

Accounts	
Bank account	
Opening of Bank account	Free of charge
Maintenance of Bank account	Free of charge
Annual default interest on unauthorized debit balance of bank account	24%
Annual interest on credit balance of current accounts	0%
Savings account	
Opening of Savings account	Free of charge
Maintenance of Savings account	Free of charge
Annual interest on credit balance	According to established interest rates
Minimum amount of the first payment	100 LTL/100 EUR/100 USD
Funds transfer from Savings account to customers Bank account:	
First transfer during calendar month	Free of charge
Subsequent transfers during the same calendar month	0.2% from amount, min. 1 Lt
Information on accounts	
Statement of account balance:	
Preparation and issuing of account/ payment card statement for the current month at the Bank office/ Nordea Netbank	Free of charge
Preparation and issuing of account/ payment card statement for the previous month at the Bank office/ Nordea Netbank	Free of charge
Preparation and issuing of account/ payment card statement for the one month at the Bank office	5 Lt for each month
Preparation and issuing of account/ payment card statement for the one quarter month at the Bank office	10 Lt for each quarter
Preparation and issuing of account/ payment card statement for the one calendar year at the Bank office	20 Lt for each year
Previous calendar month account statement preparation and sending by post within Lithuania	5 Lt
Certificates, copying documents:	
Certificate on income and assets tax declaration	Free of charge
Preparation of bank confirmation, letter, authorization upon customer's request (in Lithuanian language) Except the information which has to be provided free of charge according to the laws of the Republic of Lithuania	25 Lt
Preparation of bank confirmation, letter, authorization upon customer's request (in English language)	60 Lt
Reprinting of the document of a performed operation in the Bank office	1 Lt per document
Replication of archived documents upon customer's request	20 Lt per copy
Copying documents	1 Lt per page
Sending an account statement and other documents:	
By registered post within Lithuania/ outside Lithuania	10 Lt/ 20 Lt
By fax within Lithuania/ outside Lithuania (per page)	5 Lt/ 20 Lt
Document sending by courier	20 Lt plus cash against delivery
Nordea Netbank services	
Nordea Netbank	
Registration fee	Free of charge
Maintenance fee	Free of charge
Replacement of Nordea Netbank password code table (in case of loss or on client's request)	5 LTL per code table

Domestic Payments (Over the counter)

Nordea Bank Finland Plc Lietuvos skyrius

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 Tel. +370 2361 361, faks. +370 2361 362, el. paštas info@nordea.lt, www.nordea.lt

Užsienio bankas steigėjas Nordea Bank Finland Plc (AB), registruotas adresu Aleksanterinkatu 36 Helsinkis FIN-00020 NORDEA, Suomija, identifikavimo kodas 1680235-8, registras - Suomijos Respublikos Nacionalinė patentų ir registravimo įstaiga.

D is the day, when payment is presented in the Bank until settled hour. If payment presented later than settled hour (row Hour), then D is next Bank working day.	Hour	Accomplishment day	Bronze Customers	Silver Customers	Gold Customers	Check-in package Customers
Domestic money transfers in litas:						
Incoming payments within Bank		D+0	Free of charge	Free of charge	Free of charge	Nemokamai
Incoming payments from other Lithuanian banks		D+0	1,20	0,85	0,60	0,85
Domestic outgoing payment within Bank		D+0	Free of charge	Free of charge	Free of charge	Nemokamai
Domestic outgoing to another Lithuanian bank:						
Normal payment to another Lithuanian bank:	14:00	D+0	3 Lt	2 Lt	1,50 Lt	2 Lt
Urgent payment to another Lithuanian bank:	15:00	D+0	8 Lt	6 Lt	4 Lt	6 Lt
Debit orders payment fee			3 Lt	3 Lt	3 Lt	3 Lt
Direct debit payments			Free of charge	Free of charge	Free of charge	Nemokamai
Domestic money transfers in a foreign currency: 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.						
Incoming payments within Bank		D+0	Free of charge	Free of charge	Free of charge	Nemokamai
Incoming payments from other Lithuanian banks		D+0	30 Lt	30 Lt	30 Lt	30 Lt
Domestic outgoing payment within Bank		D+0	Free of charge	Free of charge	Free of charge	Nemokamai
Domestic outgoing to another Lithuanian bank:						
Domestic outgoing if it is chosen that payer's bank fees are paid by payer and other bank fees are paid by beneficiary. (Mandatory for EUR and EU/EEA countries currencies)	13:00	D+0	60 Lt	60 Lt	60 Lt	60 Lt
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)			50 Lt	50 Lt	50 Lt	50 Lt

