

Accounts	
Bank accounts:	
Opening fee	Free of charge
Maintenance fee/per account	LTL 25/month or free of charge if Nordea Electronic Banking or Nordea Netbank is used
Closing fee	Free of charge
Escrow accounts	0.15% from amount (min LTL 500)
Annual interest on credit balance Not applicable for non-resident customers.	0.25% from LTL 100 000 0.20% from EUR 25 000
Annual default interest on unauthorised debit balance of bank account	24 %
Administration fee on unauthorised debit balance of bank account	LTL 100/ EUR 30/ USD 50 on breach date and every month, if unauthorised debit balance of bank account persists
Information on accounts:	
Monthly account statements sending by e-mail (using E-pay system)	Free of charge
Monthly payment card MasterCard Business card invoice sending by e-mail	Free of charge
Mailing of monthly account statements and/ or any other documents:	
– by registered post within Lithuania/ outside Lithuania	LTL 10/ LTL 20
– by fax within Lithuania/ outside Lithuania	LTL 5/ LTL 20 per page
– by courier	According to the tariffs of courier post
Reproduction of daily account statement (up to 12 months)	LTL 5 per daily statement per account
Reproduction of daily account statement (over 12 months)	LTL 5 per page (min LTL 50)
Reproduction of official monthly account statement and payment card invoice	LTL 5 per page
Account Information by S.W.I.F.T.:	
Sending of account information:	
– account information by S.W.I.F.T. (MT 940, MT 941, MT 942) to Nordea units	Free of charge
– account information by S.W.I.F.T. to other banks:	
account statement (MT 940)	LTL 100 per account/ month
account balance (MT 941)	LTL 70 per account/ month
transaction statement (MT 942)	LTL 70 per account/ month
Receiving of account information:	
– opening the service (when account information received from Nordea units)	Free of charge
– account information by S.W.I.F.T. (MT 940, MT 941, MT 942) from Nordea units	Free of charge
– opening the service (when account information received from other banks)	LTL 150 per bank
– account information by S.W.I.F.T. from other banks:	
account statement (MT 940)	LTL 50 per account/ month
account balance (MT 941)	LTL 30 per account/ month
transaction statement (MT 942)	LTL 30 per account/ month
Certificates:	

Nordea Bank Finland Plc

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Bank certification on funds with the cumulative account	Free of charge	
Statement to the customer's auditor for the reporting year	LTL 100	
Statement to the customer's auditor for every previous year	LTL 150	
Preparation of bank certification and other endorsements upon customer's request Except the information which has to be provided free of charge according to the laws of the Republic of Lithuania	LTL 50	
Electronic Services		
Nordea Electronic Banking:		
Installation and introductory training	LTL 150	
Maintenance fee (including Nordea Netbank for Corporate customers)	LTL 80/month	
Change fee (add/remove user, change user's rights, add/remove company, EBS failure not related to bank's act)	LTL 100	
Nordea Netbank and Nordea Mobile Banking for Corporate customers:		
Maintenance fee for Nordea Electronic Banking users	Free of charge	
Nordea Netbank for Corporate customers maintenance fee	LTL 10 month	Free of charge
	Outgoing domestic payment in litas – LTL 1	Outgoing domestic payment in litas – LTL 1,5
Replacement of Nordea Netbank password code table (in case of loss or on client's request)	LTL 5 per code table	
Cash Transfer – payment order mediation (MT 101):		
Sending of MT 101:		
– opening the service (when MT 101 is sent to Nordea unit)	Free of charge	
– opening the service (when MT 101 is sent to other banks)	LTL 150 per bank	
– maintenance fee (added to the Electronic Banking maintenance fee)	LTL 20/month	
Receiving of MT 101 Received MT 101 in EUR or EU/EEA member state currency (except LTL local payments) to member state will be rejected, if it is selected that both payer's and beneficiary's bank fees are paid by payer.	According to outgoing Nordea electronic banking payments' prices	

Incoming Payments		
Incoming payments within Bank	Free of charge	
Incoming payments in LTL from other Lithuanian Banks	LTL 1,2	
Incoming in foreign currency	LTL 30	
Incoming from Nordea units: Payment currencies DKK, EEK, EUR, GBP, LTL, LVL, NOK, PLN, RUB, SEK, SGD and USD		
– Nordea Payments (payments from Nordea units, except Estonia, Latvia and Poland; payments are credited to customers account next Banking Day after the payment is sent, if submitted to sending bank before cut-off time)	LTL 30	
– Nordea Baltic Payments (payments from Nordea units in Estonia, Latvia and Poland; crediting customers account next Banking Day after the payment is sent, if submitted to sending bank before cut-off time)	Free of charge	
– Nordea Intercompany Payments (from Baltic and Nordic units, sender and beneficiary are the same corporate entity or belong to the same group and have accounts in both sending and receiving Nordea unit)	Free of charge	

