EUR 100.00)
1.3. return of unused cheque	EUR 2.90 and charges of foreign banks	EUR 3.00 and charges of foreign banks
2. Issue in cheque in EUR and GBP	0,8% (min. EUR 2.90 max EUR 28.96)	0,8% (min. EUR 3.00 max. EUR 30.00)
2.1. return of unused cheque	EUR 5.79	EUR 6.00
3. Purchase of travelling cheques	1.5 % from an amount specified in the cheque (min. EUR 4.34)	1.5 % from an amount specified in the cheque (min. EUR 5.00)

¹ Service in USD currency is unavailable

VI. DOCUMENTARY SETTLEMENTS AND GURANTEES

	To corporate and private customers
	Effective since 01/02/2017
1. DOCUMENTARY COLLECTION	
1.1. Export collection:	
1.1.1. collection of documents	0,15 % (min. EUR 30.00 max EUR 200.00)
1.1.2. amendment of the collection conditions	EUR 20.00
1.1.3 enquiry-research (upon the Customer's request)	EUR 15.00
2.2.12. document despatch	in accordance with the correspondence despatch fees applicable to the Customer
1.2. Import collection:	
1.2.1. notification on receipt of the collection	EUR 25.00
1.2.2. notification on receipt of amended conditions of the collection	EUR 20.00
1.2.3. settlement of documents	0,15 % (min. EUR 30.00 max EUR 200.00)
1.2.4. storage of documents (if they are not paid or not accepted within 15 days from the date the notification regarding receipt of collection was sent to the Customer)	EUR 25,00 (per month or its part)
1.2.5. storage of documents (if they are not paid or not accepted within 15 days from payment date)	EUR 25,00 (per month or its part)
1.2.6. storage of the accepted bills of exchange until the settlement date	EUR 30.00
1.2.7 enquiry-research (upon the Customer's request)	EUR 15.00
1.2.8. return of unpaid documents (paid by a collection applicant) or transfer without a settlement	0,15 % (min. EUR 30.00 max EUR 200.00)
1.2.9. objection	EUR 70.00 and charges of a notary public
1.2.10. assignment of rights to a parcel (paid by a collection applicant)	EUR 30.00
1.2.11. document despatch	in accordance with the correspondence despatch fees applicable to the Customer
2. DOCUMENTARY LETTERS OF CREDIT	
2.1. Export letters of credit:	
2.1.1. notification about a letter of credit*	EUR 30.00
2.1.2. notification about amendment of conditions in the letter of credit	EUR 25.00
2.1.3. confirmation of a letter of credit	Under agreement (min. EUR 100.00)
2.1.4. verification / acceptance of documents (per set)	0,15 % (min. EUR 75.00)
2.1.5. settlement of documents (executing a letter of credit in Šiaulių Bankas)	0,05 % (min. EUR 45.00)
2.1.6. notification regarding transfer of funds under a letter of credit	EUR 45.00
2.1.7. transfer of a letter of credit	0,2 % (min. EUR 90.00)
2.1.8. monitoring of the postponed payment	EUR 30.00
2.1.9. transfer of received funds to other beneficiary	EUR 15.00
2.1.10. prepayment of the documents of the letter of credit	EUR 45.00 and contractual interest
2.1.11. verification of documents in advance (per each set of documents)	EUR 30.00
2.1.12 enquiry-research (upon the Customer's request)	EUR 15.00
2.2.13. document despatch	in accordance with the correspondence despatch fees applicable to the Customer
2.2. Import letters of credit:	
2.2.1. issue of a letter of credit ¹	EUR 90.00
2.2.2. amendment of the conditions of the letter of	EUR 25.00

credit/documentary letter of credit	
2.2.3. verification of documents (per each set of documents)	0,15 % (min. EUR 75.00)
2.2.4. settlement of documents	0,05 % (min. EUR 30.00 max EUR 60.00)
2.2.5. cancellation of the letter of credit or failure to use it	EUR 25.00
2.2.6 enquiry-research (upon the Customer's request)	EUR 15.00
2.2.7. fee of documentary inadequacy (paid by the beneficiary of the letter of credit)	EUR 100.00
2.2.8. monitoring of the postponed payment	EUR 30.00
2.2.12. document despatch	in accordance with the correspondence dispatch fees applicable to the Customer
3. BANK'S GUARANTEES	
3.1. Granting, extension and increase of the guarantee amount²:	
3.1.1. guarantees of the offer:	
3.1.1.1 amount of the offer guarantee up to EUR 300	EUR 28.96
3.1.1.2 amount of the offer guarantee amounting to EUR 300 and more	0.5 % of annual interest rate (min EUR 43.44)
3.1.2. guarantees:	
3.1.2.1 amount of the guarantee up to EUR 3 000	0.5 % of annual interest rate (min EUR 57.92)
3.1.2.2 amount of the guarantee of EUR 3 000 and more	0.5 % of annual interest rate (min EUR 72.41)
3.1.3. a single guarantee document for customs office's procedures	0,5 % (min. EUR 11.58 max EUR 57.92)
3.2. adjustment of conditions of the provided guarantee	EUR 28.96
3.3. payment under the issued guarantee	0,1 % (min. EUR 86.89 max EUR 289.62)
3.4 notification about the received guarantee or its amendment	EUR 28.96
3.5. dispatch of the requirement to pay under the guarantee	EUR 57.92
3.6 annulment of the application to grant a guarantee	EUR 28.96
3.7 enquiry upon Customer's request	EUR 14.48

¹If a letter of credit issued without depositing the Customer's funds, additional fee is charged for the bank's commitment. Interest shall not be paid for the funds deposited for the issue of the letter of credit.

² If the guarantee is granted without depositing the client's funds, additional fee is charged for the bank's commitment. Interest shall not be paid for the funds deposited for the issue of the guarantee.

VII. CREDITS, FACTORING AND LEASING

	To private customers	
	(Effective until 31/01/2017)	Effective since 01/02/2017
MORTGAGE CREDITS:		
administration fee (a single time fee calculated from the credit amount specified in the agreement)	0.15 % from the credit amount, min. EUR 110	0.15 % from the credit amount (min. EUR 110)
fee of amendment of agreement conditions	EUR 110	EUR 110
the fee applicable to agreement amendment when amount of credit is increased and/or the agreement maturity is extended	0.15 % from the credit amount, min. EUR 110	0.15 % from the credit amount (min. EUR 110)
early repayment fee	0.5 % from the early repaid amount, on the interest payment day - free of charge	0.5 % from the early repaid amount, on the interest payment day - free of charge
preparation of credit-related documents (certificates, consents, permissions, confirmations)	EUR 10	EUR 15
CONSUMER CREDITS:		
Agreement conclusion fee	1,0 % (min. EUR 22)	1,0 % (min. EUR 30)
fee of amendment of agreement conditions	EUR 25	EUR 50
CREDITS FOR STUDIES:		
document analysis fee	EUR 14.48	EUR 14.48
administration fee (a single time fee calculated from the credit amount specified in the agreement)	0,5 % (min. EUR 28.96)	0,5 % (min. EUR 28.96)
fee of amendment of agreement conditions	EUR 14.48	EUR 14.48
CREDITS TO PRIVATE CUSTOMERS:		
document analysis fee (included into the administration fee when the credit is granted)	EUR 30	EUR 30
administration fee (a single time fee calculated from the credit amount specified in the agreement)		
4.2.1. to credits		
4.2.1.1. up to 1 year	0.2 - 0,5 % (min. EUR 101)	0.2 - 0,5 % (min. EUR 101)
4.2.1.2. exceeding 1 year	0.5 - 1,0 % (min. EUR 101)	0.5 - 1,0 % (min. EUR 101)
credit commitment fee (calculated from the unused credit amount)	0,2–0,5 % of annual interest	0,2–0,5 % of annual interest
fee of amendment of agreement conditions	0.5 - 1,0 % (min. EUR 101)	0.5 - 1,0 % (min. EUR 101)
early repayment fee:		
4.5.1. to credits	1.0 - 2,0 % (min. EUR 101)	1.0 - 2,0 % (min. EUR 101)
4.5.1. to credit lines and bank account credits	not applied	not applied
Preparation of hypothec and pledge transactions, their amendments	not applied	not applied

	To corporate customers	
	(Effective until 31/01/2017)	Effective since 01/02/2017
1. CORPORATE CUSTOMERS1:		
credit document analysis and certificate preparation fee (once the agreement is concluded it is included into the administration fee)	0,1 % (min. EUR 58)	from 0,35 % (min. EUR 150)
administration fee for conclusion of the agreement, its extension or increase of the amount thereof (a single time fee calculated from the credit amount specified in the agreement)	up to 1 year	0.2 - 0,5 % (min. EUR 101)
	exceeding 1 year	0.5 - 1,0 % (min. EUR 101)
	Bank accounts for credits (overdraft)	0.5 - 1,2 % (min. EUR 101)
commitment fee (calculated from the unused credit amount)	for credits	0.2–0.5 % of annual interest
	to credit lines	0.4–0.8 % of annual interest
	Bank accounts for credits (overdraft)	0.6–1.0 % of annual interest
the fee applicable to amendment of other agreement conditions	0.5 - 1,0 % (min. EUR 101)	from 0,5 % (min. EUR 150)

the fee applicable to analysis of the Customer's other request and preparation of documents	-	from 0,5 % (min. EUR 150)
early repayment fee:		
for credits	1.0 – 2.0 % (min. EUR 101)	2,0 % (min. EUR 150)
to credit lines and Bank account credits	not applied	not applied

	To corporate customers (Effective until 31/01/2017)		To corporate customers Effective since 01/02/2017
2. FACTORING¹:	without buyer's insurance	with buyer's insurance	
2.1. credit document analysis and certificate preparation fee (once the agreement is concluded it is included into the administration fee)	0,1 % from a factoring limit amount (min. EUR 57,92 + VAT)	0,1 % from a factoring limit amount (min. EUR 57,92 + VAT)	from 0,35 % (min. EUR 150) + VAT
2.2. administration fee for conclusion of the agreement, its extension or increase of the amount thereof (a single time fee calculated from the factoring limit amount specified in the agreement)	0,5 % from a factoring limit amount (min. EUR 86,89 + VAT)	0,5 % from a factoring limit amount (min. EUR 86,89 + VAT)	from 0.7 % (min. EUR 150) + VAT
2.3. fee of invoice acceptance:			
2.3.1. domestic factoring	0,3 % from the invoice (min. EUR 2,90 + VAT)	0,4 % from the invoice (min. EUR 2,90 + VAT)	0,4 % from the invoice (min. EUR 2.90) + VAT
2.3.2. international factoring	0,4 % from the invoice (min. EUR 5,79 + VAT)	0,5 % from the invoice (min. EUR 5,79 + VAT)	0,5 % from the invoice (min. EUR 5.79) + VAT
2.4. the fee applicable to amendment of other agreement conditions	EUR 72.41 + VAT	EUR 72.41 + VAT	from 0.5 % (min. EUR 150) + VAT
the fee applicable to analysis of the Customer's other request and preparation of documents	-	-	from 0.5 % (min. EUR 150) + VAT
evaluation of the buyers' risks:			
2.6.1. in Lithuania	-	EUR 29 + VAT	EUR 29 + VAT
2.6.2. in Latvia, Estonia	-	EUR 32 + VAT	EUR 32 + VAT
2.6.3. evaluation of the buyer's risks with the headquarters registered outside Lithuania, Latvia or the USA	-	EUR 58 + VAT	EUR 58 + VAT
2.6.4. evaluation of the buyers' risks in the USA	-	EUR 64 + VAT	EUR 64 + VAT
2.7. for each notification to insurance company about the buyer's delay	-	EUR 64 + VAT	EUR 64 + VAT

