

BANK SERVICE AND TRANSACTION FEES FOR PRIVATE CLIENTS

Fees for Bank's services and transactions shall be debited from the client's account in litas or in the equivalent in foreign currency in accordance with the official exchange rate of litas to foreign currencies set by the Bank of Lithuania. The clients having no account opened shall pay these fees in litas or convertible currency at the Bank's cash-office in accordance with the currency exchange rate set by the Bank of Lithuania.

The following additional charges, if any, shall be added to the specified fees:

- postal and telecommunication costs;
- state taxes;
- foreign bank fees;
- the fees to correspondent banks set by the Bank if in his/her payment instruction the payer has specified that these fees are payable by the payee;

These service and transaction fees shall apply at any time if not otherwise agreed with the Client. A separate agreement may be concluded with the Client with regard to special service and transaction fees.

The Bank shall have the right to change service and transaction fees at its sole discretion.

These service and transaction fees shall apply to Ūkio bankas Clients from 02 January 2012 and shall replace all the previous ones.

1. ACCOUNT OPENING AND HANDLING

Bank account opening	fee-free
Bank account handling fee ¹	none
The minimum required account balance	not required
Fee for time deposit agreement modification if the deposit is converted from LTL to EUR	0.1 per cent of the principal deposit amount, a minimum of LTL 5, a maximum of LTL 50
Submission of an account statement for the current and previous calendar month at the Bank's unit	fee-free
Submission of an account statement for the period preceding the previous calendar month at the Bank's unit	LTL 5 for each month but not more than LTL 30
One-day account statement available at the Bank's unit	LTL 2
Issuance (replacement) of a bank account book	LTL 2
Assignment of the personal test key	LTL 50
Preparation of a payment document or certification of its copy (not at the time of transaction)	LTL 1
Preparation of the Bank document's copy upon client's request	LTL 2
Sending of an account statement or client's other documents:	
by fax in Lithuania	LTL 4
by fax to a foreign country:	
• first page	LTL 15
• every next page	LTL 5
by post in Lithuania	LTL 2
by registered mail in Lithuania	LTL 8
by post to a foreign country	LTL 10
by courier post in Lithuania	LTL 40
by courier post to a foreign country	LTL 190
Issuance of Bank letters and certificates ² :	
to embassies	LTL 20
to tax authorities (for income declaration)	fee-free
other letters and certificates	LTL 10
in foreign language	LTL 40
letter of reference	LTL 100

¹ If no transactions were conducted on the account for one calendar year, the annual fee of LTL 5 is applicable for account handling.

² Information is provided free of charge in cases prescribed by law of the Republic of Lithuania.

2. LOCAL MONEY TRANSFERS

Local money transfers in litas	
Transfer to the payee's account with Ūkio bankas	LTL 3.00
Transfer between own bank account and card account ¹	LTL 1.20
Transfer to the payee's account with any other bank registered in Lithuania	LTL 3.00
Urgent transfer to the payee's account with any other bank registered in Lithuania	LTL 5.00
Debit instruction acceptance:	
• if the payer's account is with Ūkio bankas	LTK 0.80
• if the payer's account is with any other bank registered in Lithuania	LTL 1.20
Transfer to the payee's account with Ūkio bankas under a debit instruction	fee-free
Transfer to the payee's account with any other bank registered in Lithuania under a debit instruction	LTL 0.80
Periodic payment transfers	
Transfer to the payee's account with Ūkio bankas (in litas)	LTL 0.80
Transfer to Ūkio bankas investment funds accounts (in litas and euro)	fee-free
Transfer to the payee's account with any other bank registered in Lithuania (in litas)	LTL 1.50
Direct debit transfer	LTL 0.20
Local money transfers in foreign currency	
Transfer to the payee's account with Ūkio bankas	LTL 4
Transfer of not more than LTL 20,000 (equivalent in foreign currency) to the payee's account with any other bank registered in Lithuania	LTL 40.00
Transfer of more than LTL 20,000 (equivalent in foreign currency) to the payee's account with any other bank registered in Lithuania ²	LTL 50.00
Other services relating to local money transfers	
Cancellation of payment instruction	LTL 10.00
Cancellation of debit instruction	LTL 10.00
Amendment of priority of transfer to payee's account with any other bank registered in Lithuania	LTL 4
Payment for services (Payment acceptance in litas. Payable by the payers unless otherwise provided in the agreements with payment recipients)	
Payments from Ūkio bankas account or payment card	
Utility bills	LTL 1 per payment
Payments for services	LTL 1
Other payments	Please check at the Bank
Payments in cash	
Utility bills	LTL 1 per payment
Payments for services	LTL 1
Other payments	Please check at the Bank

