



Price-list for Services and Transactions

Effective from **27 December 2023**

GENERAL CONDITIONS

- If a person presents a Farm Registration Certificate upon opening a bank account, they shall be subject to rates that apply to business clients.
- This price-list for services and transactions replaces all previous price-lists.

BANK ACCOUNTS*

Private Clients

Minimum fee for basic banking services¹ for residents: Opening a bank account Managing a bank account Closing a bank account Crediting received EEA payments in Euro to the account ²	EUR 1/month
Minimum fee for basic banking services¹ for non-residents³: Opening a bank account Managing a bank account Closing a bank account Crediting received EEA payments in Euro to the account ²	EUR 5/month
Data verification⁴ of non-resident	EUR 100
Funds administration fee when the customer fails to transfer funds to other accounts at the end of the business relationship⁷	1% / 360 days, min. EUR 0,30

Business Clients

Minimum fee for basic banking services¹ for farmers: Opening a bank account Managing a bank account Closing a bank account Crediting received EEA payments in Euro to the account ²	EUR 2/month
Minimum fee for basic banking services¹ for residents: Opening a bank account Managing a bank account Closing a bank account Crediting received EEA payments in Euro to the account ²	EUR 2.50/month
Minimum fee for basic banking services¹ for non-residents³ and residents when at least one of the persons entitled to manage/control the account and/or participants/ shareholders in the ownership/control structure and/or at least one of the beneficiaries is a foreign national and/or at least one of the participants/shareholders in the ownership/control structure is a legal entity registered outside the Republic of Lithuania: Managing a bank account Closing a bank account Crediting received EEA payments in Euro to the account ²	From EUR 50/month
Data verification⁴ in the case of enhanced screening procedures	EUR 150
Data verification⁴ of payment or electronic money institutions	EUR 500
Verification of documents⁴, where the legal entity is not registered with the Register of Legal Entities of the Republic of Lithuania or at least one of the promoters (shareholders) is a foreign national	EUR 300⁵

Account opening for non-residents³ and residents, where at least one of the founders/shareholders in ownership/control structure and/or at least one of beneficial owners is a foreign national OR at least one of the participants/shareholders in ownership/control structure is a legal entity registered outside Republic of Lithuania.	EUR 200
Maintenance of the special deposit accounts opened on behalf of payment or electronic money institutions	From EUR 500/month
Funds administration fee when the customer fails to transfer funds to other accounts at the end of the business relationship⁷	1% / 360 days, min. EUR 3,00
* NOTE. Bank accounts are opened, and servicing and payments are made in the following currencies: EUR, AUD, CAD, CHF, CNY, DKK, GBP, NOK, PLN, SEK, USD. An account opened in another currency can only be serviced after converting the funds into one of the above currencies.	
¹ The fee applies to each of the client's bank accounts	
² Crediting payments from SEPA countries according to the SEPA credit transfer scheme and from EEA countries, where bank charges are SHA and IBAN information is provided for identification of the payer/beneficiary.	
³ Resident: - A resident is a natural person legally residing in the Republic of Lithuania or in any other Member State of the European Union or of the European Economic Area, i.e. a person who, by virtue of the legislation of the Republic of Lithuania or of such other Member State has the right, respectively, to reside in the Republic of Lithuania or in such other Member State; - a legal entity whose registered office is in the Republic of Lithuania. Non-resident: - a natural person who is not considered to be a resident; - a legal person whose registered office is outside the Republic of Lithuania.	
⁴ The customer will be informed of the application of the fee prior to the start of the verification of documents. Upon receipt of payment of the fee, the Bank will deem it to be the Customer's acceptance of the applicable fee and will commence the verification procedure to decide whether to enter into and/or continue business relationship with the Customer. Payment of the fee for the verification of documents does not guarantee that the account will be opened or that the business relationship will be continued, and this fee is not refundable, regardless of the Bank's and/or the Customer's decision to open the account or to continue the business relationship.	
⁵ If the document verification is necessary at the Client's office or place of business, the Bank shall be entitled to apply a higher document verification fee, which shall be notified to the Client before the document verification begins.	
⁶ Fee is applicable for business clients, when fixed term deposit is being terminated before the initial contract end date. Fee is being calculated from the initial fixed term deposit sum and for the term from contract entry till early termination date. Fee will be credited from clients bank account after deposit is being transferred there.	
⁷ The fee is calculated at the end of each calendar day by multiplying the sum of all the customer's account balances by the specified value and debited on the following calendar day for the preceding day.	
Changing, appointing or removing a representative of company	EUR 5
Issuing a cheque book	EUR 6