	To private customers	To corporate customers
	Effective since 01/02/2017	
3. LEASING¹		
3.1. Administration fee for leasing agreement conclusion (a single time fee calculated from the price of assets specified in the agreement)		
3.1.1. if object of a lease is a car, and:		
3.1.1.1 amount of assets is up to EUR 30 000	from 0,7 % (min. EUR 115)	from 0.7 % (min. EUR 115)
3.1.1.2. price of assets is between EUR 30 000 EUR and EUR 60 000	from 0.5 %	from 0.5 %
3.1.1.3 amount of assets is from EUR 60 000	from 0.3 %	from 0.3 %
3.1.2. if object of a lease is other asset	from 0.7 % (min. EUR 115)	from 0.7 % (min. EUR 150)
Administration fee for operating leasing agreement conclusion (a single time fee calculated from the price of assets specified in the agreement)	from 1.5 % (min. EUR 150)	
The fee applicable to amendment of agreement conditions	from 0.5 % (min. EUR 115)	from 0.5 % (min. EUR 150)
The fee applicable to analysis of the Customer's other request and preparation of documents	from 0.5 % (min. EUR 15)	from 0.5 % (min. EUR 150)
fee of early redemption	not applied	1.0 %

¹ The exact size of a fee shall be defined by the Bank to each Customer individually after assessing the credit-related documents and/or the Customer's particular request.

VIII. ASSESMENT OF THE PLEDGED ASSESTS

	To corporate and private customers
1. Real estate assessment:	
1.1. evaluation of a flat	EUR 30 -90
1.2. evaluation of household	EUR 60 -120
1.3. evaluation of administrative, production buildings, outbuildings, their premises, and commercial objects	EUR 90 -300
2. Evaluation of a plot of land	EUR 30 -300
3. Assessment of movables:	EUR 30 -300

IX. INVESTMENT SERVICES

IX.I. GENERAL FEES

	To corporate and private customers			
	(Effective until 01/01/2017)		Effective since 02/01/2017	
1. OPENING OF SECURITIES (S) ACCOUNT	free of charge		free of charge	
2. Trade in shares and funds units of which are traded on the stock exchange (ETF)	on-line	in the bank's outlet, by telephone	on-line	in the bank's outlet, by telephone
2.1. Europe:				
Lithuania, Latvia, Estonia	0,20 % (min. EUR 1,5 / EUR 2,5 / EUR 2,5)	0,65 % (min. EUR 5)	0,20 % (min. EUR 1,5 / EUR 2,5 / EUR 2,5)	0,65 % (min. EUR 5)
official offer, public share sale and public share offer	0,20 % (min. EUR 1,5 / EUR 2,5 / EUR 2,5)		0,20 % (min. EUR 1,5 / EUR 2,5 / EUR 2,5)	
Ireland (in case of purchase an additional stamp duty of 1.00 per cent shall be applied)	0,30 % (min. EUR 30)	0,50 % (min. EUR 35)	0,30 % (min. EUR 30)	0,50 % (min. EUR 35)
Austria	0,40 % (min. EUR 35)	0,50 % (min. EUR 45)	0,40 % (min. EUR 35)	0,50 % (min. EUR 45)
Belgium	0,30 % (min. EUR 30)	0,50 % (min. EUR 35)	0,30 % (min. EUR 30)	0,50 % (min. EUR 35)
Bulgaria	0,50 % (min. BGN 150)	0,80 % (min. BGN 200)	0,50 % (min. BGN 150)	0,80 % (min. BGN 200)
Czech Republic	0,50 % (min. CZK 1 800)	0,70 % (min. CZK 1 800)	0,50 % (min. CZK 1 800)	0,70 % (min. CZK 1 800)
Denmark	0,30 % (min. DKK 100)	0,50 % (min. DKK 120)	0,30 % (min. DKK 100)	0,50 % (min. DKK 120)
UK (in case of purchase an additional stamp duty of 0.50 % per cent shall be applied)	0,30 % (min. GBP 30)	0,50 % (min. GBP 40)	0,30 % (min. GBP 30)	0,50 % (min. GBP 40)
ETF, trade in depositary receipts regarding shares – GDR/ADR	0,40 % (min. USD 55)	0,40 % (min. USD 60)	0,40 % (min. USD 55)	0,40 % (min. USD 60)
Greece (in case of purchase an additional stamp duty of 0.20 % per cent shall be applied)	0,50 % (min. EUR 50)	0,70 % (min. EUR 60)	0,70 % (min. 70 EUR)	0,70 % (min. 70 EUR)
Georgia	2,50 % (min. EUR 30)		2,50 % (min. EUR 30)	
Spain	0,30 % (min. EUR 30)	0,50 % (min. EUR 35)	0,30 % (min. EUR 30)	0,50 % (min. EUR 35)
Italy (in case of purchase an additional financial transaction fee of 0.22 % shall be applied)	0,30 % (min. EUR 30)	0,35 % (min. EUR 35)	0,30 % (min. EUR 30)	0,35 % (min. EUR 35)
Croatia	0,70 % (min. EUR 30)	0,90 % (min. EUR 35)	0,70 % (min. EUR 30)	0,90 % (min. EUR 35)
Poland	0,30 % (min. PLN 40)	0,40 % (min. PLN 50)	0,30 % (min. 80 PLN)	0,40 % (min. 80 PLN)
Luxembourg	0,50 % (min. EUR 55)	0,70 % (min. EUR 65)	0,50 % (min. EUR 55)	0,70 % (min. EUR 65)
The Netherlands	0,30 % (min. EUR 30)	0,35 % (min. EUR 35)	0,30 % (min. EUR 30)	0,35 % (min. EUR 35)
Norway	0,30 % (min. NOK 120)	0,50 % (min. NOK 130)	0,30 % (min. NOK 120)	0,50 % (min. NOK 130)
Portugal	0,30 % (min. EUR 30)	0,35 % (min. EUR 35)	0,30 % (min. EUR 30)	0,35 % (min. EUR 35)
France (in case of purchase an additional financial transaction fee of 0.20 % shall be applied)	0,30 % (min. EUR 30)	0,35 % (min. EUR 35)	0,30 % (min. EUR 30)	0,35 % (min. EUR 35)
Romania	0,70 % (min. EUR 60)	1,00 % (min. EUR 75)	0,70 % (min. EUR 60)	1,00 % (min. EUR 75)
Russia RTS, minimum amount of a transfer USD 10 000	0,50 % (min. USD 60)	0,80 % (min. USD 70)	0,50 % (min. USD 60)	0,80 % (min. USD 70)
MICEX	0,50 % (min. USD 30)	0,70 % (min. USD 40)	0,50 % (min. USD 30)	0,70 % (min. USD 40)
Serbia	1,00 % (min. EUR 100)	1,10 % (min. EUR 110)	1,00 % (min. EUR 100)	1,10 % (min. EUR 110)

Slovakia	0,70 % (min. EUR 35)	0,90 % (min. EUR 45)	0,70 % (min. EUR 35)	0,90 % (min. EUR 45)
Slovenia	0,90 % (min. EUR 100)	1,20 % (min. EUR 130)	0,90 % (min. EUR 100)	1,20 % (min. EUR 130)
Finland	0,30 % (min. EUR 30)	0,35 % (min. EUR 35)	0,30 % (min. EUR 30)	0,35 % (min. EUR 35)
Sweden	0,25 % (min. SEK 110)	0,30 % (min. SEK 150)	0,25 % (min. SEK 110)	0,30 % (min. SEK 150)
Switzerland	0,30 % (min. CHF 45)	0,50 % (min. CHF 50)	0,30 % (min. CHF 45)	0,50 % (min. CHF 50)
Turkey	0,60 % (min. EUR 35)	0,90 % (min. EUR 45)	0,60 % (min. EUR 35)	0,90 % (min. EUR 45)
Hungary	0,60 % (min. EUR 30)	0,80 % (min. EUR 50)	0,60 % (min. EUR 30)	0,80 % (min. EUR 50)
Germany Xetra	0,30 % (min. EUR 20)	0,35 % (min. EUR 25)	0,30 % (min. EUR 20)	0,35 % (min. EUR 25)
Frankfurt	0,30 % (min. EUR 20)	0,50 % (min. EUR 35)	0,30 % (min. EUR 20)	0,50 % (min. EUR 35)
2.2. America:				
USA (not less than 0.02 USD per share)	0,25 % (min. USD 12)	0,30 % (min. USD 20)	0,25 % (min. USD 12)	0,30 % (min. USD 20)
Canada (not less than 0.03 CAD per share)	0,25 % (min. CAD 30)	0,30 % (min. CAD 45)	0,25 % (min. 35 CAD)	0,30 % (min. CAD 45)
2.3. Asia/Pacific Ocean countries:				
Australia, the minimum size per transaction PER 15 000	0,60 % (min. EUR 50)		0,60 % (min. EUR 50)	
Hong Kong (additional stamp duties and trading taxes of 0.108 per cent shall be applied)	0,70 % (min. EUR 70)		0,70 % (min. EUR 70)	
Japan , minimum amount of a transfer JPY 1 500 000	0,80 % (min. JPY 7 000)		0,80 % (min. JPY 7 000)	
Singapore (additional stamp duties and trading taxes of 0.04 % shall be applied)	0,70 % (min. EUR 80)		0,70 % (min. EUR 80)	
Market of other foreign countries	as agreed		as agreed	
3. Trade in investment funds' units 3				
3.1. Bonds, investment units of money market funds	0,10 % (min. EUR 28)		0,10 % (min. EUR 15) + charges of a third party	
3.2. Shares and investment units of the balanced funds	0,30 % (min. EUR 28)		0,30 % (min. EUR 15) + charges of a third party	
3.3. Investment units of the hedge funds	1,00 % (min. EUR 450)		1,00 % (min. EUR 50) + charges of a third party	
3.4. Purchase / redemption of the investment units of the funds distributed by the Bank	-		the fees specified in the fund prospectuses shall apply	
4. TRADE IN DEBT SECURITIES				
When Šiaulių Bankas is a party of transaction	free of charge		free of charge	
When Šiaulių Bankas mediates concluding transactions with other brokers:				
4.1. Securities of the Lithuanian Government in the auction on Nasdaq Vilnius Stock Exchange	0,02 % (min. EUR 10)		0,02 % (min. EUR 10)	
4.2. Bonds of Lithuania, Latvian and Estonian Governments and bonds of the companies on Nasdaq Baltic stock exchange, except Euro-bonds	0,05 % (min. EUR 10)		0,05 % (min. EUR 10)	
4.3. Euro bonds, bonds of other foreign countries' issuers	0,10 % (min. EUR 25)		0,10 % (min. EUR 25)	
4.4. Unquoted debt financial instruments	0,20 % (min. EUR 20)		0,20 % (min. EUR 20)	
5. MONTHLY FEE FOR STORAGE OF SECURITIES ¹				
Market				
5.1. Lithuania	0.005 %		0.005 %	