*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

International Payments (Over the counter)

D is the day, when payment is presented in the Bank until settled hour. If payment presented later than settled hour (row Hour), then D is next Bank working day.	Hour	Accomplishment day	Bronze Customers	Silver Customers	Gold Customers	Check-in package Customers
Country or bank specific differences may occur.						
Incoming international payments:						
Payment currencies: DKK, EEK, EUR, GBP, LTL, LVL, NOK, PLN, SEK, SGD, RUB ir USD						
Incoming payments from Nordea units (except Estonia, Latvia and Poland)		D+0	30 Lt	30 Lt	30 Lt	30 Lt
Incoming payments from Nordea units in Estonia, Latvia and Poland		D+0	Free of charge	Free of charge	Free of charge	Free of charge
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 ir USD						
Incoming payments (in foreign currencies and LTL) from other foreign banks		D+0	30 Lt	30 Lt	30 Lt	30 Lt

International outgoing Payment to Nordea units:

Payment currencies: DKK, EEK, EUR, GBP, LTL, LVL, NOK, PLN, SEK, SGD, RUB ir USD.						
Outgoing payments to Nordea units (except Estonia, Latvia and Poland)	15:00	D+1	80 Lt	80 Lt	80 Lt	80 Lt
Outgoing payments to Nordea units in Estonia, Latvia and Poland	15:00	D+1	80 Lt	80 Lt	80 Lt	80 Lt
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)			50 Lt	50 Lt	50 Lt	50 Lt

* 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.

International outgoing payments to other banks:

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 ir USD.						
Payments in foreign currencies	15.00	D+2	100 Lt	100 Lt	100 Lt	100 Lt
Payments in LTL	15.00	D+1	80 Lt	80 Lt	80 Lt	80 Lt

Nordea Bank Finland Plc Lietuvos skyrius

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Urgent payments in foreign currencies	15:00	D+1	200 Lt	200 Lt	200 Lt	200 Lt
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)			50 Lt	50 Lt	50 Lt	50 Lt
* 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.						

Domestic Payments (via Nordea Netbank)						
D is the day, when payment is presented in the Bank until settled hour. If payment presented later than settled hour (row Hour), then D is next Bank working day.	Hour	Accomplishment day	Bronze Customers	Silver Customers	Gold Customers	Check-in package Customers
Domestic money transfers in litas:						
Incoming payments within Bank		D+0	Free of charge	Free of charge	Free of charge	Free of charge
Incoming payments from other Lithuanian banks		D+0	1,20	0,85	0,60	0,85
Domestic outgoing payment within Bank		D+0	Free of charge	Free of charge	Free of charge	Free of charge
Domestic outgoing to another Lithuanian bank:						
Normal payment to another Lithuanian bank:	14:00	D+0	1 Lt	0,75 Lt	0,50 Lt	0,75 Lt
Urgent payment to another Lithuanian bank:	15:00	D+0	5 Lt	4 Lt	3 Lt	4 Lt
Payment for utility services or bills via ELAS system	12:00	D+0	1 Lt	0,75 Lt	0,50 Lt	0,75 Lt
Domestic money transfers in a foreign currency: 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.						
Incoming payments within Bank		D+0	Free of charge	Free of charge	Free of charge	Free of charge
Incoming payments from other Lithuanian banks		D+0	30 Lt	30 Lt	30 Lt	30 Lt
Domestic outgoing payment within Bank		D+0	Free of charge	Free of charge	Free of charge	Free of charge
Domestic outgoing to another Lithuanian bank:						
Domestic outgoing if it is chosen that payer's bank fees are paid by payer and other bank fees are paid by beneficiary. (Mandatory for EUR and EU/EEA countries currencies)	13:00	D+0	60 Lt	60 Lt	60 Lt	60 Lt
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)			50 Lt	50 Lt	50 Lt	50 Lt
* 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.						