Crediting customers account with the same value date as the Bank receives the payment unless stated otherwise at relative Service Provision Rules.			
Domestic Outgoing Payments within Lithuania			
Domestic outgoing payment to an account within the Bank	Over the counter	Via Netbank/ Electronic Banking	
Payment to an account within the Bank	Free of charge	Free of charge	
Crediting and debiting the customers account with the same value date.			
Domestic outgoing payment to another Lithuanian bank			
Payment in LTL	LTL 3	LTL 1 Netbank for Corporate customers maintenance fee is LTL 10	LTL 1,5 Netbank for Corporate customers maintenance is free of charge
Urgent payment in LTL	LTL 8	LTL 5	
Payments are handled on banking days: <ul style="list-style-type: none"> • the same banking day, if payment is provided before cut-off time – 14:00; • next banking day, if payment is provided after cut-off time – 14:00; • immediately, if urgent payment is provided before cut-off time – 15:00; • immediately next banking day, if urgent payment is provided after cut-off time – 15:00. 			
Payment in foreign currency	LTL 60	LTL 60	
For payments without conversion in EUR or EU/EEA member states currencies in Lithuania payer's bank fees are paid by payer and other bank fees are paid by beneficiary.			
Additional fee for making payment if other bank's charges pays payer (only for payments in EUR or EU/EEA member states currencies with conversion and for payments in foreign states currencies)	LTL 50	LTL 50	
If the actual cost of foreign banks exceeds the fee debited from the payer, the Bank has the right to charge the payers' account additionally afterwards.			
Payments are handled on banking days: <ul style="list-style-type: none"> • the same banking day, if payment is provided before cut-off time – 13:00; • next banking day, if payment is provided after cut-off time – 13:00. 			
International Payments			
International Outgoing Payment to Nordea units:	Over the counter	Via Netbank/ Electronic Banking	
Payment currencies DKK, EEK, EUR, GBP, LTL, LVL, NOK, PLN, RUB, SEK, SGD and USD			
– Nordea Payments (payments to other Nordea units, except Estonia, Latvia and Poland)	LTL 80	LTL 40	
– Nordea Baltic Payments (to Nordea units in Estonia, Latvia and Poland)	LTL 80	LTL 20	
Payments are handled on banking days: <ul style="list-style-type: none"> • next banking day, if payment is provided before cut-off time – 15:00; • on the third banking day, if payment is provided after cut-off time – 15:00. 			
– Nordea Intercompany Payments to Nordic units (sender and beneficiary are the same corporate entity or belong to the same group and have accounts in both sending and receiving Nordea unit)	-	LTL 40	
– Nordea Intercompany Payments to Baltic units (sender and beneficiary are the same corporate entity or belong to the same group and have accounts in both sending and receiving Nordea unit)	-	LTL 20	
For payments to EU/EEA member states in EUR or EU/EEA member states currencies and without conversion, payer's bank fees are paid by payer and other bank fees are paid by beneficiary.			