5.2. Latvia, Estonia	0.007 %	0.007 %
5.3. Bosnia (Banja Luka), Kazakhstan, Russia	0.070 %	0.070 %
5.4. Bulgaria, Czech Republic, Georgia, Hong Kong, Croatia, Poland, Romania, Serbia, Slovakia, Slovenia, Turkey, Hungary, Ukraine	0.035 %	0.035 %
5.5. Ireland, Australia, Austria, Belgium, Denmark, Great Britain, Greece, Spain, Italy, Japan, the USA, Canada, Luxembourg, Norway, Netherlands, Portugal, Singapore, Sweden, Switzerland, Germany	0.014 %	0.014 %
5.6. Euro bonds	0.008 %	0.008 %
5.7. Investment fund units	0.013 %	0.015 %
6. TRANSACTION FEES²		
6.1. Tax-free transfer of securities of the Lithuanian issuers (except fund's units) to the accounting of another Lithuanian CSD participant or to the accounting person authorized by the Issuer	EUR 4.50	EUR 5
6.2. tax-free transfer of securities of the Lithuanian issuers to another intermediary's accounting in Latvia and Estonia	EUR 10.50	EUR 10.50
6.3. Tax-free transfer of investment fund units registered in Lithuania to the accounting of another Lithuanian CSD participant or to the accounting of person authorized by the Issuer	-	EUR 7
6.4. tax-free transfer of securities of foreign issuers into another intermediary's accounting	EUR 10 and charges of a third party	EUR 10 + charges of a third party
6.5. tax-free transfer (acceptance) of securities of foreign issuers	Third party's charge only	Third party's charge only
6.6. Confirmation of a transaction when a bank acts as a custodian of securities or funds	EUR 3 and third party charges for debiting / crediting of funds and S	EUR 3 + third party charges for debiting / crediting of funds and S
6.7. Amendment of a transaction, error correction, failure to confirm or annulment	EUR 10 and charges of a third party	EUR 10 + charges of a third party
7. REGISTRATION OF TRANSACTIONS CONCLUDED OVER-THE-COUNTER³		
7.1. Registration of over-the-counter transaction (per each position)	EUR 7	EUR 7
7.2. Preparation of over-the-counter transaction agreement (purchase, sales, grant) with regard to securities issued in Lithuania	EUR 7	EUR 7
7.3. Preparation of over-the-counter transaction agreement (purchase, sales, grant) with regard to securities issued in foreign countries	EUR 15	EUR 15
7.4. Preparation, registration of non-standard over-the counter transaction and execution of payment in Lithuania	as agreed	as agreed
7.5. S inheritance transaction (fee is covered by the S beneficiary)	EUR 4.50	EUR 4.50
7.6. conclusion, extension of S repo transactions	EUR 14	EUR 14
7.7. Amendment of Securities repo transaction conditions, except term or repo.	EUR 8	EUR 8
7.8. Pledge of Securities 4	EUR 15	EUR 15
7.9. Securities transaction in compliance with the report initiated not by the bank (the fee shall apply to those who participate in stock events published by foreign companies that are not obligatory)	-	EUR 14 + charges of a third party

8. Provision of additional notifications*, statements, certificates under request Lithuanian English Delivery of information by mail	in Lithuania - EUR 5 abroad - EUR 10	in accordance with the correspondence dispatch fees applicable to the Customer
9. Certificate to a foreign state (outside the European Union) regarding paid taxes	EUR 6 and charges of other country	EUR 14 + charges of a third party
10. PREPARATION/REGISTRATION/PAYMENT OF SETTLEMENT INSTRUCTIONS	EUR 45	EUR 45
11. Other investment services		
11.1. Issue of the securities account statements from the accounting archives of the issuer's assignee by the type of activity (in cases when the issuer's securities accounting is no longer carried out by the issuer's assignee by the type of activity)	5 EUR per one securities owner's statements from of issuer's securities accounts	5 EUR per one securities owner's statements from of issuer's securities accounts
11.2. Provisions of copies of the securities transaction documents from the archive of the securities accounting documentation	3 EUR per page , however not exceeding 10 EUR	3 EUR per page , however not exceeding 10 EUR
11.3. Other services	as agreed	as agreed

¹ Monthly fee for custody of securities shall be charged every month on the basis of the average value of balance of every securities account. Securities value shall be determined by the last price of securities quoted on the stock exchange. If a market price is not established and in case of all deb securities a fee shall be calculated according to the nominal value of the securities. In case of the investment funds' units - according to the last price published by the administrator. Minimum fee for custody of all securities - EUR 0.50. Depository bills (ADR, GDR) covered additionally and third-party charges.

²If the Customer's securities are stored with the third parties (foreign depository, banks and other custodians), the third-party charges include charges for securities transfer applied by the custodians to the bank.

³In case of registration of a transaction concluded over-the-counter regarding foreign securities the charged established by the third parties (foreign depository, other intermediaries) shall be applied when securities are stored with the third parties.

⁴ Shall not apply if securities are pledged as collateral to ensure fulfilment of liabilities arising from embedded derivative agreement

A minimum transaction fee in the secondary market shall be applied to all one-transfer transactions conjointly. If a transfer is being executed for several days, a minimum fee shall be calculated for each day of transfer execution.

Some foreign stock exchanges may apply a minimum amount per transfer or minimum number of shares and their multiple.

Some foreign countries apply an additional financial transaction fee.

* Additionally submitted documents shall mean such documents (statements, reports, certificates, etc.) which, upon the Customer's request, shall be submitted to the Customer additionally not including the documents which have to be provided by the Bank to the Customer free of charge in compliance with the regulations.

IX.II. BORKERAGE SERVICE

	To corporate and private customers			
	(Effective until 01/01/2017)		Effective since 02/01/2017	
	free of charge		free of charge	
2. Trade in shares and funds units of which are traded on the stock exchange (ETF)	On-line	in the bank's outlet, by telephone	On-line	in the bank's outlet, by telephone
2.1. Europe:				
Lithuania, Latvia, Estonia	0,35 % (min. EUR 1,5 / EUR 2,5 / EUR 2,5)	0,65 % (min. EUR 5)	0,35 % (min. EUR 1,5 / EUR 2,5 / EUR 2,5)	0,65 % (min. EUR 5)
official offer, public share sale and public share offer	0,35 % (min. EUR 1,5 / EUR 2,5 / EUR 2,5)		0,35 % (min. EUR 1,5 / EUR 2,5 / EUR 2,5)	
Ireland (in case of purchase an additional stamp duty of 1.00 per cent shall be applied)	0,45 % (min. EUR 30)	0,55 % (min. EUR 35)	0,45 % (min. EUR 30)	0,55 % (min. EUR 35)
Austria	0,55 % (min. EUR 35)	0,60 % (min. EUR 45)	0,55 % (min. EUR 45)	0,60 % (min. EUR 45)
Belgium	0,45 % (min. EUR 30)	0,55 % (min. EUR 35)	0,45 % (min. EUR 30)	0,55 % (min. EUR 35)
Bulgaria	0,65 % (min. BGN 150)	0,85 % (min. BGN 200)	0,65 % (min. BGN 150)	0,85 % (min. BGN 200)
Czech Republic	0,65 % (min. CZK 1 800)	0,75 % (min. CZK 1 800)	0,65 % (min. CZK 1 800)	0,75 % (min. CZK 1 800)
Denmark	0,45 % (min. DKK 100)	0,55 % (min. DKK 120)	0,45 % (min. DKK 100)	0,55 % (min. DKK 120)
UK (in case of purchase an additional stamp duty of 0.50 % per cent shall be applied)	0,45 % (min. GBP 30)	0,55 % (min. GBP 40)	0,45 % (min. GBP 30)	0,55 % (min. GBP 40)
ETF, trade in depositary receipts regarding shares – GDR/ADR	0,50 % (min. USD 55)	0,60 % (min. USD 60)	0,50 % (min. USD 55)	0,60 % (min. USD 60)
Greece (in case of purchase an additional stamp duty of 0.20 % per cent shall be applied)	0,65 % (min. EUR 50)	0,75 % (min. EUR 60)	0,70 % (min. 70 EUR)	0,85 % (min. 80 EUR)
Georgia	2,70 % (min. EUR 40)		2,70 % (min. EUR 40)	
Spain	0,45 % (min. EUR 30)	0,55 % (min. EUR 35)	0,45 % (min. EUR 30)	0,55 % (min. EUR 35)
Italy (in case of purchase an additional financial transaction fee of 0.22 % shall be applied)	0,45 % (min. EUR 30)	0,50 % (min. EUR 35)	0,45 % (min. EUR 30)	0,50 % (min. EUR 35)
Croatia	0,85 % (min. EUR 30)	0,95 % (min. EUR 35)	0,85 % (min. EUR 30)	0,95 % (min. EUR 35)
Poland	0,45 % (min. PLN 40)	0,50 % (min. PLN 50)	0,45 % (min. PLN 80)	0,50 % (min. PLN 80)
Luxembourg	0,65 % (min. EUR 55)	0,75 % (min. EUR 65)	0,65 % (min. EUR 55)	0,75 % (min. EUR 65)
The Netherlands	0,45 % (min. EUR 30)	0,50 % (min. EUR 35)	0,45 % (min. EUR 30)	0,50 % (min. EUR 35)
Norway	0,45 % (min. NOK 120)	0,55 % (min. NOK 130)	0,45 % (min. NOK 120)	0,55 % (min. NOK 130)
Portugal	0,45 % (min. EUR 30)	0,50 % (min. EUR 35)	0,45 % (min. EUR 30)	0,50 % (min. EUR 35)
France (in case of purchase an additional financial transaction fee of 0.20 % shall be applied)	0,45 % (min. EUR 30)	0,50 % (min. EUR 35)	0,45 % (min. EUR 30)	0,50 % (min. EUR 35)
Romania	0,90 % (min. EUR 60)	1,10 % (min. EUR 75)	0,90 % (min. EUR 60)	1,10 % (min. EUR 75)
Russia RTS, minimum amount of a transfer USD 10 000	0,70 % (min. USD 60)	0,85 % (min. USD 70)	0,70 % (min. USD 60)	0,85 % (min. USD 70)
MICEX	0,65 % (min. USD 30)	0,75 % (min. USD 50)	0,65 % (min. USD 30)	0,75 % (min. USD 50)
Serbia	1,15 % (min. EUR 100)	1,20 % (min. EUR 110)	1,15 % (min. EUR 100)	1,20 % (min. EUR 110)
Slovakia	0,85 % (min. EUR 35)	0,95 % (min. EUR 45)	0,85 % (min. EUR 35)	0,95 % (min. EUR 45)
Slovenia	1,05 % (min. EUR 100)	1,25 % (min. EUR 130)	1,05 % (min. EUR 100)	1,25 % (min. EUR 130)
Finland	0,45 % (min. EUR 30)	0,50 % (min. EUR 35)	0,45 % (min. EUR 30)	0,50 % (min. EUR 35)
Sweden	0,40 % (min. SEK 110)	0,45 % (min. SEK 150)	0,40 % (min. SEK 110)	0,45 % (min. SEK 150)
Switzerland	0,45 % (min. CHF 45)	0,55 % (min. CHF 50)	0,45 % (min. CHF 45)	0,55 % (min. CHF 50)
Turkey	0,75 % (min. EUR 35)	0,95 % (min. EUR 45)	0,75 % (min. EUR 35)	0,95 % (min. EUR 45)
Hungary	0,75 % (min. EUR 30)	0,85 % (min. EUR 50)	0,75 % (min. EUR 30)	0,85 % (min. EUR 50)
Germany Xetra	0,45 % (min. EUR 20)	0,50 % (min. EUR 25)	0,45 % (min. EUR 20)	0,50 % (min. EUR 25)
Frankfurt	0,45 % (min. EUR 20)	0,55 % (min. EUR 35)	0,45 % (min. EUR 20)	0,55 % (min. EUR 35)