¹ Except for transfers from Ūkio banko lizingas MasterCard payment card.

² Working day for the purpose of the execution of payments in foreign currency to payee's account with another bank is the working day of intermediary banks executing such transactions, except for Saturdays and Sundays and the national holidays established by Lithuanian legislation. Value date may be extended (to a later date) by the number of non-working days during payment execution. Intermediary bank commission fees for payment instruction execution are calculated/debited from the payee's account (OUR EUR 10, SHA EUR 1) at the time of its acceptance for execution. These fees are final: no additional fees for payment execution apply to the payer. The types of commission fees appearing on a payment instruction may be:

OUR – all fees (of Ūkio bankas and intermediary banks) are paid by the payer. OUR is not allowed for payments within the EEA in EEA currencies. An intermediary bank fee of EUR is applied to the payer. Note: Ūkio bankas is not liable, if the payee's bank or intermediary deducts any additional fees from the amount transferred due to reasons beyond the control of Ūkio bankas.

SHA – the payer pays Ūkio bankas fees and part of intermediary bank fees (always including those of the payee's bank). Fee of intermediary banks applied to payer: EUR 1.

Local money transfers in foreign currencies are executed with one banking day value date (transfers in EUR and USD currencies accepted on a working day before 12:00 are executed with the same banking day value date)

3. INTERNATIONAL MONEY TRANSFERS

Remittance	
Urgent remittance via CONTACT correspondent network (without opening a bank account for the client):	
transfer of funds	1 per cent, no less than EUR 2.90 or USD 3.80 depending on the currency sent + foreign bank fees (2 per cent, except the case of special fees of the payee's bank)
payment of funds to the payee	fee-free
Urgent remittance via UNISTREAM system (without opening a bank account for the client) :	
payment of funds to the payee	fee-free
funds crediting to the payee's account	fee-free
transfer of funds	1 per cent + foreign bank fees (0.5 - 2 per cent subject to payee's bank fees)
Urgent remittance via CMT system (without opening a bank account for the client):	
transfer of funds, when the transfer amount:	
EUR0 – 100	EUR 3
EUR 101 – 200	EUR 6
EUR 201 – 300	EUR 10
EUR 301 – 400	EUR 14
EUR 401 – 500	EUR 18
EUR 501 – 750	EUR 25
EUR 751 – 1,250	EUR 30
EUR 1,251 – 1,750	EUR 40
EUR 1,751 – 2,250	EUR 55
EUR 2,251 – 2,750	EUR 75
EUR 2,751 – 3,000	EUR 85
EUR 3,001 – 5,000	EUR 95
payment of funds to the payee	fee-free
Urgent remittance via MoneyGram system (without opening a bank account for the client):	
transfer of funds when the amount is:	
EUR0 - 75 EUR	EUR 4
EUR 75.01 - 150	EUR 6.5
EUR 150.01 - 230	EUR 9.5
EUR 230.01 - 300	EUR 12.5
EUR 300.01 - 380	EUR 14.5
EUR 380.01 - 750	EUR 27
EUR 750.01 – 1,550	EUR 53
EUR 1,550.01 – 3,000	EUR 100
EUR 3,000.01 – 4,600	EUR 155
EUR 4,600.01 – 7,000	EUR 200
payment of funds to the payee	fee-free
Urgent remittance via RIA system (without opening a bank account for the client):	
• payment of funds to the payee	fee-free
International money transfers (from the client's account with Ükio banks)¹	
Transfer when all fees are paid by the payee, BEN ¹	fee-free
Standard ² transfer of not more than LTL 20,000 (equivalent in foreign currency)	LTL 40
Standard ² transfer of more than LTL 20,000 (equivalent in foreign currency)	LTL 50
International money transfers (from the client's account with Ükio banks)¹	
Urgent ² transfer	LTL 90.00
Very urgent ² transfer	LTL 180.00