RESTRICTED-USE ACCOUNT AND TERMS OF PERMITTED TRANSACTIONS

Private Clients

Restricted-use account is a payment account with limited functionality intended 1) for accumulation of repayable credit funds and/or administration of credit (if the account is specified in the credit agreement or other credit documents); or 2) accumulation, administration and/or payment of deposit funds held under deposit agreements concluded with the Bank. The account can be opened at a bank division only for natural persons who are treated as consumers.

Opening, Servicing, Closing of a Restricted-use Account at a bank branch	Free of charge
Depositing cash in the account at a Bank division: - For credit repayment or administration (in the credit currency) - For the conclusion of deposit agreement or deposit replenishment (in the deposit currency)	Free of charge
Cash withdrawal from the account (EUR) at a Bank division: - Deposit funds and interest - Balance (EUR) after full credit repayment	See CASH TRANSACTIONS
Administration of the funds transferred to the account for credit repayment or administration: - in the credit currency;	Free of charge
- In other currencies	See CREDITING RECEIVED PAYMENTS IN EURO TO THE ACCOUNT and CREDITING RECEIVED INTERNATIONAL PAYMENTS TO THE ACCOUNT
Administration of the funds transferred to the account for the conclusion of deposit agreement or deposit replenishment: Administration of the funds transferred to the account for the conclusion of deposit agreement or deposit replenishment	See CREDITING RECEIVED PAYMENTS IN EURO TO THE ACCOUNT and CREDITING RECEIVED INTERNATIONAL PAYMENTS TO THE ACCOUNT

Credit transfers for:	
- Using the credit funds	See SEPA CREDIT TRANSFERS and NON-SEPA CREDIT TRANSFERS
- Other funds received for credit administration, use at Bank divisions	
- For the withdrawal of balance after full credit repayment at Bank divisions	
- For the transfer of the deposit and interest at Bank divisions	

INFORMATION ABOUT ACCOUNTS

Statements of account

Issuing statements of accounts via electronic channels	Free of charge
Issuing statements of accounts in Bank divisions:	
- For the current day	Free of charge
- For the current month ¹	Free of charge
Printing one-time statements of account in Bank divisions for a time period specified by the client:	
- For one day	EUR 1
- For a period of 2 and more days	EUR 3 for each month, but not more than EUR 35
Issuance of an account statement in Bank divisions, when closing the account for private customers ²	Free of charge

¹ Once in a calendar month, account statement for a period not exceeding 30 past days prior to the date of applying to the Bank or for the previous calendar month is issued free of charge.

² Account statement is issued for the past 36 months prior to the closing of the account or for the entire period of the account, if the account was opened less than 36 months ago.

Sending statements of accounts or other documents by mail:	
- In Lithuania	EUR 2
- Abroad	EUR 6
- Via courier (in Lithuania)	EUR 10
- Via courier (abroad)	EUR 50

Certificates

For income and assets declaration purposes	Free of charge
On the funds held in the accumulation account (drawing up)	Free of charge
Opened/closed accounts and their balances (in Lithuanian)	EUR 10
About MoneyGram, RIA, Unistream transfer execution	EUR 3 for each month, min. EUR 15
Other certificates and notices not related to the credit services	
- In Lithuanian	EUR 20
- In English	EUR 30
Certificates to auditors of the clients:	
- In Lithuanian	EUR 30
- In English	EUR 50
- Of payment or electronic money institutions	EUR 100