2. 2. America:				
USA (not less than 0.02 USD per share)	0,40 % (min. USD 12)	0,45 % (min. USD 20)	0,40 % (min. USD 12)	0,45 % (min. USD 20)
Canada (not less than 0.03 CAD per share)	0,40 % (min. CAD 30)	0,45 % (min. CAD 45)	0,40 % (min. 35 CAD)	0,45 % (min. CAD 45)
2.3. Asia/Pacific Ocean countries:				
Australia, the minimum size per transaction PER 15 000	0,75 % (min. EUR 65)		0,75 % (min. EUR 65)	
Hong Kong (additional stamp duties and trading taxes of 0.108 per cent shall be applied)	0,85 % (min. EUR 70)		0,85 % (min. EUR 70)	
Japan , minimum amount of a transfer JPY 1 500 000	0,95 % (min. JPY 7 000)		0,95 % (min. JPY 7 000)	
Singapore (additional stamp duties and trading taxes of 0.04 % shall be applied)	0,85 % (min. EUR 80)		0,85 % (min. EUR 80)	
Market of other foreign countries	as agreed		as agreed	
3. Trade in investment funds' units 3				
3.1. Bonds, investment units of money market funds	0,20 % (min. EUR 30)		0,20 % (min. EUR 15 + charges of a third party)	
3.2. Shares and investment units of the balanced funds	0,40 % (min. EUR 30)		0,40 % (min. EUR 15 + charges of a third party)	
3.3. Investment units of the hedge funds	1,10 % (min. EUR 450)		1,10 % (min. EUR 50 + charges of a third party)	
3.4. Purchase / redemption of the investment units of the funds distributed by the Bank	-		The fees specified in the fund prospectuses shall apply	
4. TRADE IN DEBT SECURITIES				
When Šiaulių Bankas is a party of transaction	free of charge		free of charge	
When Šiaulių Bankas mediates concluding transactions with other brokers:				
4.1. Securities of the Lithuanian Government in the auction on Nasdaq Vilnius Stock Exchange	0,15 % (min. EUR 15)		0,15 % (min. EUR 15)	
4.2. Bonds of Lithuania, Latvian and Estonian Governments and bonds of the companies on Nasdaq Baltic stock exchange, except Euro-bonds	0,15 % (min. EUR 15)		0,15 % (min. EUR 15)	
4.3. Euro bonds, bonds of other foreign countries' issuers	0,20 % (min. EUR 30)		0,20 % (min. EUR 30)	
4.4. Unquoted debt financial instruments	0,20 % (min. EUR 20)		0,20 % (min. EUR 20)	
5. MONTHLY FEE FOR STORAGE OF SECURITIES ¹				
Market				
5.1. Lithuania	0.005 %		0.005 %	
5.2. Latvia, Estonia	0.007 %		0.007 %	
5.3. Bosnia (Banja Luka), Kazakhstan, Russia	0.070 %		0.070 %	
5.4. Bulgaria, Czech Republic, Georgia, Hong Kong, Croatia, Poland, Romania, Serbia, Slovakia, Slovenia, Turkey, Hungary, Ukraine	0.035 %		0.035 %	
5.5. Ireland, Australia, Austria, Belgium, Denmark, Great Britain, Greece, Spain, Italy, Japan, the USA, Canada, Luxembourg, Norway, Netherlands, Portugal, Singapore, Sweden, Switzerland, Germany	0.014 %		0.014 %	
5.6. Euro bonds	0.008 %		0.008 %	
5.7. Investment fund units	0.013 %		0.015 %	
6. Operation fees ²				
6.1. Tax-free transfer of securities of the Lithuanian issuers (except fund's units) to the accounting of another Lithuanian CSD participant or to the accounting person authorized by the Issuer	EUR 4.5		EUR 5	

6.2. tax-free transfer of securities of the Lithuanian issuers to another intermediary's accounting in Latvia and Estonia	EUR 10.50	EUR 10.50
6.3. Tax-free transfer of investment fund units registered in Lithuania to the accounting of another Lithuanian CSD participant or to the accounting of person authorized by the Issuer	-	EUR 7
6.4. tax-free transfer of securities of foreign issuers into another intermediary's accounting	EUR 10 and charges of a third party	EUR 10 + charges of a third party
6.5. tax-free transfer (acceptance) of securities of foreign issuers	Third party's charge only	Third party's charge only
6.6. Confirmation of a transaction when a bank acts as a custodian of securities or funds	EUR 3 and third party charges for debiting / crediting of funds and S	EUR 3 + third party charges for debiting / crediting of funds and S
6.7. Amendment of a transaction, error correction, failure to confirm or annulment	EUR 10 and charges of a third party	EUR 10 + charges of a third party
7. Registration of transactions concluded over-the-counter ³		
7.1. Registration of over-the-counter transaction (per each position)	EUR 7	EUR 7
7.2. Preparation of over-the-counter transaction agreement (purchase, sales, grant) with regard to securities issued in Lithuania	EUR 7	EUR 7
7.3. Preparation of over-the-counter transaction agreement (purchase, sales, grant) with regard to securities issued in foreign countries	EUR 15	EUR 15
7.4. Preparation, registration of non-standard over-the counter transaction and execution of payment in Lithuania	as agreed	as agreed
7.5. S inheritance transaction (fee is covered by the S beneficiary)	EUR 4.50	EUR 4.50
7.6. conclusion, extension of S repo transactions	EUR 14	EUR 14
7.7. Amendment of Securities repo transaction conditions, except term or repo.	EUR 8	EUR 8
7.8. Pledge of Securities 4	EUR 15	EUR 15
7.9. Securities transaction in compliance with the report initiated not by the bank (the fee shall apply to those who participate in stock events published by foreign companies that are not obligatory)	-	EUR 14 + charges of a third party
8. Provision of additional notifications*, statements, certificates under request Lithuanian English Delivery of information by mail	in Lithuania - EUR 5 abroad - EUR 10	in accordance with the correspondence dispatch fees applicable to the Customer
9. Certificate to a foreign state (outside the European Union) regarding paid taxes	EUR 6 and charges of other country	EUR 14 + charges of a third party
10. PREPARATION/REGISTRATION/PAYMENT OF SETTLEMENT INSTRUCTIONS	EUR 45	EUR 45
11. Other investment services		
11.1. Issue of the securities account statements from the accounting archives of the issuer's assignee by the type of activity (in cases when the issuer's securities accounting is no longer carried out by the issuer's assignee by the type of activity)	5 EUR per one securities owner's statements from of issuer's securities accounts	5 EUR per one securities owner's statements from of issuer's securities accounts
11.2. Provisions of copies of the securities transaction documents from the archive of the securities accounting documentation	3 EUR per page , however not exceeding 10 EUR	3 EUR per page , however not exceeding 10 EUR
11.3. Other services	as agreed	as agreed

¹ Monthly fee for custody of securities shall be charged every month on the basis of the average value of balance of every securities account. Securities value shall be determined by the last price of securities quoted on the stock exchange. If a market price is not established and in case of all deb securities a fee shall be calculated according to the nominal value of the securities. In case of the investment funds' units - according to the last price published by the administrator. Minimum fee for custody of all securities - EUR 0.50. Depository bills (ADR, GDR) covered additionally and third-party charges.

² If the Customer's securities are stored with the third parties (foreign depository, banks and other custodians), the third-party charges include charges for securities transfer applied by the custodians to the bank.

³ In case of registration of a transaction concluded over-the counter regarding foreign securities the charged established by the third parties (foreign depository, other intermediaries) shall be applied when securities are stored with the third parties.

⁴ Shall not apply if securities are pledged as collateral to ensure fulfilment of liabilities arising from embedded derivative agreement

A minimum transaction fee in the secondary market shall be applied to all one-transfer transactions conjointly. If a transfer is being executed for several days, a minimum fee shall be calculated for each day of transfer execution.

Some foreign stock exchanges may apply a minimum amount per transfer or minimum number of shares and their multiple.

Some foreign countries apply an additional financial transaction fee.

* Additionally submitted documents shall mean such documents (statements, reports, certificates, etc.) which, upon the Customer's request, shall be submitted to the Customer additionally not including the documents which have to be provided by the Bank to the Customer free of charge in compliance with the regulations.