Other services relating to international money transfers	
SWIFT copy of executed transfer	LTL 10
Cancelling payment instruction (prior to transfer execution)	LTL 40
Cancelling payment instruction (after transfer execution upon payee's consent)	LTL 120
Amendment of transfer instructions, Receiving/sending information from/to foreign banks upon client's request	LTL 80
Drawing up payment instruction upon client's request	LTL 5

¹ Working day for the purpose of the execution of payments in foreign currency to payee's account with another bank is the working day of intermediary banks executing such transactions, except for Saturdays and Sundays and the national holidays established by Lithuanian legislation. Value date may be extended (to a later date) by the number of non-working days during payment execution. Intermediary bank commission fees for payment instruction execution are calculated/debited from the payee's account (OUR EUR 10, SHA EUR 1) at the time of its acceptance for execution. These fees are final: no additional fees for payment execution apply to the payer. The types of commission fees appearing on a payment instruction may be:

OUR – all fees (of Ūkio bankas and intermediary banks) are paid by the payer. OUR is not allowed for payments within the EEA in EEA currencies. An intermediary bank fee of EUR is applied to the payer. Note: Ūkio bankas is not liable, if the payee's bank or intermediary deducts any additional fees from the amount transferred due to reasons beyond the control of Ūkio bankas.

SHA – the payer pays Ūkio bankas fees and part of intermediary bank fees (always including those of the payee's bank). Fee of intermediary banks applied to payer: EUR 1.

BEN – all fees (of Ūkio bankas and intermediary banks) are paid by the payer. The Bank shall not assume any responsibility for crediting funds of the sent transfers with incorrect or incomplete details to the payee's account.

International transfers in litas and related services are subject to the fees and conditions for local money transfers. Provision of additional services: payment amendment, cancellation, provision/reception of additional information are performed upon client's individual request, their fees are indicated and calculated separately.

² Standard transfer - in EEA currencies (EUR and others) is executed with a one banking day value date (vd+1), in other currencies (USD and others) is executed with a two banking day value date (vd+2).

Urgent transfer in EUR currency is executed with the same banking day value date (vd+0), in USD and other currencies – with a one banking day value date (vd+1).

Very urgent transfer – accepted in USD currency before 15:00. It is executed with the same banking day value date (vd+0).

4. ADMINISTRATION OF INCOMING TRANSFERS

Administration of local incoming transfers in litas	
Administration of incoming transfer to the client's account from an account with AB Ūkio bankas	fee-free
Administration of incoming transfer to the client's payment card account from an account with AB Ūkio bankas	fee-free
Administration of incoming transfer to the client's account from the account with another bank registered in Lithuania	LTL 1.20
Administration of incoming transfer to the client's payment card account from an account with other bank registered in Lithuania ¹	LTL 1.20
Administration of local money transfers in foreign currency	
Administration of incoming transfer to the client's account from an account with AB Ūkio bankas	fee-free
Administration of incoming transfer to the client's account from the account with another bank registered in Lithuania ²	LTL 5
Administration of international money transfers³	
Administration of incoming transfer in EUR to the client's account	LTL 5
Administration of incoming transfer in other currencies up to LTL 20,000 (equivalent in foreign currency) to the client's account from a bank registered outside Lithuania	LTL 5
Administration of incoming transfer in other currencies more than LTL 20,000 (equivalent in foreign currency) to the client's account from a bank registered outside Lithuania	LTL 20
Received amounts crediting on the basis of correction/ return of funds to the payer (fee applied to the payer)	LTL 120