International Payments (via Nordea Netbank)						
D is the day, when payment is presented in the Bank until settled hour. If payment presented later than settled hour (row Hour), then D is next Bank working day.	Hour	Accomplishment day	Bronze Customers	Silver Customers	Gold Customers	Check-in package Customers
Country or bank specific differences may occur.						
Incoming international payments:						
Payment currencies: DKK, EEK, EUR, GBP, LTL, LVL, NOK, PLN, SEK, SGD, RUB ir USD						
Incoming payments from Nordea units (except Estonia, Latvia and Poland)		D+0	30 Lt	30 Lt	30 Lt	30 Lt
Incoming payments from Nordea units in Estonia, Latvia and Poland		D+0	Free of charge	Free of charge	Free of charge	Free of charge
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 ir USD						
Incoming payments (in foreign currencies and LTL) from other foreign banks		D+0	30 Lt	30 Lt	30 Lt	30 Lt
International outgoing Payment to Nordea units:						
Payment currencies: DKK, EEK, EUR, GBP, LTL, LVL, NOK, PLN, SEK, SGD, RUB ir USD						
Outgoing payments to Nordea units (except Estonia, Latvia and Poland)	15:00	D+1	40 Lt	30 Lt	20 Lt	30 Lt
Outgoing payments to Nordea units in Estonia, Latvia and Poland	15:00	D+1	20 Lt	15 Lt	10 Lt	15 Lt
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)			50 Lt	50 Lt	50 Lt	50 Lt
* 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.						

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International outgoing payments to other banks:						
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 ir USD.						
Payments in foreign currencies	15.00	D+2	60 Lt	45 Lt	30 Lt	45 Lt
Payments in LTL	15.00	D+1	60 Lt	45 Lt	30 Lt	45 Lt
Urgent payments in foreign currencies	15.00	D+1	160 Lt	120 Lt	80 Lt	120 Lt
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)			50 Lt	50 Lt	50 Lt	50 Lt
* 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.						
Other payments services						
Payment orders confirmation by the Bank			5 Lt per payment order			
Payment cancellation or amendment (in LTL)			20 Lt plus other bank's fees if any			
Payment cancellation or amendment (in other currencies)			100 Lt plus other bank's fees if any			
Payment investigation:						
within 6 months			100 Lt plus other bank's fees if any			
more than 6 months			200 Lt plus other bank's fees if any			
SWIFT copy as confirmation of transferred international payment			20 Lt per confirmation			
Additional fee for making international payment according to initial documents (invoices, agreements etc.)			5 Lt per payment order			
Periodic payments						
Standing payment orders within Bank and to other Lithuanian banks			According to outgoing payments' prices (via Nordea Netbank)			
Cash operations						
			Bronze Customers	Silver Customers	Gold Customers	Check-in package Customers
Depositing cash into another person's account			2 Lt			
Cash withdrawal from bank accounts in LTL or foreign currencies			0,60 proc.	0,45 proc.	0,30 proc.	0,45 proc.
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.						
Cash pre-order			Free of charge	Free of charge	Free of charge	Free of charge
Cancellation of cash pre-order			0,10 % from amount, max 1000 Lt			
Term deposit withdrawal in LTL or foreign currencies (valid for newly opened deposits from 2009.05.01):*						
When cash is deposited in the currency of the term deposit on the day of concluding the term deposit agreement			Free of charge	Free of charge	Free of charge	Free of charge
Other cases			According to cash withdrawal fees			
* Term deposit withdrawal prices for deposits opened until 2009.05.01:						
Term deposit withdrawal in LTL or foreign currencies in the maturity date			Free of charge	Free of charge	Free of charge	Free of charge
Term deposit (which was closed before the maturity date) withdrawal in LTL or foreign currencies			According to cash withdrawal fees			
Coins exchange into banknotes (only in LTL)			3 % from amount, min. 6 Lt			
Depositing of coins (only in LTL)			1,5 % from amount, min. 6 Lt			
Currency exchange in cash			According to currency exchange rates			
Currency exchange in cash			3 Lt			
Foreign Cheques						
Collection			1 %, min. 100 Lt, max 500 Lt plus other bank's fees and mailing expenses			
Return of unpaid cheque			100 plus other bank's fees			
Deposits						
Term deposits						

