

# MEDICINOS BANKAS

## Price-list for Services and Transactions

Effective from 28 November 2022 for Business Clients  
Effective from 28 December 2022 for Private Clients

### 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

|  |                              |
|--|------------------------------|
| <b>Minimum fee for basic banking services<sup>1</sup> for residents:</b><br>Opening a bank account<br>Managing a bank account<br>Closing a bank account<br>Crediting received EEA payments in Euro to the account <sup>2</sup>                 | EUR 1/month                  |
| <b>Minimum fee for basic banking services<sup>1</sup> for non-residents<sup>3</sup>:</b><br>Opening a bank account<br>Managing a bank account<br>Closing a bank account<br>Crediting received EEA payments in Euro to the account <sup>2</sup> | EUR 5/month                  |
| <b>Data verification<sup>4</sup> of non-resident</b>   | EUR 100                      |
| <b>Funds administration fee when the customer fails to transfer funds to other accounts at the end of the business relationship<sup>7</sup></b>  | 1% / 360 days, min. EUR 0,30 |

#### Business Clients

|   |                      |
|---|----------------------|
| <b>Minimum fee for basic banking services<sup>1</sup> for farmers:</b><br>Opening a bank account<br>Managing a bank account<br>Closing a bank account<br>Crediting received EEA payments in Euro to the account <sup>2</sup>  | EUR 2/month          |
| <b>Minimum fee for basic banking services<sup>1</sup> for residents:</b><br>Opening a bank account<br>Managing a bank account<br>Closing a bank account<br>Crediting received EEA payments in Euro to the account <sup>2</sup>  | EUR 2.50/month       |
| <b>Minimum fee for basic banking services<sup>1</sup> for non-residents<sup>3</sup> 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:</b><br>Managing a bank account<br>Closing a bank account<br>Crediting received EEA payments in Euro to the account <sup>2</sup> | From EUR 50/month    |
| <b>Data verification<sup>4</sup> in the case of enhanced screening procedures</b>   | EUR 150              |
| <b>Verification of documents<sup>4</sup>, 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</b>   | EUR 300 <sup>5</sup> |
| <b>Account opening for non-residents<sup>3</sup> 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.</b>   | EUR 200              |
| <b>Maintenance of the special deposit accounts opened on behalf of payment or electronic money institutions</b>   | From EUR 500/month   |

|  |                                     |
|--|-------------------------------------|
| <b>Termination of fixed term deposit<sup>6</sup></b><br>- business clients   | <b>0,5 % / 360 days</b>             |
| <b>Funds administration fee when the customer fails to transfer funds to other accounts at the end of the business relationship<sup>7</sup></b>  | <b>1% / 360 days, min. EUR 3,00</b> |
| * <b>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.</b>   |                                     |
| <sup>1</sup> The fee applies to each of the client's bank accounts   |                                     |
| <sup>2</sup> 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.  |                                     |
| <sup>3</sup> <b>Resident:</b><br>- 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;<br>- a legal entity whose registered office is in the Republic of Lithuania.<br><b>Non-resident:</b><br>- a natural person who is not considered to be a resident;<br>- a legal person whose registered office is outside the Republic of Lithuania.                                |                                     |
| <sup>4</sup> 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. |                                     |
| <sup>5</sup> 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.   |                                     |
| <sup>6</sup> 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.  |                                     |
| <sup>7</sup> <b>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.</b>  |                                     |
| <b>Changing, appointing or removing a representative of company</b>  | <b>EUR 5</b>                        |
| <b>Issuing a cheque book</b>   | <b>EUR 6</b>                        |