¹ Not to apply administration fee for local transfers in litas to payment card accounts for the transfer of salaries which are transferred against a package salary transfer via *Eta bankas* or transferred to accumulating bank accounts by e-mailing data files.

² The fee is debited to the payee's account. The fee is applicable to the transfer where the payer's bank is a bank registered in the Republic of Lithuania (BIC code), and if it is not indicated, when the payment is received to the correspondent account with a bank registered in the Republic of Lithuania.

³ Administration fee for international transfers is debited from the payee's account. The fee is applicable to the transfer where the payer's bank is a bank registered in a foreign state (BIC code), and if it is not indicated, when the payment is received to the correspondent account with a bank registered in a foreign state.

5. INTERNET BANKING SYSTEM ETA BANKAS

Connection fee	fee-free
Monthly service fee	fee-free
Issuance/replacement of PIN and TAN digipass	LTL 69
Issuance of PIN card	fee-free
Replacement of PIN card	LTL 2
Issuance TAN code sheet	fee-free
Every subsequent TAN code sheet	LTL 4
Local money transfers in litas	
Transfer to the payee's account with Ūkio bankas	LTL 0.80
Transfer between own bank and payment cards accounts ¹	fee-free
Transfer to the payee's account with any other bank registered in Lithuania	LTL 1.20
Urgent transfer to the payee's account with any other bank registered in Lithuania	LTL 3.00
Periodic payment transfers in litas	
Transfer to the payee's account with Ūkio bankas	LTL 0.80
Transfer to the payee's account with any other bank registered in Lithuania	LTL 1.20
Direct debit transfer	LTL 0.20
Local money transfers in foreign currency	
Transfer to the payee's account with Ūkio bankas	LTL 3.00
Transfer of not more than LTL 20,000 (equivalent in foreign currency) to the payee's account with another bank registered in Lithuania ³	LTL 30.00
Transfer of more than LTL 20,000 (equivalent in foreign currency) to the payee's account with another bank registered in Lithuania ³	LTL 40.00
Payments for services	
Payments from bank account or bank payment card account	
Utility bills	fee-free
Payments for services	LTL 0.80
Other payments	Please check at the Bank
International money transfers (from client's accounts with Ūkio bankas)²	
Transfer with all fees paid by the payee, BEN ²	fee-free
Standard ³ transfer of not more than LTL 20,000 (equivalent in foreign currency) upon submitting via Eta bankas	LTL 30.00
Standard ³ of more than LTL 20,000 (equivalent in foreign currency) upon submitting via Eta bankas	LTL 40.00
Urgent ³ transfer	LTL 90.00
Very urgent ³ transfer	LTL 180.00
Payment card Daily Transaction Limits	
Change of standard daily operations limit	fee-free

¹ Except money transfers from Ūkio bankas lizingas MasterCard payment card.

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SHA – the payer pays Ūkio bankas fees and part of intermediary bank fees (always including those of the payee's bank). Fee of intermediary banks applied to payer: EUR 1.

BEN – all fees (of Ūkio bankas and intermediary banks) are paid by the payer. The Bank shall not assume any responsibility for crediting funds of the sent transfers with incorrect or incomplete details to the payee's account.

International transfers in litas and related services are subject to the fees and conditions for local money transfers. Provision of additional services: payment amendment, cancellation, provision/reception of additional information are performed upon client's individual request, their fees are indicated and calculated separately.