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Annual interest on credit balance	According to established interest rates
Minimum amount required	100 LTL/ 100 EUR/ 100 USD/ 100 GBP
Term deposits with periodic interest payment	
Annual interest on credit balance	According to established interest rates
Minimum amount required	100 LTL/ 100 EUR/ 100 USD
Deposit Plus	
Minimum amount required	As specified in the agreement
Deposit interest	0,50%
Additional interest	As specified in the agreement
Cancellation administration fee	50 EUR

Payment Cards				
Maestro	Bronze Customers	Silver Customers	Gold Customers	Check-in package Customers
Card validity	With magnetic stripe – 2 years; with chip – 3 years			
Issuing fee*	Free of charge	Free of charge	Free of charge	Free of charge
Issuing fee for additional card*	Free of charge	Free of charge	Free of charge	Free of charge
Annual card maintenance fee (applied for main and additional cards from the second year)	10 Lt	Free of charge	Free of charge	Free of charge
Annual picture card service fee	20 Lt	20 Lt	20 Lt	20 Lt
Monthly fee	Free of charge	Free of charge	Free of charge	Free of charge
Initial deposit	Free of charge	Free of charge	Free of charge	Free of charge
Cash withdrawal:				
at Bank ATMs in Lithuania****	1 Lt	0,75 Lt	0,5 Lt	0,75 Lt
at Nordea group's ATMs (in Finland, Sweden, Denmark, Norway, Russia, Poland, Latvia and Estonia)	Free of charge	Free of charge	Free of charge	Free of charge
at Swedbank, SEB bankas, DnBNord, Šiaulių bankas ATM	1,4 % min. 1 Lt	1,4 % min. 1 Lt	1,4 % min. 1 Lt	1,4 % min. 1 Lt
at other banks' ATM (in Lithuania and abroad)	2 % min. 10 Lt	2 % min. 10 Lt	2 % min. 10 Lt	2 % min. 10 Lt
cash withdrawal in euro (in Lithuania and abroad)	2 % min. 10 Lt	2 % min. 10 Lt	2 % min. 10 Lt	2 % min. 10 Lt
IKI PREMIJA Maestro	Bronze Customers	Silver Customers	Gold Customers	Check-in package Customers
Card validity	With magnetic stripe – 2 years; with chip – 3 years			
Issuing fee*	Free of charge	Free of charge	Free of charge	Free of charge
Card renewal fee	Free of charge	Free of charge	Free of charge	Free of charge
Issuing fee for additional card	Free of charge	Free of charge	Free of charge	Free of charge
Additional card renewal fee	Free of charge	Free of charge	Free of charge	Free of charge
Monthly fee	Free of charge	Free of charge	Free of charge	Free of charge
Initial deposit	Free of charge	Free of charge	Free of charge	Free of charge
Cash deposit at IKI or IKIUKAS shops (maximum amount of one operation 1000 Lt)	Free of charge	Free of charge	Free of charge	Free of charge
Cash withdrawal:				
iš Banko bankomatų Lietuvoje****	1 Lt	0,75 Lt	0,5 Lt	0,75 Lt
at Nordea group's ATMs (in Finland, Sweden, Denmark, Norway, Poland, Russia, Latvia and Estonia)	Free of charge	Free of charge	Free of charge	Free of charge
at IKI or IKIUKAS shops (maximum amount of one operation 200 Lt)	Free of charge	Free of charge	Free of charge	Free of charge
at Swedbank, SEB bankas, DnBNord, Šiaulių bankas ATM	1,4 % min. 1 Lt	1,4 % min. 1 Lt	1,4 % min. 1 Lt	1,4 % min. 1 Lt
at other banks' ATM (in Lithuania and abroad)	2 % min. 10 Lt	2 % min. 10 Lt	2 % min. 10 Lt	2 % min. 10 Lt
cash withdrawal in euro (in Lithuania and abroad)	2 % min. 10 Lt	2 % min. 10 Lt	2 % min. 10 Lt	2 % min. 10 Lt
MasterCard Xameleon credit card	Bronze Customers	Silver Customers	Gold Customers	Check-in package Customers
Issuing fee* (card validity – 3 years)	Free of charge	Free of charge	Free of charge	Free of charge
Issuing fee for additional card*	Free of charge	Free of charge	Free of charge	Free of charge
Annual card maintenance fee (applied for main and additional cards)	49 Lt	44 Lt	39 Lt	44 Lt