## 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  | <b>Free of charge</b>  |
| Depositing cash in the account at a Bank division:<br>- For credit repayment or administration (in the credit currency)<br>- For the conclusion of deposit agreement or deposit replenishment (in the deposit currency) | <b>Free of charge</b>  |
| Cash withdrawal from the account (EUR) at a Bank division:<br>- Deposit funds and interest<br>- Balance (EUR) after full credit repayment   | <b>See CASH TRANSACTIONS</b>   |
| Administration of the funds transferred to the account for credit repayment or administration:<br>- in the credit currency;   | <b>Free of charge</b>  |
| - In other currencies   | <b>See CREDITING RECEIVED PAYMENTS IN EURO TO THE ACCOUNT and CREDITING RECEIVED INTERNATIONAL PAYMENTS TO THE ACCOUNT</b> |
| <b>Administration of the funds transferred to the account for the conclusion of deposit agreement or deposit replenishment:</b>   |  |
| Administration of the funds transferred to the account for the conclusion of deposit agreement or deposit replenishment   | <b>See CREDITING RECEIVED PAYMENTS IN EURO TO THE ACCOUNT and CREDITING RECEIVED INTERNATIONAL PAYMENTS TO THE ACCOUNT</b> |
| <b>Credit transfers for:</b>  |  |
| - Using the credit funds  | <b>See SEPA CREDIT TRANSFERS and NON-SEPA CREDIT TRANSFERS</b>   |
| - 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  | <b>Free of charge</b>                                 |
| Issuing statements of accounts in Bank divisions:   |   |
| - For the current day   | <b>Free of charge</b>                                 |
| - For the current month <sup>1</sup>  | <b>Free of charge</b>                                 |
| Printing one-time statements of account in Bank divisions for a time period specified by the client:            |   |
| - For one day   | <b>EUR 0.5</b>  |
| - For a period of 2 and more days   | <b>EUR 3 for each month, but not more than EUR 25</b> |
| Issuance of an account statement in Bank divisions, when closing the account for private customers <sup>2</sup> | <b>Free of charge</b>                                 |

<sup>1</sup> 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.

<sup>2</sup> 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   | <b>EUR 2</b>  |
| - Abroad   | <b>EUR 6</b>  |
| - Via courier (in Lithuania)                               | <b>EUR 10</b> |
| - Via courier (abroad)                                     | <b>EUR 50</b> |

### Certificates

|  |  |
|--|--|
| For income and assets declaration purposes   | <b>Free of charge</b>                    |
| On the funds held in the accumulation account (drawing up)   | <b>Free of charge</b>                    |
| Opened/closed accounts and their balances (in Lithuanian)  | <b>EUR 10</b>                            |
| About MoneyGram, RIA, Unistream transfer execution   | <b>EUR 3 for each month, min. EUR 15</b> |
| Other certificates and notices not related to the credit services (in Lithuanian, English and Russian) | <b>EUR 15</b>                            |
| Certificates to auditors of the clients:   |  |
| - In Lithuanian  | <b>EUR 30</b>                            |
| - In English   | <b>EUR 40</b>                            |

### Copies of documents

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

### Account management

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

<sup>1</sup> 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 TRANSFERS<sup>1</sup> (transfers in Euro to SEPA countries)

|  | Time <sup>2</sup> | Days <sup>2</sup> | At a bank branch      | Online          |
|--|-------------------|-------------------|-----------------------|-----------------|
| <b>Transfer in Euro within the bank:</b>                             |                   |                   |                       |                 |
| - To own account   | 11 p.m.           | D+0               | <b>EUR 2</b>          | <b>EUR 0.40</b> |
| - To another client's account (except utility payments)              | 11 p.m.           | D+0               | <b>EUR 2</b>          | <b>EUR 0.40</b> |
| - To another client's account, when paying for e-services (BankLink) | 11 p.m.           | D+0               | <b>Free of charge</b> |                 |
| <b>Transfer in Euro to another bank in SEPA country<sup>3</sup>:</b> |                   |                   |                       |                 |
| - Instant SEPA payment order <sup>4</sup>                            | 12 p.m.           | D+0               | <b>EUR 2</b>          | <b>EUR 0.40</b> |
| - Standard SEPA payment order  | 4 p.m.            | DD+0              | <b>EUR 2</b>          | <b>EUR 0.40</b> |