Copies of documents

Re-issue and re-approval of a document of payment made at a bank division	EUR 1.50
Confirmation of online payment	EUR 1
Issue of copies of documents stored in the Bank:	
- Document search at the division/in the archive	EUR 5
- Issue/approval of the document copy	EUR 1.50 (1 page)
Issue of a document confirming that the payment order has been sent or a copy of notification (SWIFT)	EUR 5
Copying	EUR 0.50 per page

Account management

Verification of documents of legal entities, without providing the original, to open / service the bank account	EUR 9
Fee for checking the representation document of the Customer's representative ¹	EUR 5

¹ The fee applies to the individual: for checking the representation document of the Customer (notarised power of attorney or equivalent document) in the public register for the purposes of presenting information, documents to the representative, concluding transactions or permitting performance of other functions provided for in the power of attorney.

SEPA CREDIT TRANSFERS¹ (transfers in Euro to SEPA countries)

	Time ²	Days ²	At a bank branch	Online
Transfer in Euro within the bank:				
- To own account	11 p.m.	D+0	EUR 2	EUR 0.40

- To another client's account (except utility payments)	11 p.m.	D+0	EUR 2	EUR 0.40
- To another client's account, when paying for e-services (BankLink)	11 p.m.	D+0	Free of charge	
Transfer in Euro to another bank in SEPA country³:				
- Instant SEPA payment order ⁴	12 p.m.	D+0	EUR 2	EUR 0.40
- Standard SEPA payment order	4 p.m.	DD+0	EUR 2	EUR 0.40
Checking compliance of transfer to another bank (the fee applies to non-resident business clients)			EUR 15	EUR 15
Standing order:				
- To own account within the bank	11 p.m.	D+0	Free of charge	EUR 0.40
- To another client's account within the bank	11 p.m.	D+0	EUR 1.50	EUR 0.40
- To account in another bank	4 p.m.	DD+0	EUR 1.50	EUR 0.40
Utility payment:				
- Utility payment from the client's account using a payment template			EUR 2	EUR 0.40

NON-SEPA CREDIT TRANSFERS⁵ (transfers in currencies other than the Euro or in Euro to countries outside SEPA)

	Time ²	Day ²	At a bank branch	Online
Transfer in foreign currency within the bank:				
- To own account	11 p.m.	D+0	EUR 2	EUR 0.40
- To another client's account	11 p.m.	D+0	EUR 2	EUR 0.40
International non-SEPA transfer (if you choose OUR fee, additional EUR 15 or EUR 35 fee will be debited on value date as per information below):				
- International payment order to BY, AE, AM, AZ, KZ, KG, MD, TJ, TM, UZ, RU, TR countries ⁶ in all currencies (SHA, OUR) (Standard / Urgent / Very Urgent) (until 4 p.m. D+0 / after cut off time D+1)	4 p.m. / 11 p.m.	DD+0 / DD+1	-	0.5% of the amount, min. EUR 100
- International payment order, except for payments to countries ⁶ , EUR, USD currency (SHA, OUR) (Standard / Urgent / Very Urgent) (until 4 p.m. D+0 / after cut off time D+1)	4 p.m. / 11 p.m.	DD+0 / DD+1	EUR 30	EUR 20
- International payment order, except for payments to countries ⁶ , another (excluding EUR, USD) currency (SHA, OUR) (Standard / Urgent / Very Urgent) (D+1 / AUD currency D+2)	11 p.m.	DD+1 / DD+2	EUR 23	EUR 13
- OUR additional fee for payments up to 50 000 EUR (or equivalent of EUR).			EUR 15	EUR 15
- OUR additional fee for payments over 50 000 EUR (or equivalent of EUR).			EUR 35	EUR 35
Checking compliance of transfer to another bank (the fee applies to non-resident business clients, except for transfers to countries ⁶ where enhanced screening procedures)			EUR 15	EUR 15

¹ Upon client's instruction, the account provider transfers funds from the client's account to another account. Transfers in Euro to accounts opened in SEPA countries; IBAN information required for identification of the payer / beneficiary. In Urbo Bankas UAB, payment orders are accepted for execution only with SHA fee option (fees are shared).

² D – for online payments, any calendar day; for physical payments, not later than the specified hour during the business hours of the respective customer service department.