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Annual picture card service fee	20 Lt	20 Lt	20 Lt	20 Lt
Credit limit interest:				
Purchase interest	14 %	13 %	12 %	13 %
Cash withdrawal interest	16 %	15%	14 %	15 %
Interest for other transactions	14 %	13 %	12 %	13 %
Minimum monthly mandatory payment (% of utilized credit limit)	10 – 100 %	10 – 100 %	10 – 100 %	10 – 100 %
Credit repayment day	5-24 d.	5-24 d.	5-24 d.	5-24 d.
Interest free period for purchase transactions	From purchase date until the next months' credit repayment day (max. 55 d.)			
Fee for increasing a credit limit	30 Lt	30 Lt	30 Lt	30 Lt
Late payment fee	20 Lt	20 Lt	20 Lt	20 Lt
Late payment interest	24 %	24 %	24 %	24 %
Cash withdrawal:				
at Bank ATMs in Lithuania	1,25 % min 10 Lt	1,25 % min 10 Lt	1,25 % min 10 Lt	1,25 % min 10 Lt
at Nordea group's ATMs (in Finland, Sweden, Denmark, Norway, Poland, Russia, Latvia and Estonia)	Free of charge	Free of charge	Free of charge	Free of charge
at other banks' ATM (in Lithuania and abroad)	2,5 % min. 20 Lt	2,5 % min. 20 Lt	2,5 % min. 20 Lt	2,5 % min. 20 Lt
BalticMiles MasterCard credit card	Bronze Customers	Silver Customers	Gold Customers	Check-in package Customers
Issuing fee* (card validity – 3 years)	Free of charge	Free of charge	Free of charge	Free of charge
Issuing fee for additional card*	Free of charge	Free of charge	Free of charge	Free of charge
Monthly fee (applied for main and additional cards starting from 7 th month after first card ordering)	3,5 Lt	3,5 Lt	3,5 Lt	3,5 Lt
Credit limit interest:	18 %	18 %	18 %	18 %
Minimum monthly mandatory payment (% of utilized credit limit)***	10 – 100 %	10 – 100 %	10 – 100 %	10 – 100 %
Credit repayment day	5-24 d.	5-24 d.	5-24 d.	5-24 d.
Interest free period	From transaction date until the next months' credit repayment day (max. 55 d.)			
Fee for increasing a credit limit	30 Lt	30 Lt	30 Lt	30 Lt
Late payment fee	25 Lt	25 Lt	25 Lt	25 Lt
Cash withdrawal:				
at Bank ATMs in Lithuania	1,25 % min 10 Lt	1,25 % min 10 Lt	1,25 % min 10 Lt	1,25 % min 10 Lt
at Nordea group's ATMs (in Finland, Sweden, Denmark, Norway, Russia, Poland, Latvia and Estonia)	Free of charge	Free of charge	Free of charge	Free of charge
at other banks' ATM (in Lithuania and abroad)	2,5 % min. 20 Lt	2,5 % min. 20 Lt	2,5 % min. 20 Lt	2,5 % min. 20 Lt
MasterCard Revolving card	Bronze Customers	Silver Customers	Gold Customers	Check-in package Customers
Card validity	With magnetic stripe – 2 years; with chip – 3 years			
Issuing fee*	Free of charge	Free of charge	Free of charge	Free of charge
when issuing MC Revolving card, Maestro card is issued according to the Maestro pricelis				
Issuing fee for additional card*	Free of charge	Free of charge	Free of charge	Free of charge
Annual card maintenance fee (applied for main and additional cards)	10 Lt	7,50 Lt	5 Lt	7,50 Lt
Annual picture card service fee	20 Lt	20 Lt	20 Lt	20 Lt
Credit limit interest	14%	14%	14%	14%
Fee for increasing a credit limit	30 Lt	30 Lt	30 Lt	30 Lt
Minimum monthly mandatory payment (% of utilized credit limit)**	10%	10%	10%	10%
Cash withdrawal:				
at Bank ATMs in Lithuania	1,25 % min 10 Lt	1,25 % min 10 Lt	1,25 % min 10 Lt	1,25 % min 10 Lt
at Nordea group's ATMs (in Finland, Sweden, Denmark, Norway, Poland, Russia, Latvia and Estonia)	Free of charge	Free of charge	Free of charge	Free of charge
at other banks' ATM (in Lithuania and abroad)	2,5 % min. 20 Lt	2,5 % min. 20 Lt	2,5 % min. 20 Lt	2,5 % min. 20 Lt