X. PAYMENT CARDS

X.I. FEE OF DEBIT PAYMENT CARDS TO PRIVATE CUSTOMERS

	Maestro / Visa Electron	Maestro / Visa Electron (for students, schoolchildren and seniors) ⁸	Debit MasterCard	Debit MasterCard (for students, schoolchildren and seniors) ⁸	Maestro / Visa Electron	Debit MasterCard / Maestro / Visa Electron (for students, schoolchildren and seniors)	Debit MasterCard
	(Effective until 31/01/2017)				Effective since 01/02/2017		
1. Issue and administration of payment cards							
1.1. card validity	3 years ^{1,9}	3 years ¹	3 years ^{1,9}	3 years ¹	3 years ^{1,6}	3 years ¹	3 years ^{1,6}
1.2 currency of a main and/ or additional card account	EUR/USD				EUR/USD		
1.3 issue of a main and/ or additional card	EUR 0.45 ^{2,10,13,14}	free of charge ^{13,14}	EUR 0.45 ^{2,10}	free of charge	not available	not available	free of charge ⁷
1.4 monthly servicing of a main and/ or additional card	EUR 0,36 ^{2,11,12}	free of charge	EUR 0,36 ^{2,11,12}	free of charge	EUR 0.36 ^{8,9}	free of charge	0,40 EUR ^{8,9}
1.5. update of a main and/or additional card after its expiry	EUR 0,45 ^{1,10,13,14}	free of charge ^{13,14}	EUR 0.45 ^{1,10}	free of charge	free of charge ^{1,7,10}	free of charge ¹⁰	free of charge ^{1,7}
1.6. payment card replacement upon the Customer's request prior to the card's expiry	EUR 4,34 ^{3,13,14}	EUR 4,34 ^{3,13,14}	EUR 4.34 ³	EUR 4.34 ³	5 EUR ^{2,10}	5 EUR ^{2,10}	5 EUR ²
1.7 announcement of a payment card as invalid	free of charge				free of charge		
1.8 payment for a purchase and service	free of charge				free of charge		
1.9. dispatch of a new /updated/changed card by registered mail in Lithuania	EUR 2.90	EUR 2.90	EUR 2.90	EUR 2.90	EUR 3	EUR 3	EUR 3
1.10. dispatch of a new /updated/changed card by registered mail abroad	EUR 5.79	EUR 5.79	EUR 5.79	EUR 5.79	EUR 6	EUR 6	EUR 6
1.11. urgent dispatch of a new /updated/changed card by registered mail abroad	EUR 57.92	EUR 57.92	EUR 57.92	EUR 57.92	EUR 60	EUR 60	EUR 60
2. Placement of cash ¹²							
2.1. at the joint network ATMs (Nordea / Danske / "Citadele" / Šiaulių Bankas)	free of charge				free of charge		
2.2. in the terminals "Perlo paslaugos" UAB	EUR 0.43	EUR 0.43	EUR 0.43	EUR 0.43	EUR 0.40	EUR 0.40	EUR 0.40
3. Cash transactions in the ATMs and terminals Perlo paslaugos UAB.							
3.1. Cash payout (withdrawal) ¹² from the ATMs and terminals Perlo paslaugos UAB							
3.1.1. at the joint network ATMs (Nordea / Danske / "Citadele" / Šiaulių Bankas)	EUR 0.29 ^{2,5}	free of charge ⁴	EUR 0.29 ^{2,5}	free of charge ⁴	0,4% (min. EUR 0.3)	free of charge ³	0,4% (min. EUR 0.3)
3.1.2. in the terminals "Perlo paslaugos" UAB	EUR 0.55	EUR 0.55	EUR 0.55	EUR 0.55	EUR 0.60	EUR 0.60	EUR 0.60
3.1.3 in the network of Lithuanian and foreign banks	2 % (min. EUR 2.61)	2 % (min. EUR 2.61)	2 % (min. EUR 2.61)	2 % (min. EUR 2.61)	2 % (min. EUR 3)	2 % (min. EUR 3)	2 % (min. EUR 3)
3.2. Other transactions at ATM ¹¹							
3.2.1. card balance verification at the ATMS of the joint network (Nordea / Danske / „Citadele“ / Šiaulių Bankas)	free of charge				free of charge		

3.2.2. card balance verification at the ATMS of other Lithuania and foreign banks	EUR 0.58	EUR 0.58	EUR 0.58	EUR 0.58	EUR 0.60	EUR 0.60	EUR 0.60
3.2.3. printing of 5 (five) last transactions at the ATMS of the joint network (Nordea / Danske / „Citadele“ / Šiaulių bankas)	free of charge				free of charge		
3.2.4. printing of 5 (five) last transactions at the ATMS of other Lithuania and foreign banks	EUR 0.58	EUR 0.58	EUR 0.58	EUR 0.58	EUR 0.60	EUR 0.60	EUR 0.60
3.2.5. change of card PIN code at the ATMS of the joint network (Nordea / Danske / „Citadele“ / Šiaulių Bankas)	free of charge				EUR 0.60	EUR 0.60	EUR 0.60
3.2.6. change of card PIN code at the ATMS of other Lithuania and foreign banks	EUR 0.58	EUR 0.58	EUR 0.58	EUR 0.58	EUR 0.60	EUR 0.60	EUR 0.60
4. Submission of a monthly statement on settlements with a payment card							
4.1. by e-channels	free of charge				free of charge		
4.2. in the Bank	EUR 1.45	EUR 1.45	EUR 1.45	EUR 1.45	a fee of preparation and issue a bank account statement in the Bank's unit shall be applied		
4.3. by mail (within Lithuania)	EUR 0.72	EUR 0.72	EUR 0.72	EUR 0.72	EUR 1.00	EUR 1.00	EUR 1.00
4.4. by mail (abroad)	EUR 5.79	EUR 5.79	EUR 5.79	EUR 5.79	EUR 6.00	EUR 6.00	EUR 6.00
5. Receipt of a copy of a bill under the Customer's request							
5.1. when settlement took place in Lithuania	EUR 1.45	EUR 1.45	EUR 1.45	EUR 1.45	EUR 1.50	EUR 1.50	EUR 1.50
5.2. when settlement took place abroad	EUR 5.79	EUR 5.79	EUR 5.79	EUR 5.79	EUR 6.00	EUR 6.00	EUR 6.00
6. A limit of transactions per 24 hours ⁴							
6.1. cash withdrawal transactions							
6.1.1. amount	EUR 1000				EUR 1000		
6.1.2. number of transactions (units)	5				5		
6.2. transactions of settlement for goods and services							
6.2.1. amount	EUR 4000				EUR 4000		
6.2.2. number of transactions (units)	unlimited				unlimited		
6.3 Change of a transaction limit set for 24 hours upon the Customer's request	EUR 5.79	EUR 5.79	EUR 5.79	EUR 5.79	EUR 6.00	EUR 6.00	EUR 6.00
7. Conditions and fees of credit limit granting ⁵							
7.1. conclusion of an agreement	free of charge				-		
7.2. free period of the credit usage	-				-		
7.3. period during which a negative balance of the card should be covered	30 days				30 days		
7.4 activation of the card after past due of the continuous period of the credit usage	EUR 5.79	EUR 5.79	EUR 5.79	EUR 5.79	EUR 6.00	EUR 6.00	EUR 6.00
8. Security programme (applicable to the selected card)	-	-	-	-	EUR 0.90	EUR 0.90	EUR 0.90

Effective since 01/02/2017

- ¹ Period of validity of cards issued to incapable or capable adults who are under the care in compliance with the court decision is 2 years.
- ² If a payment card has to be replaced not because of the customer's fault, the amendment fee shall not be applied.
- ³ If cash withdrawal exceeds EUR 550 per month a fee of 0.4 % min EUR 0.30 from the amount exceeding EUR 550 shall apply.
- ⁴ Cash withdrawal transactions in the bank's units as well as transactions performed on SB Linija are not limited.
- ⁵ If indebtedness occurs on the card account in this case it is recognized that the Bank has granted a Customer of the appropriate amount of credit limit.
- ⁶ Period of validity of cards issued to non-residents - 2 years.
- ⁷ The fee applied to issue and /or renewal of a main and /or additional card to non-residents : EUR 15 to citizens of EU member states, EUR 30 to citizens of non EUR member states.
- ⁸ The monthly main and /or additional card servicing fee shall not apply to non-residents.
- ⁹ Providing the Customer fails to take the card or terminates the card agreement prior to its maturity, the Bank shall calculate this fee taking into account the factual period of the card's validity.
- ¹⁰ Visa Electron / Maestro payment card are updated/changed to MasterCard Debit payment cards.
- ¹¹ If such service is provided in the ATM of other banks.
- ¹² The fees applicable to the cash deposit in /pay-out from the payment card accounts in the Bank's units are provided for in chapter III "Cash operations in the Bank's unit".

(Effective until 31/01/2017)

- ¹ Period of validity of cards issued to incapable or capable adults who are under the care in compliance with the court decision is 2 years.
- ² The contractual fees under the cooperation agreement regarding transfer of funds into the payment cards of natural persons can be applied.
- ³ If a payment card has to be replaced not because of the customer's fault, the amendment fee shall not be applied.
- ⁴ If cash withdrawal exceeds EUR 550 per month a fee of 0.4 % min EUR 0.29 from the amount exceeding EUR 550 shall apply.
- ⁵ If cash withdrawal exceeds EUR 700 per month a fee of 0.4 % min EUR 0.29 from the amount exceeding EUR 700 shall apply.
- ⁶ Cash withdrawal transactions in the bank's customer service points as well as transactions performed on SB Linija are not limited.
- ⁷ Credit limit can be granted if a cardholders works in the company that has concluded a cooperation agreement with Šiaulių bankas regarding transfer of funds to a payment card. If indebtedness occurs on the card account in this case it is recognized that the bank gave the bank has granted a customer of the appropriate amount of credit.
- ⁸ If the agreement has been concluded by the Customer who was a schoolchild or a student and later it became obvious that the Customer is no longer a schoolchild or a student the Bank shall unilaterally start applying fees specified in the Fees on the transaction execution or service rendering day.
- ⁹ Period of validity of cards issued to non-residents - 2 years.
- ¹⁰ The fee applied to issue and /or renewal of a main and /or additional card to non-residents : EUR 15 to citizens of EU member states, EUR 30 to citizens of non EUR member states.
- ¹¹ The monthly main and /or additional card servicing fee shall not apply to non-residents.
- ¹² Providing the Customer fails to take the card or terminates the card agreement prior to its maturity, the Bank shall calculate this fee taking into account the factual period of the card's validity.
- ¹³ Visa Electron payment cards are not issued since 23 January 2015.
- ¹⁴ Maestro payment cards are not issued since 10 August 2015.
- ¹⁵ Administration fee shall be debited from the Customer's card account on 30th of each months (if a month has less than 30 days, the fee shall be debited on the last day of the month)
- ¹⁶ If such service is provided in the ATM of other banks.