DD – a working day of Urbo Bankas UAB for the respective service (Monday–Friday, except Target2 holidays (for SEPA payments) and Lithuanian holidays and bank holidays of correspondent banks (depending on the payment currency) (for international payments)). DD+0, DD+1, DD+2 means the number of business days of the bank necessary to execute the payment order, where the payment order and funds are submitted/received by the specified time: when dispatching a payment order – delivered to the correspondent bank / beneficiary's bank; when receiving a payment order – credited to the beneficiary's account. For example, SEPA credit transfer to the client's account in another bank (4 p.m./DD+0) will be executed on the same banking day, when submitted before 4 p.m.

Urbo Bankas UAB reserves the right to execute payment order in period of time shorter than specified herein. Payment orders received after the specified time will be executed at a later time, adding an extra banking day.

³ Standard transfers are executed every few hours.

⁴ Instant SEPA payment orders are accepted without exceeding EUR 100,000 (inclusive) and executed during the business hours of Bank divisions (transfers to banks that are part of the Instant Payment Service Scheme).

⁵ Non-SEPA credit transfer means that upon client's instruction, the account provider transfers funds from the client's account to another account. Transfers are made in currencies other than the Euro or to the accounts opened in countries outside SEPA.

Payment orders to the banks of EEA and UK countries are executed only with bank charges shared by the payer and the beneficiary (SHA).

OUR and SHA options for payment orders:

- **OUR:** the payer covers fees charged by Urbo Bankas UAB, additional fees charged by intermediary banks and fees charged by the beneficiary's bank. The bank shall not be liable for the failure of intermediary banks and/or the beneficiary's bank to comply with the Bank's orders or in cases, where only part of the amount of the payment order is credited to the beneficiary's account for any other reasons beyond the control of the bank. In case of payment orders with OUR fee option, when accepting a payment order for execution, the bank will debit payment order fees and additional OUR fee from the payer's account to cover fees charged by other banks;
- **SHA:** the payer covers fees charged by Urbo Bankas UAB, while the beneficiary covers fees charged by the beneficiary's bank and other banks.

In cases, where the beneficiary's bank/intermediary banks charge SHA fees on the payer, Urbo Bankas UAB may additionally debit such fees from the payer's account.

⁶ List of countries: Belarus (BY), United Arab Emirates (UAE), Armenia (AM), Azerbaijan (AZ), Kazakhstan (KZ), Kyrgyzstan (KG), Republic of Moldova (MD), Tajikistan (TJ), Turkmenistan (TM), Uzbekistan (UZ), Russian Federation (RU), Turkey (TR).

PLAIS PAYMENTS

Execution of PLAIS payment	EUR 1
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ELECTRONIC INVOICE (E-INVOICE)

Ordering e-invoice			Free of charge
Receiving e-invoice			Free of charge
Automatic payment of e-invoice ¹			
- Automatic payment of e-invoice within the bank	11 p.m.	D+0	Free of charge
- Automatic payment of e-invoice to another bank registered in Lithuania	4 p.m.	D+0	EUR 0.40

¹ Upon prior instruction of the client, account provider pays e-invoices, that are submitted by beneficiary

CREDITING RECEIVED PAYMENTS IN EURO TO THE ACCOUNT¹ (from SEPA countries)

Crediting received EEA payments ² to the account	Free of charge
Crediting other payments received from SEPA countries	EUR 12
Checking compliance of payment orders for the transfer of funds to the client's account (fee applies to non-resident business clients)	EUR 10

CREDITING RECEIVED INTERNATIONAL PAYMENTS TO THE ACCOUNT³ (transfers in currencies other than the Euro or in Euro from countries outside SEPA)

Crediting the funds in foreign currency transferred from an account within the bank from	Free of charge
Crediting received international payments from BY, AE, AM, AZ, KZ, KG, MD, TJ, TM, UZ, RU, TR countries ⁴	0.5% of the amount, min. EUR 100
Crediting received international payments from other banks, except for payments countries ⁴	EUR 12
Checking compliance of payment of funds transferred to the client's account (fee applies to non-resident business clients, except for transfers received from countries ⁴)	EUR 10