Additional fee for making payment if other bank's charges pays payer (only for payments in EUR or EU/EEA member states currencies with conversion and for payments in foreign states currencies) If the actual cost of foreign banks exceeds the fee debited from the payer, the Bank has the right to charge the payers' account additionally afterwards.	LTL 50	LTL 50
Payments are handled on banking days: <ul style="list-style-type: none"> the same banking day, if payment is provided before cut-off time – 15:00; next banking day, if payment is provided after cut-off time – 15:00. 		
International Outgoing Payments: Payment currencies AUD, BGN, CAD, CHF, CZK, DKK, EEK, EUR, GBP, HKD, HRK, HUF, JPY, KWD, LTL, LVL, NOK, PLN, RON, RUB, SEK, SGD, TRY and USD	Over the counter	Via Netbank/ Electronic Banking
Payments in foreign currencies	LTL 100	LTL 60
Payments in LTL Available only if foreign bank has the corresponding account in LTL	LTL 80	LTL 60
Urgent payments in foreign currencies	LTL 200	LTL 160
Very urgent payments in LTL, EUR, USD, GBP, SEK, NOK, DKK, CAD	-	LTL 200
For payments to EU/EEA member states in EUR or EU/EEA member states currencies and without conversion, payer's bank fees are paid by payer and other bank fees are paid by beneficiary.		
Additional fee for making payment if other bank's charges pays payer (only for payments in EUR or EU/EEA member states currencies with conversion and for payments in foreign states currencies) If the actual cost of foreign banks exceeds the fee debited from the payer, the Bank has the right to charge the payers' account additionally afterwards.	LTL 50	LTL 50
Payments are handled on banking days: <ul style="list-style-type: none"> on the third banking day, if payment in foreign currency is provided before cut-off time – 15:00; on the fourth banking day, if payment in foreign currency is provided after cut-off time – 15:00; next banking day, if payment in LTL is provided before cut-off time – 15:00; on the third banking day, if payment in LTL is provided after cut-off time – 15:00; next banking day, if urgent payment is provided before cut-off time – 15:00; on the third banking day, if urgent payment is provided after cut-off time – 15:00; the same banking day, if very urgent payment is provided before cut-off time – 13:00; next banking day, if very urgent payment is provided after cut-off time – 13:00. 		
Other payments service		
Debit payment	LTL 5	
Debit orders payment fee	LTL 3	
Collecting direct debit payments (funds are debited from payer's account and transferred to beneficiary account)	Under the agreement	
Standing payments	According to outgoing electronic payments' prices	
Payments confirmation:		
– SWIFT copy as confirmation of transferred international payment	LTL 20 per confirmation	
– payment orders confirmation by the Bank	LTL 5 per payment order	
Payment cancellation or amendment/investigation (in LTL)	LTL 20 and other bank's fees if any	
Payment cancellation or amendment/investigation (in other currencies)	LTL 100 and other bank's fees if any	
Payment investigation:		
– within 6 months	LTL 100 and other bank's fees if any	
– more than 6 months	LTL 200 and other bank's fees if any	
Additional fee for making payment according to initial documents (invoices, agreements etc.)	LTL 5	

Trade Finance Services	
Guarantees:	
Issuing fee	Subject to agreement (min LTL 450)
Guarantee advising fee	LTL 120
Commitment fee	Subject to agreement
Amendment / cancellation of guarantee	LTL 100
Advice of the amendment / cancellation of guarantee	LTL 100
Forwarding of customer's claim	LTL 200
Enquiry at the customer's request	LTL 60
Payment under the guarantee	0.1 % (min LTL 250, max LTL 1000)
Documentary Collection:	
Import documentary collection:	
– advising of collection	LTL 80
– collection commission	0.15 % (min LTL 150, max LTL 1500)
– amendment of conditions	LTL 70
– delivery of documents free of payment / return of unpaid documents	0.15 % (min LTL 200, max LTL 1500)
– documents handling fee (in case of non payment or non acceptance within 10 banking days after Bank's advise to a customer about collection)	LTL 100
– enquiry at the customer's request	LTL 60
– aval/discounting of a Bill of Exchange	Subject to agreement
– protest	LTL 250 and protest fee set by public notary
Export documentary collection:	
– amendment of conditions	LTL 70
– collection commission	0.15 % (min LTL 200, max LTL 1500)
– delivery of documents free of payment / return of unpaid documents	0.15 % (min LTL 200, max LTL 1500)
– enquiry at the customer's request	LTL 60
Documentary Credits:	
Import Letter of Credit (L/C):	
– L/C issuing commission	LTL 400
– L/C commitment fee	Subject to agreement
– checking of documents fee	0.15 % (min LTL 250)
– amendment/ cancellation of L/C	LTL 100
– payment commission	LTL 200
– non-utilisation of L/C	LTL 100
– discrepancy fee (pays beneficiary of L/C)	LTL 350
– deferred payment / acceptance commission (applicable where L/C provides deferred payment, acceptance)	0.1 % for every 90 days (min LTL 150)
– enquiry at the customer's request	LTL 60
– preparation of L/C draft at the customer's request	LTL 300
Export Letter of Credit (L/C):	
– pre-advising of L/C	LTL 80
– advising of L/C	LTL 120