³ Standard transfer - in EEA currencies (EUR and others) is executed with a one banking day value date (vd+1), in other currencies (USD and others) is executed with a two banking day value date (vd+2).

Urgent transfer in EUR currency is executed with the same banking day value date (vd+0), in USD and other currencies – with a one banking day value date (vd+1).

Very urgent transfer – accepted in USD currency before 15:00. It is executed with the same banking day value date (vd+0).

6. CASH TRANSACTIONS

Depositing cash to own account:	
LTL, USD, EUR	fee-free
GBP	0.5 per cent, not less than LTL 2 ¹
RUB (teirautis konkrečiame klientų aptarnavimo padalinyje)	10 per cent
kitomis valiutomis	0.5 per cent, not less than LTL 2
Depositing cash to other beneficiary's account with Ūkio bankas:	
LTL, USD, EUR	0.05 per cent, not less than LTL 4
GBP	0.5 per cent, not less than LTL 4
RUB (please make inquiries at the particular client service subdivision)	10 per cent
in other currencies	0.5 per cent, not less than LTL 4
Depositing litas by transferring funds to the beneficiary's account with other banks registered in Lithuania:	
standard	0.05 per cent, not less than LTL 5
urgent	0.05 per cent, not less than LTL 10
Withdrawing cash from account ² :	
funds from account in:	
• LTL, USD, EUR	0.6 per cent not less than LTL 2
• other currencies	0.6 per cent not less than LTL 2
funds from securities transactions ³	fee-free
pensions and allowances	fee-free
deposits ⁴	fee-free
Bank bond funds ⁵	fee-free
funds for redeemed investment fund units ⁶	fee-free
Advance cash order ⁷	fee-free
Cancelling advance cash order	0.1 per cent
Buying and selling of foreign currency in cash	LTL 2
Verification of banknotes without subsequent transactions	LTL 0.1 per banknote, not less than LTL 1
Exchange of banknotes to smaller or bigger denomination notes of the same currency	0.2 per cent, not less than LTL 1
Exchange of coins to smaller or bigger denomination coins of the same currency	4 per cent, not less than LTL 4
Replacing damaged banknotes:	
LTL	fee-free
convertible currency	5 per cent
Replacing US dollars unsuitable for circulation	special fees apply

¹ When concluding a deposit agreement in GBP the fee is not applied.

² Cash withdrawal fee is not applied if upon closing a bank account the paid out balance is LTL 2 or lower. Where it is impossible to pay part of the amount payable in foreign currency in banknotes or coins of the foreign currency, this amount is converted into litas.

³ When funds are paid out in the same currency in which they were transferred from the account intended for securities transactions to the bank account not later than 30 days from funds transfer or currency exchange transaction from the securities account to the bank account. Funds received for the securities sold and interest or dividends received for the shares or other securities acquired are paid in cash.

⁴ When funds are paid out in the currency of deposit agreement conclusion not later than 30 days from the end of the deposit agreement. If the deposit agreement is terminated within a period of 30 days from the effective date of the agreement, a fee for cash withdrawal from the account shall apply (except for deposits after automatic extension). A fee for cash withdrawal from the account shall apply to the funds which were used to replenish a savings or universal deposit account later than 30 days before the expiry of the agreement.

⁵ When funds are paid out in the currency of bonds offering not later than 30 days from the date of bonds redemption.

⁶ When funds are paid out in the currency in which investment fund units were sold not later than 30 days from the date of their sales.

⁷ When clients are willing to make cash withdrawals from the account in litas exceeding LTL 60,000 (or the equivalent in foreign currency), they have to place the order before one working day: before 14:00 in the case of litas; before 11:00 in the case of foreign currency. When clients are willing to withdraw LTL 1,000,000 or more (or the equivalent in foreign currency) from their account, they must apply in writing before five working days.