|  |         |      |                       |                 |
|--|---------|------|-----------------------|-----------------|
| <b>Checking compliance of transfer to another bank</b><br>(the fee applies to non-resident business clients) |         |      | <b>EUR 15</b>         | <b>EUR 15</b>   |
| <b>Standing order:</b>   |         |      |                       |                 |
| - To own account within the bank   | 11 p.m. | D+0  | <b>Free of charge</b> | <b>EUR 0.40</b> |
| - To another client's account within the bank  | 11 p.m. | D+0  | <b>EUR 1.50</b>       | <b>EUR 0.40</b> |
| - To account in another bank   | 4 p.m.  | DD+0 | <b>EUR 1.50</b>       | <b>EUR 0.40</b> |
| <b>Utility payment:</b>  |         |      |                       |                 |
| - Utility payment from the client's account using a payment template   |         |      | <b>EUR 2</b>          | <b>EUR 0.40</b> |

### NON-SEPA CREDIT TRANSFERS<sup>5</sup> (transfers in currencies other than the Euro or in Euro to countries outside SEPA)

|  | Time <sup>2</sup> | Day <sup>2</sup> | At a bank branch                        | Online                                  |
|--|-------------------|------------------|---|---|
| <b>Transfer in foreign currency within the bank:</b>   |                   |                  |   |   |
| - To own account   | 11 p.m.           | D+0              | <b>EUR 2</b>                            | <b>EUR 0.40</b>                         |
| - To another client's account  | 11 p.m.           | D+0              | <b>EUR 2</b>                            | <b>EUR 0.40</b>                         |
| <b>International non-SEPA transfer</b> (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 EUR, USD (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       | <b>EUR 30</b>                           | <b>EUR 20</b>                           |
| - International payment order in another (excluding EUR, USD) currency (SHA, OUR) (Standard / Urgent/ Very Urgent) (D+1 / AUD currency D+2)  | 11 p.m.           | DD+1/ DD+2       | <b>EUR 23</b>                           | <b>EUR 13</b>                           |
| - OUR additional fee for payments up to 50 000 EUR (or equivalent of EUR).   |                   |                  | <b>EUR 15</b>                           | <b>EUR 15</b>                           |
| - OUR additional fee for payments over 50 000 EUR (or equivalent of EUR).  |                   |                  | <b>EUR 35</b>                           | <b>EUR 35</b>                           |
| <b>Checking compliance of transfer to another bank</b><br>(the fee applies to non-resident business clients, except for transfers to countries <sup>6</sup> where enhanced screening procedures)                   |                   |                  | <b>EUR 15</b>                           | <b>EUR 15</b>                           |
| <b>Compliance check of a transfer to another bank when payment transactions of the other party<sup>6</sup> are subject to increased monitoring procedures</b><br>(the fee applies to private and business clients) |                   |                  | <b>0.5% of the amount, min. EUR 100</b> | <b>0.5% of the amount, min. EUR 100</b> |

<sup>1</sup> 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 Medicinos Bankas UAB, payment orders are accepted for execution only with SHA fee option (fees are shared).

<sup>2</sup> 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 Medicinos 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.

Medicinos 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.

<sup>3</sup> Standard transfers are executed every few hours.

<sup>4</sup> 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).

<sup>5</sup> 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 Medicinos 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 Medicinos 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, Medicinos Bankas UAB may additionally debit such fees from the payer's account.