X.II. FEE OF CREDIT PAYMENT CARDS TO PRIVATE CUSTOMERS

	MasterCard Standard / Visa Classic	MasterCard Gold / Visa Gold	MasterCard Standard BIS	SB Lizingas MasterCard	MasterCard Standard / Visa Classic	MasterCard Gold / Visa Gold	MasterCard Standard BIS12	SB Lizingas MasterCard
	(Effective until 31/01/2017)				Effective since 01/02/2017			
1. Issue and administration of payment cards								
1.1. card validity	3 years ⁵	3 years ⁵	1, 1.5, 2, 2.5, 3 years	3 years	3 years ⁵	3 years ⁵	1, 1.5, 2, 2.5, 3 years	3 years
1.2 currency of a main and/ or additional card account	EUR/USD	EUR/USD	EUR	EUR	EUR/USD	EUR/USD	EUR	EUR
1.3 issue of a main and/ or additional card	EUR 1 6.9	EUR 2 6.9	free of charge (additional cards are not issued) ¹³	free of charge (additional cards are not issued)	EUR 1 6.9	4 EUR 6.9	not available	free of charge (additional cards are not issued)
1.4 issue of a main and/ or additional card servicing	EUR 1.15 7,8 (monthly)	EUR 2.41 7,8 (monthly)	EUR 7.24 (annual)	free of charge	EUR 1.15 7,8 (monthly)	EUR 3.5 7,8 (monthly)	EUR 7.24 (annual)	free of charge
1.5. update of a main and/or additional card after its expiry	EUR 1 6.9	EUR 2 6.9	n/a ¹³	EUR 15	EUR 1 6.9	4 EUR 6.9	not updated	EUR 15
1.6. payment card replacement upon the Customer's request prior to the card's expiry	EUR 5.79 1.9	EUR 8.69 1.9	EUR 5.79 1	EUR 10 1	6 EUR 1.9	6 EUR 1.9	EUR 6 1	EUR 10 1
1.7 announcement of a payment card as invalid	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
1.8 payment for a purchase and service	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
1.9. insurance against accidents	free of charge	-	-	-	free of charge	-	-	-
1.10. travel insurance	-	free of charge	-	-	-	free of charge	-	-
1.11. dispatch of a changed card by registered mail in Lithuania	EUR 2.90	EUR 2.90	EUR 2.90	EUR 3	EUR 3	EUR 3	EUR 3	EUR 3
1.12. dispatch of a changed card by registered mail abroad	EUR 5.79	EUR 5.79	EUR 5.79	EUR 6	EUR 6	EUR 6	EUR 6	EUR 6
1.13. urgent dispatch of a changed card by registered mail abroad	EUR 57.92	EUR 57.92	EUR 57.92	EUR 60	EUR 60	EUR 60	EUR 60	EUR 60
2. Placement of cash ¹³								
2.1. at the joint network ATMs (Nordea / Danske / "Citadele" / Šiaulių Bankas)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
2.2. in the terminals Perlo paslaugos UAB	EUR 0.43	EUR 0.43	EUR 0.43	EUR 0.43	EUR 0.40	EUR 0.40	EUR 0.40	EUR 0.40
3. Cash payment (withdrawal) and other ATM transactions								

3.1. Payment (withdrawal) of cash from								
3.1.1. In the customer service points ¹⁰ of Šiaulių Bankas and from the ATMS of the joint network (Nordea / Danske / „Citadele“ / Šiaulių Bankas)	1,5 % (min. EUR 0.93) 2.3	1,5 % (min. EUR 0.93) 2.3	1,5 % (min. EUR 0.93)	2% (min. EUR 3) 2	2 % (min. EUR 1) 2.3	2 % (min. EUR 1) 2.3	2 % (min. EUR 1) 2	2% (min. EUR 3) 2
3.1.2. in the terminals Perlo paslaugos UAB	1,5 % (min. EUR 0.93)	1,5 % (min. EUR 0.93)	1,5 % (min. EUR 0.93)	2% (min. EUR 3)	2 % (min. EUR 3)	2 % (min. EUR 3)	2 % (min. EUR 3)	2% (min. EUR 3)
3.1.3 in the network of Lithuanian and foreign banks	2 % (min. EUR 2.61)	2 % (min. EUR 2.61)	2 % (min. EUR 2.61)	2% (min. EUR 3)	2 % (min. EUR 3)	2 % (min. EUR 3)	2 % (min. EUR 3)	2% (min. EUR 3)
3.2. Other transactions at ATM ¹¹								
3.2.1.card balance verification at the ATMS of the joint network (Nordea / Danske / „Citadele“ / Šiaulių Bankas)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
3.2.2. card balance verification at the ATMS of other Lithuania and foreign banks	EUR 0.58	EUR 0.58	EUR 0.58	EUR 0.60	EUR 0.60	EUR 0.60	EUR 0.60	EUR 0.60
3.2.3.printing of 5 (five) last transactions at the ATMS of the joint network (Nordea / Danske / „Citadele“ / Šiaulių bankas)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
3.2.4. printing of 5 (five) last transactions at the ATMS of other Lithuania and foreign banks	EUR 0.58	EUR 0.58	EUR 0.58	EUR 0.60	EUR 0.60	EUR 0.60	EUR 0.60	EUR 0.60
3.2.5.change of card PIN code at the ATMS of the joint network (Nordea / Danske / „Citadele“ / Šiaulių Bankas)	free of charge	free of charge	free of charge	EUR 0.60	EUR 0.60	EUR 0.60	EUR 0.60	EUR 0.60
3.2.6. change of card PIN code at the ATMS of other Lithuania and foreign banks	EUR 0.58	EUR 0.58	EUR 0.58	EUR 0.60	EUR 0.60	EUR 0.60	EUR 0.60	EUR 0.60
4. Submission of a monthly statement on settlements with a payment card								
4.1. by e-channels	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.2. in the Bank	EUR 1.45	EUR 1.45	not applicable	a fee of preparation and issue a bank account statement in the Bank's unit shall be applied			not applicable	not applicable
4.3. by mail (within Lithuania)	EUR 0.72	EUR 0.72	EUR 0.58	EUR 0.72	EUR 1	EUR 1	EUR 1	EUR 1
4.4. by mail (abroad)	EUR 5.79	EUR 5.79	not applicable	not applicable	EUR 6	EUR 6	not applicable	not applicable
5. Receipt of a copy of a bill under the Customer's request								

5.1.when settlement took place in Lithuania	EUR 1.45	EUR 1.45	EUR 1.45	EUR 1.50	EUR 1.50	EUR 1.50	EUR 1.50	EUR 1.50
5.2.when settlement took place abroad	EUR 5.79	EUR 5.79	EUR 5.79	EUR 6	EUR 6	EUR 6	EUR 6	EUR 6
6. A limit of transactions per 24 hours ⁴								
6.1. cash withdrawal transactions								
6.1.1. amount	EUR 1000	EUR 1000	EUR 1000	EUR 1000	EUR 1000	EUR 1000	EUR 1000	EUR 1000
6.1.2. number of transactions	5	5	5	5	5	5	5	5
6.2. transactions of settlement for goods and services								
6.2.1. amount	EUR 4000	EUR 4000	EUR 4000	EUR 4000	EUR 4000	EUR 4000	EUR 4000	EUR 4000
6.2.2. number of transactions	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
6.3 Change of a transaction limit set for 24 hours upon the Customer's request	EUR 5.79	EUR 5.79	EUR 5.79	EUR 6	EUR 6	EUR 6	EUR 6	EUR 6

	MasterCard Standard / Visa Classic	MasterCard Gold / Visa Gold	MasterCard Standard BIS	SB Lizingas MasterCard	MasterCard Standard / Visa Classic	MasterCard Gold / Visa Gold	MasterCard Standard BIS12	SB Lizingas MasterCard
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7. Conditions and fees of credit limit granting:

7.1. credit limit type	credit-free	with the permanent credit	With the interest-free credit	credit-free	with the permanent credit	With the interest-free credit	-	with the permanent credit	credit-free	with the permanent credit	With the interest-free credit	credit-free	with the permanent credit	With the interest-free credit	-	with the permanent credit
7.1. conclusion of an agreement	-	0,7 % (min. EUR 5.79) from the credit limit	0,7 % (min. EUR 5.79) from the credit limit	-	0,7 % (min. EUR 14.48) from the credit limit	1,2 % (min. EUR 14.48) from the credit limit	-	free of charge	-	free of charge	-	-	free of charge	-	-	free of charge
7.2.free period of the credit usage	-	-	30 days	-	-	45 days	-	-	-	-	30 days	-	-	45 days	-	-
7.3. period during which a negative balance of the card should be covered	30 days	-	-	30 days	-	-	-	-	30 days	-	-	30 days	-	-	-	-
7.4. allowed period of the continuous credit use	-	-	-	-	-	-	1, 1.5, 2, 2.5, 3 years	3 years	-	-	-	-	-	-	1, 1.5, 2, 2.5, 3 years	3 years
7.5. amendment of conditions of the credit limit usage	-	EUR 5.79	EUR 5.79	-	EUR 5.79	EUR 14.48	EUR 10	EUR 10	-	-	-	-	-	-	EUR 14.48	EUR 10
activation of the card after past due	-	EUR 5.79	EUR 5.79	-	EUR 5.79	EUR 14.48	EUR 10	EUR 10	-	-	-	-	-	-	EUR 14.48	EUR 10

of the continuous period of the credit usage								
8. Security programme (applicable to the selected card)	-				EUR 0.90	EUR 0.90	EUR 0.90	EUR 0.90

¹ If a payment card has to be replaced not because of the customer's fault, the amendment fee shall not be applied.

² Funds up to EUR 1 on the card account the validity of which has expired or in case a client provided an application to close the payment card shall be paid in the client service point of the Bank free of charge.

³ The fees applicable to pay out of the Time deposit and accrued interest in the Bank's unit are provided for in chapter III "Cash operations in the Bank's unit".

⁴ Cash withdrawal transactions in the bank's customer service points as well as transactions performed on SB Linija are not limited.

⁵ The validity of payment cards issued to non-residents having a temporary permit of residence in Lithuania is 2 years

⁶ The fee applied to issue and /or renewal of a main and /or additional card to non-residents having a temporary permit of residence in Lithuania : MasterCard Standard / Visa Classic - EUR 27.59EUR, MasterCard Gold / Visa Gold - EUR 60 .

⁷The monthly main and /or additional card servicing fee shall not apply to non-residents having a temporary permit of residence in Lithuania.

⁸Providing the Client terminates the card agreement prior to its maturity, the bank shall calculate this fee with respect to the factual period of the card's usage.

⁹ Visa Classic and Visa Gold payment cards are not issued any longer. They are updated / changed into the respective MasterCard Standard / MasterCard Gold payment cards.

¹⁰ If the Customer wishes to withdraw from the card account more than EUR 14 000 or the equivalent in USD, the Bank must be informed 2 (two) business days in advance. Cash is paid in banknotes of the national and foreign currency and in coins of the national currency. If part of the amount paid out to the Customer cannot be paid in coins of the foreign currency, this amount is converted into euro at the basic currency exchange rate established by the Bank at the moment of converting.

¹¹ If such service is provided in the ATM of other banks.

¹² The fee of 0.5 % (min. EUR 0.87) shall be applied to credit transfer submission using MasterCard BIS payment card via SB Linija.

¹³ The fees applicable to the cash deposit in the payment card accounts in the Bank's units are provided for in chapter III "Cash operations in the Bank's unit".