CANCELLATION/AMENDMENT/INVESTIGATION OF PAYMENT ORDERS

Cancellation/adjustment of payment order not sent by the bank	EUR 5
Cancellation/amendment/investigation of sent (Instant/Standard) SEPA credit transfer, cash based SEPA credit transfer /received payment in Euro ¹ from SEPA or executed payment within the bank	EUR 10 + fees charged by other banks
SWIFT GPI cross-border payment information - credit date of funds, fee details, etc. (information available only for payments via correspondent Raiffeisen Bank International AG)	EUR 10
Cancellation/amendment/investigation of other payment orders sent from/received in the bank; sending an inquiry to the bank at the client's request (where the Bank returns the funds without crediting the payee's account, the fees are deducted from the amount returned)	EUR 50 + fees charged by other banks

NOTE: The fee for cancellation/amendment/investigation of payment orders and the inquiry fee will apply even if the payment order cancellation or amendment was unsuccessful, or Urbo bank did not receive reply to the inquiry. Credited funds may be returned only with the beneficiary's consent. Costs related to the repayment of funds (including fees charged by other banks) may be deducted from the repaid amount or debited from the payer's account.

¹ The account provider credits the payments in Euro received from accounts opened in SEPA countries to the client's account.

² Crediting payments from SEPA countries according to the SEPA and SEPA instant credit transfer scheme and from EEA countries, where bank charges are SHA and IBAN information is provided for identification of the payer/beneficiary.

³ The account provider credits the payments in currencies other than Euro and payments received from accounts opened in countries outside SEPA to the client's account.

⁴ List of countries: Belarus (BY), United Arab Emirates (UAE), Armenia (AM), Azerbaijan (AZ), Kazakhstan (KZ), Kyrgyzstan (KG), Republic of Moldova (MD), Tajikistan (TJ), Turkmenistan (TM), Uzbekistan (UZ), Russian Federation (RU), Turkey (TR).

MONEY TRANSFERS	
Money transfer	
MoneyGram	Under the terms of MoneyGram system, min. from EUR 4, depending on the transferred amount and the beneficiary's country
Ria	Under the terms of RIA system, from 1.8% of the amount, min. from EUR 4, depending on the transferred amount and the beneficiary's country
Money transfer cash payout to the beneficiary	Free of charge

CHEQUES	
Cashing a cheque Cheques in EUR, GBP currency issued by EU (except Greece, Austria) and British, Norwegian, Canadian banks, where the amount exceed min. amount 350 Eur / 330 GBP - max amount 30'000 Eur / 25'000 GBP	2 % of the amount, min. EUR 35 + fee of other banks, EUR 65 (except for Portuguese bank checks, for which EUR 220 fee of other banks applies)

E-BANKING	
E-banking services:	
• Fee for the signing of an agreement	Free of charge
SMS services:	
Sending SMS to the customer under the Agreement on Delivery of Account Information via SMS, if the agreement was concluded at a bank division	EUR 0.09 per message
Sending SMS to the client under the Agreement on Delivery of Account Information via SMS, if the agreement was concluded online	Free of charge

E-TRADING	
BANK LINK service:	
• One-time registration fee	EUR 30
• Commission fee on transaction	1.5% of the amount, depending on the transferred amount, min. EUR 0.10, max EUR 2

AUTHENTICATION SERVICE	
One-time registration fee	EUR 50
Administration fee	EUR 15 / month
Single data exchange session	Free of charge

UTILITY PAYMENTS IN CASH:	
Utility payments using a payment template	0,1 % from amount, min. EUR 2.00
Import and export customs duties and other payments to the account of the Customs Department	1 % from amount, min. EUR 4.50
Payments to the account of the STI ¹	1 % from amount, min. EUR 2.00 or 1 % from amount, min. EUR 4.50¹
Payments to the account of SODRA	1 % from amount, min. EUR 2.00
Fee for vignettes for toll roads in Latvia	EUR 2
Fee for vignettes for toll roads in Estonia	EUR 2
Fee for vignettes for toll roads in Lithuania	EUR 2