<sup>6</sup> Increased monitoring of a payment transaction will apply to payments where the account of the other party to the payment transaction (the payee of the funds) is held with a financial institution located: **a)** in a country subject to increased monitoring by the Financial Action Task Force (FATF) ([link](#)); **b)** in countries included in the list of High Risk Third Countries provided in paragraph I of Annex I to the European Commission's Delegated Regulation (EU) 2016/1675 ([link](#)); **c)** in countries included in the list of target areas approved by Order No. 344 of 29/12/2001 of the Ministry of Finance of the Republic of Lithuania ([link](#)); **d)** in Russia or Belarus, due to the international sanctions imposed on these countries; **e)** in another country from the Commonwealth of Independent States (Azerbaijan, Armenia, Kazakhstan, Kyrgyzstan, Moldova, Tajikistan, Turkmenistan, Uzbekistan), due to the high risk of evasion of the international sanctions imposed on Russia and Belarus. The payment is made only after all the documents necessary to verify the transaction have been submitted to the bank and the risk level of the transaction is acceptable to the bank. The fee is non-refundable if the order cannot be executed due to an unacceptable level of risk of the payment transaction or in the absence of sufficient documentation to assess the risk of the payment transaction.

## PLAIS PAYMENTS

|                            |       |
|----------------------------|-------|
| Execution of PLAIS payment | EUR 1 |
|----------------------------|-------|

## ELECTRONIC INVOICE (E-INVOICE)

|  |         |     |                |
|--|---------|-----|----------------|
| Ordering e-invoice   |         |     | Free of charge |
| Receiving e-invoice  |         |     | Free of charge |
| Automatic payment of e-invoice <sup>1</sup>                              |         |     |                |
| - 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       |

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

## CREDITING RECEIVED PAYMENTS IN EURO TO THE ACCOUNT<sup>1</sup> (from SEPA countries)

|  |                |
|--|----------------|
| Crediting received EEA payments <sup>2</sup> 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 ACCOUNT<sup>3</sup> (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  | Free of charge                   |
| Crediting received international payments from other banks   | EUR 12                           |
| Additional fee for payments from countries <sup>4</sup> subject to enhanced screening procedures due to sanctions  | EUR 50                           |
| 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 <sup>4</sup> subject to enhanced screening procedures) | EUR 10                           |
| Payment compliance check for funds transferred to a customer's account where the payment is made from a country <sup>4</sup> subject to increased monitoring procedures  | 0.5% of the amount, min. EUR 100 |

## 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 <sup>1</sup> 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 Medicinos 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.

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

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> Increased monitoring of a payment transaction will apply to payments where the account of the other party to the payment transaction (the sender of the funds) is held with a financial institution located: **a)** in a country subject to increased monitoring by the Financial Action Task Force (FATF) ([link](#)); **b)** in countries included in the list of High Risk Third Countries provided in paragraph I of Annex I to the European Commission's Delegated Regulation (EU) 2016/1675 ([link](#)); **c)** in countries included in the list of target areas approved by Order No. 344 of 29/12/2001 of the Ministry of Finance of the Republic of Lithuania ([link](#)); **d)** in Russia or Belarus, due to the international sanctions imposed on these countries; **e)** in another country from the Commonwealth of Independent States (Azerbaijan, Armenia, Kazakhstan, Kyrgyzstan, Moldova, Tajikistan, Turkmenistan, Uzbekistan), due to the high risk of evasion of the international sanctions imposed on Russia and Belarus.

The payment is credited only after all the documents necessary to verify the transaction have been submitted to the bank and the risk level of the transaction is acceptable to the bank.

| <b>MONEY TRANSFERS</b>                               |   |
|--|---|
| <b>Money transfer</b>                                |   |
| <b>MoneyGram</b>                                     | <b>Under the terms of MoneyGram system, min. from EUR 4, depending on the transferred amount and the beneficiary's country</b>                    |
| <b>Ria</b>   | <b>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</b> |
| <b>Money transfer cash payout to the beneficiary</b> | <b>Free of charge</b>   |