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MasterCard Charge	Bronze Customers	Silver Customers	Gold Customers	Check-in package Customers
Card validity	With magnetic stripe – 2 years; with chip – 3 years			
Issuing fee* when issuing MC Charge card, Maestro card is issued according to the Maestro pricelist	Free of charge	Free of charge	Free of charge	Free of charge
Issuing fee for additional card*	Free of charge	Free of charge	Free of charge	Free of charge
Annual card maintenance fee (applied for main and additional cards)	40 Lt	30 Lt	20 Lt	30 Lt
Annual picture card service fee	20 Lt	20 Lt	20 Lt	20 Lt
Monthly fee	Free of charge	Free of charge	Free of charge	Free of charge
Initial deposit	Free of charge	Free of charge	Free of charge	Free of charge
Credit limit interest	0%	0%	0%	0%
Fee for increasing a credit limit	30 Lt	30 Lt	30 Lt	30 Lt
Cash withdrawal:				
at Bank ATMs in Lithuania	1,25 % min 10 Lt	1,25 % min 10 Lt	1,25 % min 10 Lt	1,25 % min 10 Lt
at Nordea group's ATMs (in Finland, Sweden, Denmark, Norway, Poland, Russia, Latvia and Estonia)	Free of charge	Free of charge	Free of charge	Free of charge
at other banks' ATM (in Lithuania and abroad)	2,5 % min. 20 Lt	2,5 % min. 20 Lt	2,5 % min. 20 Lt	2,5 % min. 20 Lt
IKI PREMIJA MasterCard Charge	Bronze Customers	Silver Customers	Gold Customers	Check-in package Customers
Card validity	With magnetic stripe – 2 years; with chip – 3 years			
Card issuing and renewal fee when issuing IKI PREMIJA MC Charge, IKI PREMIJA Maestro card is issued according to the IKI PREMIJA Maestro pricelist	10 Lt	10 Lt	10 Lt	10 Lt
Issuing and renewal fee for additional card	10 Lt	10 Lt	10 Lt	10 Lt
Monthly fee	Free of charge	Free of charge	Free of charge	Free of charge
Initial deposit	Free of charge	Free of charge	Free of charge	Free of charge
Credit limit interest	0%	0%	0%	0%
Fee for increasing a credit limit	30 Lt	30 Lt	30 Lt	30 Lt
Cash withdrawal:				
at Bank ATMs in Lithuania	1,25 % min 10 Lt	1,25 % min 10 Lt	1,25 % min 10 Lt	1,25 % min 10 Lt
at Nordea group's ATMs (in Finland, Sweden, Denmark, Norway, Poland, Russia, Latvia and Estonia)	Free of charge	Free of charge	Free of charge	Free of charge
at other banks' ATM (in Lithuania and abroad)	2,5 % min. 20 Lt	2,5 % min. 20 Lt	2,5 % min. 20 Lt	2,5 % min. 20 Lt
MasterCard Credit	Bronze Customers	Silver Customers	Gold Customers	Check-in package Customers
Card validity	With magnetic stripe – 2 years; with chip – 3 years			
Issuing fee* Not available with Maestro, MC Charge, MC Xameleon and MC Revolving Credit card	Free of charge	Free of charge	Free of charge	Free of charge
Annual card maintenance fee (applied for main and additional cards)	60 Lt	45 Lt	30 Lt	45 Lt
Annual picture card service fee	20 Lt	20 Lt	20 Lt	20 Lt
Monthly fee	Free of charge	Free of charge	Free of charge	Free of charge
Initial deposit	Free of charge	Free of charge	Free of charge	Free of charge
Credit limit interest	16%	16%	16%	16%
Fee for increasing a credit limit	30 Lt	30 Lt	30 Lt	30 Lt
Cash withdrawal:				
at Bank ATMs in Lithuania****	1 Lt	0,75 Lt	0,5 Lt	0,75 Lt
at Nordea group's ATMs (in Finland, Sweden, Denmark, Norway, Poland, Russia, Latvia and Estonia)	Free of charge	Free of charge	Free of charge	Free of charge
at Swedbank, SEB bankas, DnBNord, Šiaulių bankas ATM	1,4 % min. 1 Lt	1,4 % min. 1 Lt	1,4 % min. 1 Lt	1,4 % min. 1 Lt
at other banks' ATM (in Lithuania and abroad)	2 % min. 10 Lt	2 % min. 10 Lt	2 % min. 10 Lt	2 % min. 10 Lt