X.III. PAYMENT CARDS FEES TO CORPORATE CUSTOMERS

	DEBIT PAYMENT CARDS		CREDIT PAYMENT CARDS	DEBIT PAYMENT CARDS		CREDIT PAYMENT CARDS
	Maestro Business	Debit MasterCard Business	MasterCard Business / Visa Business	Maestro Business	Debit MasterCard Business	MasterCard Business / Visa Business
	(Effective until 31/01/2017)			Effective since 01/02/2017		
1. Issue and administration of payment cards						
1.1. card validity	3 years ³	3 years ³	3 years	3 years ³	3 years ³	3 years
1.2 currency of a main and/ or additional card account	EUR/USD	EUR/USD	EUR/USD	EUR/USD	EUR/USD	EUR/USD
1.3 issue of a main and/ or additional card	EUR 0.45 4.9	EUR 0.45 4	EUR 1 10	not available	EUR 5 4	EUR 10 9
1.4 monthly servicing of a main and/ or additional card	EUR 0.36 5.6	EUR 0.36 5.6	EUR 0.96 6	EUR 0.36 5.6	0,40 EUR ^{5,6}	1.40 EUR 6
1.5. update of a main and/or additional card after its expiry	EUR 0.45 4.9	EUR 0.45 4	EUR 1 10	EUR 5 4.8	EUR 5 4	EUR 10 9
1.6. payment card replacement upon the Customer's request prior to the card's expiry	EUR 4.34 1.9	EUR 4.34 1	EUR 5.79 1.10	EUR 5 1.8	EUR 5 1	EUR 6 1.9
1.7 announcement of a payment card as invalid	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
1.8 payment for a purchase and service	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
1.9. dispatch of a changed card by registered mail in Lithuania	EUR 2.90	EUR 2.90	EUR 2.90	EUR 3	EUR 3	EUR 3
1.10. dispatch of a changed card by registered mail abroad	EUR 5.79	EUR 5.79	EUR 5.79	EUR 6	EUR 6	EUR 6
1.11. urgent dispatch of a changed card by registered mail abroad	EUR 57.92	EUR 57.92	EUR 57.92	EUR 60	EUR 60	EUR 60
2. Placement of cash ¹²						
2.1. at the joint network ATMs (Nordea / Danske / "Citadele" / Šiaulių bankas)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
2.2. in the terminals Perlo paslaugos UAB	EUR 0.43	EUR 0.43	EUR 0.43	EUR 0.50	EUR 0.50	EUR 0.50
3. Cash payment (withdrawal) and other ATM transactions						
3.1. Payment (withdrawal) of cash from						
3.1.1. In the customer service points ¹⁰ of Šiaulių Bankas and from the ATMS of the joint network (Nordea / Danske / „Citadele“ / Šiaulių Bankas)	0,7 % (min. EUR 0.93) ¹²	0,7 % (min. EUR 0.93) ¹²	1,5 % (min. EUR 0.93) ¹²	0,45 % (min. EUR 1) ¹¹	0,45 % (min. EUR 1) ¹¹	1,5 % (min. EUR 1) ¹¹
3.1.2. in the terminals Perlo paslaugos UAB	0,7 % (min. EUR 0.93)	0,7 % (min. EUR 0.93)	1,5 % (min. EUR 0.93)	0,45 % (min. EUR 1)	0,45 % (min. EUR 1)	1,5 % (min. EUR 1)

3.1.3 in the network of Lithuanian and foreign banks	2 % (min. EUR 2.61)	2 % (min. EUR 2.61)	2 % (min. EUR 2.61)	2 % (min. EUR 3)	2 % (min. EUR 3)	2 % (min. EUR 3)
3.2. Other ATM operations 7						
3.2.1.card balance verification at the ATMS of the joint network (Nordea / Danske / „Citadele“ / Šiaulių Bankas)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
3.2.2. card balance verification at the ATMS of other Lithuania and foreign banks	EUR 0.58	EUR 0.58	EUR 0.58	EUR 0.60	EUR 0.60	EUR 0.60
3.2.3.printing of 5 (five) last transactions at the ATMS of the joint network (Nordea / Danske / „Citadele“ / Šiaulių banks)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
3.2.4. printing of 5 (five) last transactions at the ATMS of other Lithuania and foreign banks	EUR 0.58	EUR 0.58	EUR 0.58	EUR 0.60	EUR 0.60	EUR 0.60
3.2.5.change of card PIN code at the ATMS of the joint network (Nordea / Danske / „Citadele“ / Šiaulių Bankas)	free of charge	free of charge	free of charge	EUR 0.60	EUR 0.60	EUR 0.60
3.2.6. change of card PIN code at the ATMS of other Lithuania and foreign banks	EUR 0.58	EUR 0.58	EUR 0.58	EUR 0.60	EUR 0.60	EUR 0.60
4. Submission of a monthly statement on settlements with a payment card						
4.1. by e-channels	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.2. in the Bank	EUR 1.45	EUR 1.45	EUR 1.45	a fee of preparation and issue a bank account statement in the Bank's unit shall be applied		
4.3. by mail (within Lithuania)	EUR 0.72	EUR 0.72	EUR 0.72	EUR 1	EUR 1	EUR 1
4.4. by mail (abroad)	EUR 5.79	EUR 5.79	EUR 5.79	EUR 6	EUR 6	EUR 6
5. Receipt of a copy of a bill under the Customer's request						
5.1.when settlement took place in Lithuania	EUR 1.45	EUR 1.45	EUR 1.45	EUR 1.50	EUR 1.50	EUR 1.50
5.2.when settlement took place abroad	EUR 5.79	EUR 5.79	EUR 5.79	EUR 6	EUR 6	EUR 6
6. A limit of transactions per 24 hours ²						
6.1. cash withdrawal transactions						
6.1.1. amount	EUR 1000	EUR 1000	EUR 1000	EUR 1000	EUR 1000	EUR 1000
6.1.2. number of transactions (units)	5	5	5	5	5	5
6.2. transactions of settlement for goods and services						
6.2.1. amount	EUR 4000	EUR 4000	EUR 4000	EUR 4000	EUR 4000	EUR 4000
6.2.2. number of transactions (units)	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
6.3 Change of a transaction limit set for 24 hours upon the Customer's request	EUR 5.79	EUR 5.79	EUR 5.79	EUR 6	EUR 6	EUR 6

	DEBIT PAYMENT CARDS		CREDIT PAYMENT CARDS			DEBIT PAYMENT CARDS		CREDIT PAYMENT CARDS		
	Maestro Business	Debit MasterCard Business	MasterCard Business / Visa Business			Maestro Business	Debit MasterCard Business	MasterCard Business / Visa Business		
	(Effective until 31/01/2017)					Effective since 01/02/2017				

7. Conditions and fees of credit limit granting:

7.1. credit limit type	not granted	not granted	without credit	with the revolving credit	with the permanent credit	not granted	not granted	without credit	with the revolving credit	with the permanent credit
7.2. conclusion of an agreement	not granted	not granted	-	0,7 % (min. EUR 14.48 from the credit limit amount)	0,7 % (min. EUR 14.48) from the credit limit	n/a	n/a	-	0,7 % (min. EUR 14.48 from the credit limit amount)	0,7 % (min. EUR 14.48) from the credit limit
7.3. allowed period of the continuous credit use	30 days	30 days	30 days	1 years	30 days	30 days	30 days	1 years		
7.4 activation of the card after past due of the continuous period of the credit usage	EUR 5.79	EUR 5.79	EUR 5.79	EUR 5.79	EUR 5.79	EUR 6	EUR 6	EUR 6	EUR 6	EUR 6
8. Security programme (applicable to the selected card)	-	-	-	-	-	EUR 0.90	EUR 0.90	EUR 0.90	EUR 0.90	EUR 0.90

¹ If a payment card has to be replaced not because of the Customer's fault, the amendment fee shall not be applied.

² Cash withdrawal transactions in the bank's customer service points as well as transactions performed on SB Linija are not limited.

³ Period of validity of cards issued to non-residents - 2 years.

⁴ The fee applied to issue and /or renewal of a main and /or additional card to non-residents : EUR 15 to citizens of EU member states, EUR 30 to citizens of non EU member states.

⁵ The monthly main and /or additional card servicing fee shall not apply to non-residents.

⁶ Providing the Client terminates the card agreement prior to its maturity, the bank shall calculate this fee with respect to the factual period of the card's usage.

⁷ If such service is provided in the ATM of other banks.

⁸ Maestro Business payment cards are updated / changed into Debit MasterCard Business payment cards.

⁹ Visa Business payment cards are not longer issued. They are updated / changed into MasterCard Business payment cards.

¹⁰ If the Customer wishes to withdraw from the card account more than EUR 14 000 or the equivalent in USD, the Bank must be informed 2 (two) business days in advance. Cash is paid in banknotes of the national and foreign currency and in coins of the national currency. If part of the amount paid out to the Customer cannot be paid in coins of the foreign currency, this amount is converted into euro at the basic currency exchange rate established by the Bank at the moment of converting.

¹¹ Funds up to EUR 1 on the card account the validity of which has expired or in case a client provided an application to close the payment card shall be paid in the client service point of the Bank free of charge.

¹² The fees applicable to the cash deposit in the payment card accounts in the Bank's units are provided for in chapter III "Cash operations in the Bank's unit".