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

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

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

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

| <b>UTILITY PAYMENTS IN CASH:</b>   |   |
|--|---|
| Utility payments using a payment template  | <b>0,1 % from amount, min. EUR 2.00</b> |
| Import and export customs duties and other payments to the account of the Customs Department | <b>1 % from amount, min. EUR 4.50</b>   |



|   |   |
|---|---|
| Payments to the account of the STI <sup>1</sup> | <b>1 % from amount, min. EUR 2.00 or<br/>1 % from amount, min. EUR 4.50<sup>1</sup></b> |
| Payments to the account of SODRA                | <b>1 % from amount, min. EUR 2.00</b>   |
| Fee for vignettes for toll roads in Latvia      | <b>EUR 2</b>  |
| Fee for vignettes for toll roads in Estonia     | <b>EUR 2</b>  |
| Fee for vignettes for toll roads in Lithuania   | <b>EUR 2</b>  |

<sup>1</sup> The rates are published in bank divisions on separate transaction information sheets

## CURRENCY TRADE

|  |  |
|--|--|
| Buying, selling foreign currency             | <b>Exchange rate established by the Bank shall apply</b> |
| Fee for buying or selling currency (in cash) | <b>EUR 2</b>   |
| <b>Currency order in e-shop</b>              |  |
| Currency reservation fee*                    | <b>5% of the amount</b>                                  |
| Fee for buying or selling currency*          | <b>EUR 2</b>   |

\* The fees are included in the total order price. In the event of failure to collect the currency ordered in e-shop, currency reservation fee and fee for buying or selling currency will not be returned to the client.

## CASH TRANSACTIONS

|   |   |
|---|---|
| <b>Private Clients</b>  |   |
| <b>Depositing cash in own account<sup>1</sup>:</b>  |   |
| EUR banknotes and/or EUR coins (up to EUR 10 in coins)  | <b>Free of charge</b>                   |
| More than EUR 10 in EUR coins   | <b>3.5 % of the amount, min. EUR 2</b>  |
| <b>Banknotes of foreign currencies</b>  | <b>0.8 % of the amount, min. EUR 2</b>  |
| <b>Cash Transfers</b>   |   |
| EUR payment to another client's account within the Bank   | <b>0,15 % of the amount, min. 2 Eur</b> |
| Payment of other foreign currencies to another client's account within the Bank   | <b>2 % of the amount, min. 4 Eur</b>    |
| EUR SEPA payment order to other banks <sup>2</sup>  | <b>0,3 % of the amount, min. 5 Eur</b>  |
| <b>Cash withdrawal<sup>3</sup>:</b>   |   |
| Up to EUR 1000 per calendar month   | <b>0.4 % of the amount, min. EUR 2</b>  |
| More than EUR 1000 and any amount of US Dollar, British pound sterling, Danish krone, Norwegian krone, Swedish krona and Swiss franc  | <b>0.8% of the amount, min. EUR 4</b>   |
| In other currencies   | <b>2% of the amount, min. EUR 4</b>     |
| <b>Disbursement of a deposit</b>  |   |
| <b>Disbursement of deposit funds and interest</b>   | <b>Free of charge<sup>4</sup></b>       |
| <sup>1</sup> the fee shall not apply where:<br>- a deposit agreement is signed for the entire amount of deposit or/and accumulation deposit sum is increased by additional contributions;<br>- a payment in euro order is made at the bank branch to transfer deposited funds to another account. |   |
| <sup>2</sup> Payment, when the payer has no account will be accepted, if the transfer amount is less than EUR 15 000  |   |
| <sup>3</sup> The client withdraws cash from his/her account.  |   |
| <sup>4</sup> Free withdrawal of the deposit and its interest is possible within <b>30 calendar days</b> from the end of the deposit maturity, where the deposit agreement expires or is terminated more than <b>180 days after</b> the entry into the deposit agreement.                          |   |
| <b>Business Clients</b>   |   |
| <b>Depositing cash in own account:</b>  |   |
| EUR banknotes and/or EUR coins (up to EUR 10 in coins)  | <b>0.05% of the amount, min. EUR 2</b>  |
| More than EUR 10 in EUR coins   | <b>3.5% of the amount, min. EUR 2</b>   |
| <b>Banknotes of foreign currencies</b>  | <b>0.8% of the amount, min. EUR 2</b>   |
| <b>Cash withdrawal:</b>   |   |
| In euro, US dollar, British pound sterling, Danish krone, Norwegian krone, Swedish krona and Swiss franc  | <b>0.8% of the amount, min. EUR 4</b>   |
| In other currencies   | <b>2% of the amount, min. EUR 4</b>     |
| <b>Cash collection:</b>   |   |
| Administration of crediting cash collected in national currency banknotes to the account  | <b>Free of charge</b>                   |
| Administration of crediting cash collected in national currency coins to the account  | <b>0.6% of the amount</b>               |