Nordea Bank Finland Plc Lietuvos skyrius

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cash withdrawal in euro (in Lithuania and abroad)	2 % min. 10 Lt	2 % min. 10 Lt	2 % min. 10 Lt	2 % min. 10 Lt
MasterCard Gold	Bronze Customers	Silver Customers	Gold Customers	Check-in package Customers
Card validity	With magnetic stripe – 2 years; with chip – 3 years			
Issuing fee* when issuing MC Gold card, Maestro card is issued according to the Maestro pricelist.	Free of charge	Free of charge	Free of charge	Free of charge
Issuing fee for additional card*	Free of charge	Free of charge	Free of charge	Free of charge
Annual card maintenance fee (applied for main and additional cards)	300 Lt	225 Lt	150 Lt	225 Lt
Monthly fee	Free of charge	Free of charge	Free of charge	Free of charge
Initial deposit	Free of charge	Free of charge	Free of charge	Free of charge
Credit limit interest	0 proc.	0 proc.	0 proc.	0 proc.
Fee for increasing a credit limit	30 Lt	30 Lt	30 Lt	30 Lt
Cash withdrawal:				
at Bank ATMs in Lithuania	1,25 % min 10 Lt	1,25 % min 10 Lt	1,25 % min 10 Lt	1,25 % min 10 Lt
at Nordea group's ATMs (in Finland, Sweden, Denmark, Norway, Poland, Russia, Latvia and Estonia)	Free of charge	Free of charge	Free of charge	Free of charge
at other banks' ATM (in Lithuania and abroad)	2,5 % min. 20 Lt	2,5 % min. 20 Lt	2,5 % min. 20 Lt	2,5 % min. 20 Lt

Other cards services	
New PIN	20 Lt
Card blocking fee	10 Lt
Card replacement fee	20 Lt
Picture card replacement fee	20 Lt
Granting a non-standard (more than 10.000 Lt) 24 h usage limits	50 Lt
Urgent withdrawal of a retained card from Bank ATM	150 Lt
Reward for found card:	
For found Maestro or IKI PREMIJA Maestro card	10 Lt
For found MasterCard Xameleon, MasterCard revolving, MasterCard charge, IKI PREMIJA MasterCard charge, MasterCard credit, MasterCard Gold card	20 Lt
MasterCard Global service (Urgent credit card blocking or replacement in case credit card is stolen or lost; emergency cash advances)	Actual expenses, however, not more than 500 Lt

* - the same fee applies also for reissuing

** - only if the used credit amount exceeds 500 Lt

*** - minimum monthly mandatory payment amount is debited when it exceeds 5 Lt

**** - If cardholder works in/ for company, which has concluded an agreement with Nordea bank on the transfer of salary, cash withdrawal may be free of charge up to 3.000 Lt per month. If cash withdrawal exceeds 3.000 Lt current month, 0.4% fee is applicable to all transactions under which the amounts exceeding above mentioned limit are withdrawn. 0.4% fee is applicable for the whole withdrawal amount, proceeding which monthly limit is exceeded and for the later transactions that month.