¹ The rates are published in bank divisions on separate transaction information sheets

CURRENCY TRADE	
Buying, selling foreign currency	Exchange rate established by the Bank shall apply
Fee for buying or selling currency (in cash)	EUR 2

CASH TRANSACTIONS

Private Clients

Depositing cash in own account ¹ :	
EUR banknotes	Free of charge
More than EUR 5 in EUR coins	3.5 % of the amount, min. EUR 4
Banknotes of AUD, CAD, CHF, CNY, GBP, PLN, USD	0.8 % of the amount, min. EUR 4
Cash Transfers	
EUR payment to another client's account within the Bank	0,15 % of the amount, min. 4 Eur
More than EUR 5 in EUR coins to another client's account within the Bank	3.5 % of the amount, min. EUR 4
Payment of AUD, CAD, CHF, CNY, GBP, PLN, USD currencies to another client's account within the Bank	2 % of the amount, min. 4 Eur
EUR SEPA payment order to other banks ²	0,5 % of the amount, min. 5 Eur
Cash withdrawal ³ :	
Up to EUR 1000 per calendar month	0.4 % of the amount, min. EUR 2
More than EUR 1000 and any amount of USD, GBP, DKK, NOK, SEK and CHF	0.8% of the amount, min. EUR 4
In other currencies	2% of the amount, min. EUR 4
Disbursement of a deposit	
Disbursement of deposit funds and interest	Free of charge⁴
¹ the fee shall not apply where: - a deposit agreement is signed for the entire amount of deposit or/and accumulation deposit sum is increased by additional contributions; - a payment in euro order is made at the bank branch to transfer deposited funds to another account.	
² Payment, when the payer has no account will be accepted, if the transfer amount is less than EUR 15 000	
³ The client withdraws cash from his/her account.	
⁴ Free withdrawal of the deposit and its interest is possible within 30 calendar days from the end of the deposit maturity, where the deposit agreement expires or is terminated more than 180 days after the entry into the deposit agreement.	

Business Clients

Depositing cash in own account:	
EUR banknotes	0.05% of the amount, min. EUR 4
More than EUR 5 in EUR coins	3.5% of the amount, min. EUR 4
Banknotes of AUD, CAD, CHF, CNY, GBP, PLN, USD	0.8% of the amount, min. EUR 4
Cash withdrawal:	
In euro, USD, GBP, DKK, NOK, SEK and CHF	0.8% of the amount, min. EUR 4
In other currencies	2% of the amount, min. EUR 4
Cash collection:	
Administration of crediting cash collected in national currency banknotes to the account	Free of charge
Administration of crediting cash collected in national currency coins to the account	0.6% of the amount
Administration of crediting cash collected in USD, GBP, DKK, NOK, SEK and CHF to the account	0.3% of the amount, but not less than EUR 5

OTHER CASH TRANSACTIONS

Advance order for cash ¹	Free of charge
Cancellation of advance order for cash	0.1% of the amount, max. EUR 150
Exchange of EUR coins and cents to banknotes and / or coins of other nominals or banknotes to coins	5% of the amount, min. EUR 5
Exchange of banknotes of the same currency to other denominations	2% of the amount, min. EUR 4
Checking banknotes	EUR 0.03 per banknote, min. EUR 4

¹Cash has to be ordered 2 business days in advance, where amount EUR 15,000 and over or the equivalent amount in foreign currency is disbursed from the account.

RENT OF INDIVIDUAL SAFE DEPOSIT BOXES IN KAUNAS AND KLAIPĖDA BRANCHES

Storage Time	1-29 days	1-5 months	6-11 months	1 year
Size and capacity of deposit box (dm³)	Price per day	Price per month	Price per month	Price per month
Up to 15 dm ³	EUR 7	EUR 35	EUR 27	EUR 20
16-20 dm ³	EUR 8	EUR 35	EUR 30	EUR 20
29-32 dm ³	EUR 8	EUR 35	EUR 32	EUR 21