7. CHEQUES

Traveller's cheques	
Buying of traveller's cheques (EUR, USD, GBP)	1.5 per cent of the amount
Bank cheques	
Collection of order cheques	0.8 per cent (not less than LTL 10 but not more than LTL 300)
Return of dishonoured order cheques	foreign bank fees
Issue of bank cheques	0.5 per cent (not less than LTL 10 but not more than LTL 100)
Payment against unutilized cheques	0.5 per cent (not less than LTL 10 but not more than LTL 50)
Suspension of bank cheque payment	LTL 20 plus foreign bank fees

8. ADDITIONAL INFORMATION SERVICES

Information notice by SMS	
Registration fee:	
for residents	LTL 5
Bank enquiries:	
balance on the selected account	LTL 0.35
five last amounts credited to the account	LTL 0.35
five last amounts debited from the account	LTL 0.35
Automatic message about the selected account's balance*	LTL 0.35

* The service is available for Eta bankas users. Automatic notice about selected account balance is sent when the amount specified in Eta bankas is recorded in the account.

9. SAFE DEPOSIT-BOX RENT*

Box volume, dm ³	Rent period					
	1 day	1 week	1 month	3 months	6 months	12 months
Up to 20	LTL 5	LTL 9	LTL 20	LTL 60	LTL 120	LTL 240
From 20 to 29	LTL 7	LTL 12	LTL 24	LTL 70	LTL 140	LTL 280
From 30 to 39	LTL 7	LTL 12	LTL 30	LTL 85	LTL 165	LTL 325
From 40 to 50	LTL 7	LTL 12	LTL 30	LTL 85	LTL 165	LTL 325
From 50	LTL 7	LTL 12	LTL 45	LTL 130	LTL 250	LTL 450

* A fine of LTL 2 shall be charged per each day after the expiration of safe deposit box rent agreement.

10. INVESTMENT SERVICES

SERVICE	FEE
1. Securities account opening	Fee-free
2. Trade in equity securities	
2.1. On the primary market	0.1per cent (min. LTL 20)
2.2. On the secondary market	
Lithuanian, Latvian, Estonian Via the Internet At the Bank's unit - up to LTL 9,999.99 - LTL10,000.00 – 99,999.99 - LTL 100,000.00 and above tender offer or public share sales in submarkets via the internet/in the Bank's unit Irish (a stamp duty of 1.0 per cent is additionally charged in case of buying) Australian Austrian, Belgian, Italian, Spanish, Dutch, Portuguese, French, German, Finnish, Singaporean Danish Japanese U.S. Canadian Kazakhstan, Ukrainian, Chinese Norwegian Swedish Czech Greek, Hungarian Polish Russian Croatian, Bulgarian, Romanian, Slovakian British (stamp duty of 0.5 per cent is additionally charged in case of buying) Slovenian Swiss Other foreign markets	0.12 % (min. EUR 1.5 / LVL 2 / EUR 3) 0.8 % (min. EUR 5/ LVL 5 / EUR 6) 0.6 % 0.4 % 0.3 % (min. EUR 5/ LVL 5 / EUR 6) 0.4 % (min. EUR 30) 0.4 % (min. AUD 80) 0.4 % (min. EUR 30) 0.4 % (min. DKK 200) 0.4 % (min. JPY 5,000) 0.4 % (min. 30 USD) 0.4 % (min. CAD 45) 0.8 % (min. USD 150) 0.4 % (min. NOK 250) 0.4 % (min. SEK 250) 0.5 % (min. CZK 800) 0.5 % (min. EUR 30) 0.5 % (min. PLN100) 0.4 % (min. USD 25) 0.8 % (min. EUR 35) 0.5 % (min. GBP 35) 0.8 % (min. EUR120) 0.4 % (min. CHF 50) 2.0 % (min. EUR 100)
3. Trade in debt securities	
3.1. On the primary market	0.1 % (min. LTL 50)
3.2. On the secondary market	
- Lithuanian, Latvian and Estonian Governments - Lithuanian, Latvian and Estonian corporations: - up to LTL 99,999.99, - LTL 100,000.00 and above - Other foreign issuers and Eurobonds: - up to LTL 99,999.99 - LTL 100,000.00 and above	0.05% (min. LTL 30 / LVL 10 / EUR 10) 0.1 % (min. LTL 30 / LVL 10 / EUR10) 0.06 % 0.2 % (min. LTL 80) 0.1 %
4. Trade in investment fund units	
4.1. Buying/selling/exchange of Ūkio bankas Group and other funds distributed by it 4.2. Buying/selling of investment funds managed by other management companies* 4.3. Exchange of investment funds managed by other management companies (if the option exists) 4.4. Trade in funds traded on the Stock Exchange	Fees set in the prospectuses of the Funds 0.3% (min. LTL 100) LTL 50 In accordance with the fees for equity securities trading on the secondary market