|  |  |
|--|--|
| Administration of crediting cash collected in US dollar, British pound sterling, Danish krone, Norwegian krone, Swedish krona and Swiss franc to the account | <b>0.3% of the amount, but not less than EUR 5</b> |
|--|--|

### OTHER CASH TRANSACTIONS

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

<sup>1</sup>Cash 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          |
|--|---------------|-----------------|-----------------|-----------------|
| <b>Size and capacity of deposit box (dm<sup>3</sup>)</b> | Price per day | Price per month | Price per month | Price per month |
| <b>Up to 15 dm<sup>3</sup></b>                           | <b>EUR 7</b>  | <b>EUR 35</b>   | <b>EUR 27</b>   | <b>EUR 20</b>   |
| <b>16-20 dm<sup>3</sup></b>                              | <b>EUR 8</b>  | <b>EUR 35</b>   | <b>EUR 30</b>   | <b>EUR 20</b>   |
| <b>29-32 dm<sup>3</sup></b>                              | <b>EUR 8</b>  | <b>EUR 35</b>   | <b>EUR 32</b>   | <b>EUR 21</b>   |
| <b>38-42 dm<sup>3</sup></b>                              | <b>EUR 9</b>  | <b>EUR 40</b>   | <b>EUR 35</b>   | <b>EUR 23</b>   |
| <b>58-65 dm<sup>3</sup></b>                              | <b>EUR 10</b> | <b>EUR 45</b>   | <b>EUR 35</b>   | <b>EUR 25</b>   |

#### 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 | <b>EUR 0.50 for each day of delay</b> |
| Fee for changing the safe key (lost)  | <b>EUR 150</b>                        |
| Penalty for the storage of prohibited items in an individual safe deposit box   | <b>EUR 500</b>                        |

### CREDITS FOR PRIVATE CLIENTS

#### Consumer credits<sup>1</sup>

|   |                                      |
|---|--------------------------------------|
| Modifying terms and conditions of the credit agreement          | <b>From EUR 90</b>                   |
| Signing an agreement on the transfer of debt to another entity  | <b>1% of the amount, min. EUR 90</b> |
| Fee for the repayment of credit or part thereof before the term | <b>Not applicable</b>                |

<sup>1</sup> contracts until 31 July 2018

#### Credit with pledge

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

#### Leasing

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

#### Other services

|   |                     |
|---|---------------------|
| Fee for a permission (certificate) for secondary pledge for the benefit of a different creditor         | <b>From EUR 150</b> |
| Fee for a permission for subrent, sublease, loan for use  | <b>From EUR 60</b>  |
| Issuance of certificates (authorisations, permissions, approvals, etc.) related to the credit agreement | <b>From EUR 20</b>  |



|   |   |
|---|---|
| Translation of the agreement, annexes thereof, additional agreements and certificates into a foreign language | <b>Rates of translation bureaus shall apply</b> |
| Fee for applying for credit, choosing the method of payment using access to another bank's e-banking system   | <b>EUR 1</b>                                    |

## **CREDITS FOR BUSINESS CLIENTS**

### **Credits**

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

### **Bills of exchange**

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

### **Factoring<sup>1</sup>**

|  |   |
|--|---|
| Factoring agreement preparation fee  | <b>From 0.75% of the factoring limit plus VAT, min. EUR 150</b> |
| Account administration fee   | <b>From 0.5% of each invoice amount plus VAT, min. EUR 3</b>    |
| Modifying terms and conditions of the factoring agreement on the client's initiative | <b>From 0.5% of the limit plus VAT, min. EUR 150</b>            |
| Customer's limit renewal fee <sup>2</sup>  | <b>EUR 35</b>   |
| Debtor risk assessment:  |   |
| • For companies registered in Lithuania  | <b>EUR 40 plus VAT</b>  |
| • For companies registered abroad  | <b>EUR 70 plus VAT</b>  |

<sup>1</sup>VAT should be added to the factoring fees.