38-42 dm ³	EUR 9	EUR 40	EUR 35	EUR 23
58-65 dm ³	EUR 10	EUR 45	EUR 35	EUR 25
Other rates of individual safe deposit boxes				
Penalty for failure to collect the valuables stored upon expiry of the rent agreement of an individual safe deposit box	EUR 0.50 for each day of delay			
Fee for changing the safe key (lost)	EUR 150			
Penalty for the storage of prohibited items in an individual safe deposit box	EUR 500			

CREDITS FOR PRIVATE CLIENTS

Consumer credits¹

Credit agreement conclusion fee	Not applicable
Credit agreement administration fee	Not applicable
Changing the terms of the credit agreement	Not applicable

Credit with pledge

Credit agreement preparation, extension fee	From 0.5% of the amount, min. EUR 150
Fee for the modification of the credit agreement, when increasing the amount of credit	From 0.5% of the increased amount, min. EUR 150
Fee for the modification of other terms and conditions of the credit agreement	From 0.2% of the amount min. EUR 100
Signing an agreement on the transfer of debt to another entity	1% of the amount of credit, min. EUR 250
Fee for the repayment of credit or part thereof before the term	Not applicable

Leasing

Leasing agreement preparation fee	From 0.5% of the funded amount, min. EUR 100
Fee for the modification of terms and conditions of the leasing agreement	From 0.3% of the amount, min. EUR 90
Fee for the payment of residual value of the assets/early repurchase of the assets	Not applicable
Handling of administrative penalty documents as well as other documents received in customer's name	EUR 10 per each document received

Other services

Fee for a permission (certificate) for secondary pledge for the benefit of a different creditor	From EUR 150
Fee for a permission for subrent, sublease, loan for use	From EUR 60
Issuance of certificates (authorisations, permissions, approvals, etc.) related to the credit agreement	From EUR 20
Translation of the agreement, annexes thereof, additional agreements and certificates into a foreign language	Rates of translation bureaus shall apply
Fee for applying for credit, choosing the method of payment using access to another bank's e-banking system	EUR 1

CREDITS FOR BUSINESS CLIENTS

Credits

Credit agreement preparation, extension fee	From 0.5 % of the amount, min. EUR 150
Credit project analysis and assessment fee	From 0.25 % of the amount, min. EUR 150
Fee for the modification of the credit agreement, when increasing the amount of credit	From 0.5% of the increased amount, min. EUR 150
Fee for the modification of other terms and conditions of the credit agreement	From 0.2% of the amount, min. EUR 100
Commitment fee on the unused amount of credit or credit line	From 0,75% of the annual interest from unused amount
Fee for the repayment of credit or part thereof before the term	From 2% of the amount repaid before the term, min. EUR 300
Fee for a permission (certificate) for secondary pledge for the benefit of a different creditor	From 1% of the credit balance, min. EUR 200

Bills of exchange

One-time fee for the execution of a bill of exchange	From 0.5% of the amount, min. EUR 150
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Discount	As agreed
Protest of a bill of exchange	EUR 150 + notary fees

Factoring¹	
Factoring agreement preparation fee	From 0.75% of the factoring limit plus VAT, min. EUR 150
Account administration fee	From 0.5% of each invoice amount plus VAT, min. EUR 3
Modifying terms and conditions of the factoring agreement on the client's initiative	From 0.5% of the limit plus VAT, min. EUR 150
Customer's limit renewal fee ²	EUR 35
Debtor risk assessment:	
• For companies registered in Lithuania	EUR 40 plus VAT
• For companies registered abroad	EUR 70 plus VAT
¹ VAT should be added to the factoring fees.	
² The customer's limit renewal fee is charged when the existing limit is modified/revised/renewed.	