– confirmation of L/C	Subject to agreement
– advice of amendment / cancellation of L/C	LTL 100
– handling of documents	0.15 % (min LTL 250)
– payment commission:	
applicable if credit is available with the Bank	0.05 % (min LTL 150)
applicable if credit is available with the any other bank	LTL 50
– deferred payment / acceptance commission (applicable where L/C provides deferred payment, acceptance):	
L/C not confirmed by the Bank	0.15 % for every 90 days (min LTL 150)
L/C confirmed by the Bank	0.1 % for every 30 days (min LTL 150)
– return of discrepant documents	LTL 100
– enquiry at the customer's request	LTL 60
Transfer of L/C	0.3 % (min LTL 400)
Assignment of proceeds:	
– advising of a commitment to assign proceeds	LTL 100
– assignment of proceeds	0.1 % (min LTL 100)
Export documentary credits price lists to the customers of other Lithuanian banks or foreign banks:	
Pre-advising of L/C	LTL 170/ EUR 50
Advising of L/C	LTL 350/ EUR 100
Confirmation of L/C	Subject to agreement
Advising of amendment / cancellation of L/C	LTL 350/ EUR 100
Handling of documents	0.15% (min LTL 700/ EUR 200)
Payment under the documents	0.05% (min LTL 350/ EUR 100)
Deferred payment / acceptance fee:	
– L/C not confirmed by the Bank	0.15% for every 90 days (min LTL 350/ EUR 100)
– L/C confirmed by the Bank	0.1% for every 30 days (min LTL 350/ EUR 100)
Returning of discrepant documents	LTL 350/ EUR 100
Enquiry at the customer's/ bank's request	LTL 150
Other services:	
Dispatch of the documents by courier post	According to the tariffs of courier post

Other Services

Credits

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Credits	Subject to agreement
Amendments to loan agreements fee	Subject to agreement (min LTL 1000)
Preparation of Bank's consent, authorisation and etc.	Subject to agreement (min LTL 100)
Notification on not fulfilled obligations	LTL 100/ EUR 30/ USD 50 per message
Charge for issuing the approval of remortgaging in favour of other creditor	LTL 300
Payment cards:	
Card validity with magnetic stripe is 2 years; with chip – 3 years.	
MasterCard Business:	
– issuing fee	Free of charge
– annual fee (per card)	3 % from credit limit + LTL 100
– monthly fee (per card)	LTL 5
– increasing of credit limit	3 % from increased amount + LTL 100
– decreasing of credit limit	LTL 100
– credit limit interest	0 %
MasterCard Business Debit:	
– issuing fee	Free of charge
– issuing fee for additional card	Free of charge
– annual fee (per card)	LTL 100
Other fees for payment cards:	
– initial deposit	LTL 0
– new PIN	LTL 100
– card blocking fee	LTL 10
– card replacement fee	LTL 100
– reward for found card	LTL 20
– cash withdrawal:	
at Nordea bank ATM in Lithuania	1.25 % (min LTL 10)
at Nordea group's ATMs in Finland, Sweden, Denmark, Norway, Poland, Latvia and Estonia	Free of charge
at other banks' ATM (in Lithuania and abroad)	2.50 % (min LTL 20)
Term deposits:	
Amount up to 100 000 LTL, EUR, USD	According to established interest rates
Amount exceeding 100 000 LTL, EUR, USD	Special offer
Currency Exchange:	
Amount up to 40 000 LTL or equivalent in other currencies	According to currency exchange rates
Amount exceeding 40 000 LTL or equivalent in other currencies	Special offer
Other services (forward, swap)	Special offer
Cash operations:	
Cash deposit into account	Free of charge
Counting of banknotes when cash is being paid into legal person's own bank account	0.04 % (min LTL 1)
Counting of banknotes when cash is being paid into other customer's bank account	0.2 % (min LTL 3)

Cash withdrawal from bank account in LTL	0.6 %
Cash withdrawal from bank account in foreign currencies	0.8 %
– if amount exceeds 50 000 LTL (or equivalent in foreign currency), Bank should be informed before 1 Banking day: ordering LTL – until 1 p.m., ordering foreign currency – until 11 a.m.	
– if amount exceeds 500 000 LTL (or equivalent in foreign currency), Bank should be informed before 2 Banking days: ordering LTL – until 1 p.m., ordering foreign currency – until 11 a.m.	
Cancellation of cash pre-order	0.1 %
Coins exchange into banknotes (only in LTL)	3 % from amount (min LTL 6)
Depositing of coins (only in LTL)	1.5 % from amount (min LTL 6)
Administration of cash collection payments crediting to bank account	Subject to agreement
Processing application for cash delivery	Subject to agreement
Other Services:	
Preparation of bank confirmation, letter, authorization and etc. upon customer's request	Subject to agreement (min LTL 100)
Replication of archived documents upon customer's request	LTL 20 per copy
Issuance of a reference (recommendation)	Subject to agreement (min LTL 300)
Extraordinary work	LTL 200 per hour (min LTL 100)

Please note, that the Bank has the right to change the services price list.

The service and transaction charges are applied in all cases, unless otherwise agreed with customers. If a customer requests any service or payment terms different from those specified here, a separate agreement may be concluded.