<sup>2</sup> The customer's limit renewal fee is charged when the existing limit is modified/revised/renewed.

### **Leasing**

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

### **Other services**

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

## **DOCUMENTARY CREDITS AND BANK GUARANTEES (SURETIES)**

### **Guarantee (Surety) issuance<sup>1</sup>**

|   |   |
|---|---|
| Guarantee (standard Medicinos bankas UAB text) or Surety issuance | <b>0.5% of the amount, min. EUR 90 (the obligation fee applies additionally according to the agreement, if funds are not deposited)</b> |
|---|---|

|  |  |
|--|--|
| Non-standard text Guarantee (text requested by customer and adjusted by Medicinos bankas) issuance | <b>1% of the amount, min. EUR 190<br/>(the obligation fee applies additionally according to the agreement, if funds are not deposited)</b> |
| Guarantee (Surety) and / or Guarantee (Surety) agreement amendment                                 | <b>0.5% of the amount, min. EUR 90</b>   |
| Demand under Guarantee (Surety) administration   | <b>0.1% of the amount, min. EUR 190</b>  |
| Guarantee (Surety) application cancellation  | <b>EUR 50</b>  |
| Advice about received Guarantee or amendment to it or Demand under Guarantee transfer              | <b>EUR 50</b>  |
| <sup>1</sup> interest is not paid on the deposit funds of the Guarantee (Surety)                   |  |

| <b>Import Letters of Credit</b>   |   |
|---|---|
| Issue of a Letter of Credit (depositing the client's funds)   | <b>EUR 90</b>   |
| Issuance of a Letter of Credit (without depositing the client's funds)  | <b>EUR 90 plus the agreed commitment fee</b>            |
| Amendment of terms of the Letter of Credit  | <b>EUR 40</b>   |
| Checking the documents of the Letter of Credit (for each set of documents)                                    | <b>0.2% of the amount,<br/>min. EUR 100</b>             |
| Payment of documents  | <b>0.1% of the amount, min. EUR 50</b>                  |
| Cancellation or non-use of the Letter of Credit   | <b>EUR 40</b>   |
| Supervision of deferred payment   | <b>EUR 40</b>   |
| Non-compliance of documents with the terms and conditions of the Letter of Credit (for each set of documents) | <b>EUR 100</b>  |
| Return of unpaid documents  | <b>EUR 40</b>   |
| <b>Export Letters of Credit</b>   |   |
| Notification of the received Letter of Credit or amendment of terms   | <b>EUR 40</b>   |
| Checking / handling of documents (per each set of documents)  | <b>0.2% of the amount, min. EUR 100/200<sup>2</sup></b> |
| Confirmation of Letter of Credit  | <b>as agreed, min. EUR 90</b>                           |
| Payment of documents (performing the Letter of Credit at UAB Medicinos Bankas)                                | <b>0.1% of the amount,<br/>min. EUR 50</b>              |
| Prepayment of documents   | <b>Discount rate by agreement</b>                       |
| Supervision of deferred payment   | <b>EUR 40</b>   |
| Transfer a Letter of Credit   | <b>0.2% of the amount, min. EUR 90</b>                  |
| Notification of the customer's commitment to distribute funds   | <b>EUR 50</b>   |
| Return of unpaid documents  | <b>EUR 40</b>   |

<sup>2</sup> when presentation contains up to 20 different content documents; min. EUR 200 when more than 20 different content documents are presented

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

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