Leasing	
Leasing agreement preparation fee	From 0.5% of the funded amount, min. EUR 150
Fee for the modification of terms and conditions of the leasing agreement	From 0.5% of the amount, min. EUR 100
Fee for the payment of residual value of the assets/early repurchase of the assets	From 2% of the sum of leasing instalments paid before the term, min. EUR 300
Fee for a permission for subrent, sublease, loan for use	From EUR 60
Handling of administrative penalty documents as well as other documents received in customer's name	EUR 10 per each document received

Other services	
Translation of the agreement, annexes thereof, additional agreements and certificates into a foreign language	Rates of translation bureaus shall apply
Sending notices of failure to fulfil contractual obligations by mail	EUR 8 per notice
Issuance of certificates (authorisations, permissions, approvals, etc.) related to the credit agreement	From EUR 20

DOCUMENTARY CREDITS AND BANK GUARANTEES (SURETIES)	
Guarantee (Surety) issuance¹	
Guarantee (standard Urbo bankas UAB text) or Surety issuance	0.5% of the amount, min. EUR 90 (the obligation fee applies additionally according to the agreement, if funds are not deposited)
Non-standard text Guarantee (text requested by customer and adjusted by Urbo bankas) issuance	1% of the amount, min. EUR 190 (the obligation fee applies additionally according to the agreement, if funds are not deposited)
Guarantee (Surety) and / or Guarantee (Surety) agreement amendment	0.5% of the amount, min. EUR 90
Demand under Guarantee (Surety) administration	0.1% of the amount, min. EUR 190
Guarantee (Surety) application cancellation	EUR 50
Advice about received Guarantee or amendment to it or Demand under Guarantee transfer	EUR 50
¹ interest is not paid on the deposit funds of the Guarantee (Surety)	

Import Letters of Credit	
Issue of a Letter of Credit (depositing the client's funds)	EUR 90
Issuance of a Letter of Credit (without depositing the client's funds)	EUR 90 plus the agreed commitment fee
Amendment of terms of the Letter of Credit	EUR 40
Checking the documents of the Letter of Credit (for each set of documents)	0.2% of the amount, min. EUR 100
Payment of documents	0.1% of the amount, min. EUR 50
Cancellation or non-use of the Letter of Credit	EUR 40
Supervision of deferred payment	EUR 40
Non-compliance of documents with the terms and conditions of the Letter of Credit (for each set of documents)	EUR 100
Return of unpaid documents	EUR 40

Export Letters of Credit	
Notification of the received Letter of Credit or amendment of terms	EUR 40
Checking / handling of documents (per each set of documents)	0.2% of the amount, min. EUR 100/200²
Confirmation of Letter of Credit	as agreed, min. EUR 90
Payment of documents (performing the Letter of Credit at UAB Urbo Bankas)	0.1% of the amount, min. EUR 50
Prepayment of documents	Discount rate by agreement
Supervision of deferred payment	EUR 40
Transfer a Letter of Credit	0.2% of the amount, min. EUR 90
Notification of the customer's commitment to distribute funds	EUR 50
Return of unpaid documents	EUR 40
Notification of the received Letter of Credit or amendment of terms to customers of other banks	0,2%, min. EUR 150, max EUR 500

² Min. EUR 100 when presentation contains up to 20 different content documents; min. EUR 200 when more than 20 different content documents are presented

DOCUMENTARY COLLECTION	
Import Collection	
Notification of the receipt of Collection or amendment of terms	EUR 40
Payment of documents	0.15% of the amount, min. EUR 40
Custody of documents (If it is unpaid or not accepted within 15 days from the date of sending a notice to the customer about the receipt of Collection)	EUR 40 (for a month or part thereof)
Custody of documents (If it is unpaid or not accepted within 15 days after the payment date)	EUR 40 (for a month or part thereof)
Custody of accepted bills till the payment date	EUR 40
Return of unpaid documents (for the account of principal) or delivery of documents free of payment	0.1% of the amount, min. EUR 40
Protest	EUR 70 + fees of notary public
Transfer of rights to the cargo (for the account of Principal)	EUR 40
Export Collection	
Collection of documents	0.15% of the amount, min. EUR 40
Amendment of Collection instructions	EUR 40

Other services	
Inquiry at the client's request or notice transfer	EUR 40
Information related to project implementation gathering and analysis; Letter of Credit / Guarantee (Surety) draft preparation	0.2% of the amount, min. EUR 200 (upon project implementation charges due under appropriate product are reduced by already paid / debited fee)