5. Securities custody fee¹	
5.1. Lithuanian issuers' securities	0.004 %
5.2. Latvian, Estonians issuers' securities	0.007 %
5.3. Other foreign securities issuers	0.017 %
5.4. Eurobonds	0.008 %
5.5. Investment fund units ²	0.01 %
6. Transaction fees	
6.1. Free of payment securities transfer to the accounting of another participant of the Lithuanian Central Securities Depository	LTL 15
6.2. Free of payment transfer of securities from/to the accounting of another Latvian or Estonian account manager	LTL 25
6.3. Free of payment transfer of foreign securities (incoming and outgoing)	LTL 30 and another intermediary's fees
6.4. Transaction confirmation when the bank acts solely as a securities or funds custodian	LTL 10 and another intermediary's fees for funds and securities debiting and crediting
6.5. Servicing other foreign securities, except for Latvian and Estonian, events	EUR1 and another intermediary's fees
6.6. Change of payment conditions of the executed order, correction of errors	LTL 20 and another intermediary's fees
7. Management of securities portfolio (based on a separate agreement)	
7.1. Management fee (annual) based on portfolio value	0.5 per cent + VAT
7.2. Securities portfolio management fee from capital gain	In accordance with agreement
8. Registration of OTC transactions	
8.1. Lithuanian issuers' securities purchase, sales, donation, exchange and other transactions	LTL 20 to each party to the transaction
8.2. Foreign issuers' securities purchase, sales, donation, exchange and other transactions	LTL 60 to each party to the transaction
8.3. Securities inheritance transactions (fee is payable by the securities recipient)	LTL 25
8.4. Securities repurchase (REPO) transaction conclusion/extension	LTL 40
8.5. Securities pledge (fee is payable by the pledger)	LTL 80
9. Presentation of additional notices, statements, bank letters upon request (sending by post)	Within Lithuania – LTL 5 abroad – LTL 10
10. A statement about the taxes, which were paid to a foreign country	LTL 50 and other fees applicable in another country
11. Other investment services	In accordance with agreement
12. Other banking services	In accordance with the Bank's standard fees

¹ Monthly fee for securities custody is calculated every month from every securities account balance average value. Value of securities is established in accordance with the last securities market price announced at the stock exchange. If the market price is not established and with regard to all debt securities the fee is calculated on the basis of the nominal value of securities, investment fund units – on the basis of the last price of the unit announced by a manager. The minimum custody fee per account for securities – LTL 1.6, for fund units – LTL 2. Depository receipts (ADR, GDR) additionally are covered by fees of other mediator.

² Not applied to the Funds of UAB Ūkio bankas investiciju valdymas.

* The document of Funds formation may specify offering/redemption fees which are debited by the manager directly from the value of sell/buy transaction. These fees are not included in Ūkio bankas price-list.

One minimal transaction fee on the secondary market applies to all one-day order transactions. If an order is executed for several days, the minimal fee is charged for each day of transaction execution.