XI. ELECTRONIC BANKING

Effective since 01/02/2017	To corporate and private customers
SB LINIJA	
agreement signature	free of charge
login to the system	free of charge
issue of the PIN code card	free of charge
amendment of the PIN code card (if it's lost or under the Customer's request)	EUR 1.45
issue of a generator	EUR 23
amendment of the generator (if it's lost or under the Customer's request)	EUR 23
login/ signature of transaction with SMS	free of charge
Conversion of LITAS-ESIS files	free of charge
Provision of account statements	free of charge
ETA bankas	
2.1. issue of the TAN code card	EUR 1.45
2.2. amendment of the TAN code card (if it's lost or under the Customer's request)	EUR 1.45

	To corporate customers	To private customers	To corporate customers	To private customers
	(Effective until 31/01/2017)		Effective since 01/02/2017	
MOBILE BANKING - SMS BANKAS (Bank's information via mobile connection):				
User's registration	free of charge		free of charge	
fee for the received SMS	EUR 0.09	EUR 0.09	EUR 0.09	EUR 0.09
„BANK LINK“ (e-trading):				
Registration fee	EUR 43.44	-	EUR 44	-
Charge for Bank Link transactions	1,6 % (min. EUR 0.17 max EUR 2.90)	-	1,6 % (min. EUR 0.17 max EUR 2.90)	-
4.3. Fee applies to payers' paying through the Bank Link system	EUR 0.17		EUR 0.23	

XII. OTHER SERVICES

	To corporate customers	To private customers	To corporate customers	To private customers
	(Effective until 31/01/2017)		Effective since 01/02/2017	
1. Preparation of certificates and other confirmations:				
1.1. preparation of certificates for declaration of the residents' property and income	free of charge		free of charge	
1.2. preparation of certificates about opened accounts and their balances (as well as preparation of certificates to inheritors)	EUR 4.34		EUR 4.50	
1.3. other notifications (certificates, authorizations, etc.)¹:				
1.3.1. in Lithuanian	EUR 14.48	EUR 8.69	EUR 15	EUR 15
1.3.2. in the English and Russian languages	EUR 17.38	EUR 17.38	EUR 20	EUR 20
1.4 preparation of certificates to the Customer's auditors (in the Lithuanian and English languages)	EUR 28.96	-	EUR 29	-
2. Copies	LTL 0.29 per page (VAT included)		LTL 0.30 per page (VAT included)	
3. Dispatch of the bank's document by fax				
3.1. in Lithuania	EUR 1.45 per page		EUR 1.50 per page	
3.2. to other countries	EUR 5.79 per page		EUR 5.80 per page	

4. Sending of correspondence to the Customer:		
4.1. by mail within Lithuania:		
4.1.1. for ordinary letter	EUR 1.45	EUR 1.50
4.1.2. for a registered letter	EUR 2.90	EUR 2.90
4.1.3. for document dispatch via the courier mail	EUR 10	EUR 10
4.2. by mail to foreign country:		
4.2.1. for a registered letter	EUR 5.80	EUR 5.80
4.2.2. document dispatch via the courier mail	EUR 55	EUR 55
5. Information to the auditors of the correspondent banks	EUR 34.75	EUR 35
6. Acquisition of a commemorative coin or a set of coins: ²		
6.1. litas and centas coins issued before 31/12/2014:		
6.1.1.a numismatic set of circulating coins	EUR 2.90 (VAT included)	3 EUR (VAT included)
6.1.2. commemorative coins (nominal value LTL 10 - LTL 50)	EUR 5.79 (VAT included)	6 EUR (VAT included)
6.1.3. commemorative coins (nominal value LTL 100)	EUR 14.48 (VAT included)	EUR 15 (VAT included)
6.2. Euro coins and sets	15 % (min. EUR 3. max. EUR 15) from the price established by the Bank of Lithuania (VAT included)	15 % (min. EUR 3 max EUR 15) from the price established by the Bank of Lithuania (VAT included)
7. Issue of payment and other document copies from archive	EUR 1.45 per each page of a copy	EUR 1.50 per each page of a copy
8. Confirmation of a payment document (per transactions executed via SB Linija) in the Bank	EUR 0.29	EUR 0.30
9. Repeated preparation and confirmation of the payments documents in the Bank	EUR 1.45 per document	EUR 1.50 per document

¹ Certificates and other confirmations are prepared when the Customers settles a commission fee and are provided in the Bank's unit. If the Customer prefers receiving documents by mail, the correspondence fee shall also apply to the Customer. For complicated, time consuming and large scope certificates the higher charges may be applied, the Bank shall inform the Customer about that before preparation of the respective certificate.

²The Bank does not purchase numismatic valuables from the Customers and does not establishes their value.

XIII. FEES OF MONEYGRAM TRANSFER

	To private customers	To private customers
	(Effective until 04/12/2016)	Effective since 05/12/2016
1.Amount of transfer "from - to" ¹ :	Fee	Fee
EUR 0 - 75	EUR 4	EUR 4
EUR 75.01 - 150	EUR 6.5	EUR 6.5
EUR 150.01 - 230	EUR 9.5	EUR 9.5
EUR 230.01 - 300	EUR 12.5	EUR 12.5
EUR 300.01 - 380	EUR 14.5	EUR 14.5
EUR 380.01 - 750	EUR 27	EUR 27
EUR 750.01 - 1550	EUR 53	EUR 53
EUR 1550.01 - 3000	EUR 100	EUR 100
EUR 3000.01 - 4600	EUR 155	EUR 155
EUR 4600.01	EUR 200	EUR
2. Other fees:		
2.1. account statement	-	The fee of account statement provision in the Bank's unit shall apply.

¹ A maximum amount per money transfer - EUR 7 000

XIV. RENT OF SAFES

(the fees are provided including VAT)

Volume dm ³ (size)	in Vilnius ¹					
	Deadline					
	24 hours	1 week	1 months	3 months	6 months	12 months
Up to 20 (LM)	EUR 4.34	EUR 5.79	EUR 11.58	EUR 30.41	EUR 60.82	EUR 104.26
20-29 (M)	EUR 5.79	EUR 7.24	EUR 13.03	EUR 34.75	EUR 69.51	EUR 121.64
30-39 (V)	EUR 7.24	EUR 8.69	EUR 14.48	EUR 39.10	EUR 78.20	EUR 139.02
40-50 (D)	EUR 8.69	EUR 10.14	EUR 15.93	EUR 43.44	EUR 86.89	EUR 156.39
above 50 (LD)	EUR 10.14	EUR 11.58	EUR 17.38	EUR 47.79	EUR 95.57	EUR 173.77

Volume dm ³ (size)	Other towns ¹					
	Deadline					
	24 hours	1 week	1 months	3 months	6 months	12 months
Up to 20 (LM)	EUR 4.34	EUR 5.79	EUR 10.14	EUR 26.07	EUR 46.34	EUR 81.09
20-29 (M)	EUR 5.79	EUR 7.24	EUR 11.58	EUR 28.96	EUR 52.13	EUR 92.68
30-39 (V)	EUR 7.24	EUR 8.69	EUR 13.03	EUR 31.86	EUR 57.92	EUR 101.37
40-50 (D)	EUR 8.69	EUR 10.14	EUR 14.48	EUR 34.75	EUR 63.72	EUR 115.85
above 50 (LD)	EUR 10.14	EUR 11.58	EUR 15.93	EUR 46.34	EUR 81.09	EUR 133.23

¹Regarding rent of the particular safe and its measurements you should enquire in the particular outlet of the Bank where the safe rent service is provided. Maximum period of rent of safes - 12 months.

OTHER FEES	(Effective until 31/01/2017)	Effective since 01/02/2017
The fee for failure to take safe content after expiry of the Agreement.	When the period of the safe rent expires, however, the Customer did not take his valuables back on the date specified in the rent agreement, the Bank shall calculate a fee for each past due day, i.e. the fees specified in the agreement (with VAT) is divided from the factual number of days and multiplied by the factual number of the past due days. Also, the Customer will have to cover the expenses incurred by the Bank for change of a lock if the Customer fails to withdraw his valuables for the period exceeding 4 (four) months after the expiry of the Agreement. Applicable to signed agreement until 31 January 2017 (inclusive).	Forfeit (penalty) for failure to take safe content after expiry of the Agreement – EUR 0.50 for each calendar day (applicable to signed agreements since 1 February 2017 (inclusive)). Also, the Customer will have to cover the expenses incurred by the Bank for change of a lock if the Customer fails to withdraw his valuables for the period exceeding 4 (four) months after the expiry of the Agreement.
A fee applied for the replacement of lock key (loss of a key, damage of a lock) or change of another safe	EUR 86,89 + VAT	EUR 87

XV. SERVICE PLANS FOR PRIVATE CUSTOMERS (Effective since 12/12/2016)

Service plans for private customers	Service plan Modern	Service plan Traditional	Service plan Maximum	Service plan For the Youth (up to 22 years old)	Main payment account ⁷ (effective since 01/02/2017)
Monthly fee	EUR 0.90	EUR 1.50	EUR 3.20	EUR 0	EUR 1.50 ⁸
Special monthly fee for the Loyal 5 For the Seniors	-	EUR 0.60	-	-	-
Account administration and credit of funds;	includes all accounts in Euros	includes all accounts in Euros	includes all accounts in Euros	includes all accounts in Euros	chosen account in Euros
SEPA credit transfers on-line ¹	unlimited	unlimited	unlimited	unlimited	10 transactions ⁹
Acceptance of on-line payments;	unlimited	unlimited	unlimited	unlimited	
Debit card (Debit MasterCard or Maestro)	1 card	1 card	1 card	1 card	1 card
Payment for goods and service with a payment card	unlimited	unlimited	unlimited	unlimited	unlimited
Placement of cash at the joint network ATMs (Nordea / Danske / "Citadele" / Šiaulių Bankas)	unlimited	unlimited	unlimited	unlimited	unlimited
Payout (withdrawal) of cash at the joint network ATMs (Nordea / Danske / "Citadele" / Šiaulių Bankas)	0,4 % (min. EUR 0.30)	Max EUR 1 000 (4 transactions) free of charge ²	EUR 2 000 per month free of charge ³	Max EUR 200 (5 transactions) free of charge ⁴	EUR 550 EUR per month free of charge ⁶
Issue of A PIN code card of the on-line banking SB Linija.	free of charge	free of charge	free of charge	free of charge	free of charge ¹⁰

¹ Ordinary SEPA credit transfers, standing SEPA payment orders, E-invoices, single-time and automated payments, Bank Link transactions.

² Withdrawing cash more than 4 times per month or more than EUR 1 000 EUR per month will be charged 0,4 % min. The fee of EUR 0.30 EUR shall apply from 5 cash withdrawal transactions or from the amount exceeding EUR 1000 .

³ If cash withdrawal exceeds EUR 2 000 per month a fee of 0.4 % min EUR 0.30 from the amount exceeding EUR 2 000 shall apply.

⁴ If cash withdrawal is executed more than 5 times or exceeds EUR 200 per month a fee of 0.4 % min EUR 0.30 from 6 cash withdrawal transactions or from the amount exceeding EUR 2 00 shall apply.

⁵ Who receive regular income. If inflow from the legal entity fails to reach the Bank three month in a row, the Bank shall unilaterally start applying the fees specified in the service plan Traditional valid on transaction execution or service rendering day.

⁶ If cash withdrawal exceeds EUR 550 per month a fee of 0.4 % min EUR 0.30 from the amount exceeding EUR 550 shall apply.

⁷ Includes opening and closing of the Bank account.

⁸ The monthly fee of EUR 0.75 shall apply to the Customers who receive social aids for needy residents under the Law on Monetary Social Aids to Needy Residents of the Republic of Lithuania .

⁹ Transactions between the own accounts are not calculated.

¹⁰ Also includes signature on on-line banking SB Linija agreement.

XVI. ADMINISTRATION OF CASH COLLECTION/DELIVERY¹

(Effective since 02/01/2017)

Administration of collected cash	To corporate customers
To euro banknotes	free of charge
In Euro coins	0,5 % from the amount (min. EUR 3)
in other currencies	0,1 % from the amount (min. EUR 3)
Administration of order to deliver cash	
to Euro banknotes and coins	0,01 % from the amount (min. EUR 3)
in other currencies	0,6 % from the amount (min. EUR 3)

¹ The fee shall apply to the Customers whose cash is delivered to the Bank or is delivered using collection services provided by the third parties hired by the Customer.