Mortgage and Cash-out Loans				
	Bronze Customers	Silver and Check-in package Customers	Gold Customers	
Interest rate	Subject to agreement			
Arrangement fee	0,5 % from amount min. 400 Lt	0,4 % from amount min. 350 Lt	0,25 % from amount min. 300 Lt	
Arrangement fee for loan increase	0,5 % from amount min. 400 Lt	0,4 % from amount min. 350 Lt	0,25 % from amount min. 300 Lt	
Amendments fee	800 Lt	600 Lt	400 Lt	
Amendments fee changing loan currency	1000 Lt	750 Lt	500 Lt	

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Loan prepayment from personal funds (min. amount 1000 LTL):	
on interest determination day	Free of charge
on other day	Bank's reinvestment costs
Loan prepayment from other creditor funds (refinancing)	2 % from credit balance
Charge for issuing the approval of remortgaging in favour of other creditor	300 Lt
Other documents associated with credit (issue of references, confirmations, written permission, consent) preparation	50 Lt
Notification on not fulfilled obligations	100 Lt/ 30 EUR/ 50 USD/ 50 CHF/ message
Payment schedule preparation and mailing by registered post	10 Lt per mailing
Registration of mortgage/collateral bond by the bank	150 Lt
Data verification in Central Mortgage Office (registration of mortgage/release from pledge)	20 Lt
Annual default interest	16 % from all overdue amount

Nordea "Home Flex"

	Bronze Customers	Silver and Check-in package Customers	Gold Customers	
Interest rate	Subject to agreement			
Arrangement fee	1200 Lt	1000 Lt	800 Lt	
Arrangement fee for loan increase	1200 Lt	1000 Lt	800 Lt	
Amendments fee	250 Lt			
Notification on not fulfilled obligations	100 Lt/ 30 EUR/ 50 USD/ 50 CHF/ message			
Notification on credit agreement period ending	10 Lt/ per mailing			
Documents associated with credit (issue of references, confirmations, written permission, consent) preparation	50 Lt			
Data verification in Central Mortgage Office (registration of mortgage/release from pledge)	20 Lt			
Annual default interest	4 % above loan interest rate, but not less than 16 % of overdue amount			

Consumer Loans

	Bronze Customers	Silver and Check-in package Customers	Gold Customers	
Interest rate	Subject to agreement			
Arrangement fee, if loan amount up to 10 000 LTL	100 Lt	75 Lt	50 Lt	
Arrangement fee, if loan amount above 10 000 LTL	200 Lt	150 Lt	100 Lt	
Amendments fee	100 Lt			
Loan prepayment:				
on interest determination day	Free of charge			
on other day	Bank's reinvestment costs			
Notification on not fulfilled obligations	100 Lt/ 30 EUR/ 50 USD/ 50 CHF/ message			
Documents associated with credit (issue of references, confirmations, written permission, consent) preparation	50 Lt			
Payment schedule preparation and mailing by registered post	10 Lt per mailing			
Annual default interest	4 % above loan interest rate, but not less than 16 % of overdue amount			

Nordea 1, SICAV Investment funds

	Bronze Customers	Silver and Check-in package Customers	Gold Customers	
Equity funds				
Subscription fee	1,6 %	1,2 %	0,8 %	
Redemption fee	1 % min. 1 EUR			

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Switch between equity funds	0,25 %			
Switch between equity and bond funds	0,50 %			
Switch between equity and reserve funds	0,75 %			
Regular investment	1,60 %	1,20 %	0,80 %	

Bond funds				
Subscription fee	0,50 %	0,38 %	0,25 %	
Redemption fee	0,5 % min. 1 EUR			
Switch between bond and reserve funds, switch between bond and bond funds	0,25 %			
Switch between bond and equity funds	1,10 %	0,83 %	0,55 %	
Regular investment	0,50 %	0,38 %	0,25 %	

Reserve funds				
Subscription fee	0 %	0 %	0 %	
Redemption fee	0,25 % min. 1 EUR			
Switch between reserve funds	0 %			
Switch between reserve funds and equity funds	1,60 %	1,20 %	0,80 %	
Switch between reserve funds and bond funds	0,50 %	0,38 %	0,25 %	
Regular investment	0 %	0 %	0 %	

Minimum investment in one fund – 50 EUR or equivalent in other currencies

Other Services	
Issuance of a reference (recommendation)	500 Lt
Extraordinary work	150 Lt per hour, min. 75 Lt

The Bank has the right to change the services price list.

For Key and Plus customers Gold and Silver prices are applied accordingly, except Domestic and International Payments prices - for Key and Plus customers Bronze customers prices are applied.

For Standard customers Bronze customers prices are applied.

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