All the indicated minimal fees may be debited in the equivalent of another currency in accordance of the official exchange rate of the litas and foreign currency set by the Bank of Lithuania.

If the case of OTC transaction registration, the fees of third parties may apply with regard to foreign securities. Some foreign stock exchanges may set a minimal transfer amount or a minimal number of shares or its multiple.

11. INVESTMENT FUNDS

	Ūkio bankas Bonds Fund	Ūkio bankas Investment Opportunities Fund		Ūkio bankas Rational Investment Fund
		Chinese, Russian, European and U.S. sub-funds	Money Market Instruments sub-fund	
Offering fee:				
Investing up to LTL10,000	0.5 %	2.0 %	2.0 %	2.0 %
investing LTL10,000 – 50,000	0.3 %	1.5 %	1.5 %	1.5 %
investing 50,000 – 100,000	0.3 %	1.0 %	1.0 %	1.0 %
Investing from LTL 100,000	0.2 %	0.2 %	0.2 %	0.2 %
Management fee (annual)	0.7 %	1.2 %	0.5 %	2.0 %
Depositary fee (annual)	0.2 %	0.2 %	0.2 %	0.3 %
Redemption fee	none	none	none	none
Success fee	none	none	none	none
Other fees (for bank, financial intermediaries' services, market data, audit)	on the basis on incurred expenses			
Payments relating sub-fund change expenses		up to 0.2 per cent of the values of changed investment units, not less than LTL 4		

12. PAYMENT CARDS

Fees are presented individually together with the payment card account agreement.

13. CONSUMER LOANS

Annual interest on credits*	in accordance with agreement
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*Ūkio bankas clients receive discounts if the following conditions are satisfied:

Discount conditions:	Discount on annual interest:
The client holds the Bank's Maestro/Visa Electron payment card and Eta bankas agreement	0.2 per cent
Upon signing direct debit consent	0.3 per cent
The client holds the Bank's MasterCard/Visa Classic payment card	0.3 per cent
The client holds MasterCard Gold and/or Visa Platinum payment card	0.5 per cent
The client holds deposits with the Bank or uses the Bank's or UAB Ūkio banko investicijų valdymas investment services	0.5 per cent
The client holds Bonum Publicum investment life insurance (universal unit-linked life insurance, investment life insurance, investment life insurance for survival, education insurance, pension insurance) policy	0.5 per cent
The client is a client of the Private Banking Department (VIP client)	0.5 per cent
The client has (for at least six months) or had liabilities and effected full settlement against his liabilities with Ūkio bankas/ Ūkio banko lizingas and was not/is not in payment default for more than 30 days	2.0 per cent
The client's monthly revenue has been transferred to an account with Ūkio bankas for at least four last months	1.0 per cent
At least 20 debit transactions were executed from the client's bank and/or payment card account with Ūkio bankas (other than transfers between own accounts) during the last four months	1.0 per cent

Note: Discounts are summed up, but may not exceed 3 percentage points

14. LOANS

Annual interest on loans	In accordance with agreement	
	Commissions, late payment charges, fines	
	Consumer	Other (secured)
Loan document processing fee	Loan amount from LTL 500- till LTL 999- 1 per cent of the loan amount Loan amount from LTL 1000- 1 per cent of the loan amount but not less than LTL 50	0.2 – 1 per cent of the loan amount but not less than LTL 200
Document analysis fee	Fee-free	
Amendment of loan agreement or security terms fee	0.5 per cent of loan balance amount but not less than LTL 50	0.2-1 per cent of loan balance but not less than LTL 200
Commitment fee, per cent/y	0 per cent	0.5 – 1 per cent of unused loan amount
Fee for loan repayment prior to maturity, LTL	Fee-free	
Late payment charged per cent/d	0.05 per cent	0.05 per cent
Fine for failure to fulfil obligations, for each failure	Up to 0.25 per cent of loan balance but not less than LTL 100	