

## Price list valid from the 27<sup>th</sup> of October, 2022

### Bank Account

Current and accumulated account opening:

- For companies, registered in Lithuania, Latvia, Estonia, and Finland – 0 EUR
- For companies, registered in any of the EEE countries (except Lithuania, Latvia, Estonia, and Finland) – 100 EUR
- For companies, registered outside of EEE – upon individual agreement

Administrative fee for the balance of funds that exceeds EUR 100,000 in the account<sup>1</sup> - the base interest rate of the European Central Bank<sup>2</sup> (in percentage).

### Other Fees

Suspend or cancel outgoing SEPA payment upon Client's request – 20 EUR

Return of the received SEPA payment upon Client's (receiver's) request – 20 EUR

Change of payment date, sending reminders, notifications, claims for late payments, termination of mortgage– 50 EUR

Print and confirmation of the bank statement – 10 EUR

For bank services that are subject to VAT, the corresponding amount of VAT is added to the price specified in the price list.

---

<sup>1</sup> The fee is calculated at the end of each day, and is applied if, at the time of calculation, the amount of the equivalent of all the client's account balances in euros is greater than the above-mentioned balance in the relevant currency. If the base interest rate of the European Central Bank in any currency becomes positive, then it is equated to 0, i.e. i.e. neither the client pays the bank for holding funds nor the bank pays the client for the account balance.

<sup>2</sup> EUR – the annual interest rate of the European Central Bank for using the deposit facility (percentage) ([ECB deposit facility rate](#))



## Payment Plans

	FREE <sup>3</sup>	GROW	SCALE <sup>4</sup>	PRO
Monthly plan fee	0 EUR	3 EUR	9 EUR	19 EUR
Number of bank accounts included per plan	1	1	1	1
Payment in EUR to non-EEE country <sup>5</sup>	9 EUR	9 EUR	9 EUR	9 EUR
Incoming payment in EUR from non-EEE country	6 EUR	6 EUR	6 EUR	6 EUR
Amount of the free SEPA <sup>6</sup> payments per month	100	0	50	120
One SEPA payment price if the limit of free payments was exceeded	0,30 EUR	0,30 EUR	0,30 EUR	0,30 EUR
Incoming SEPA payments	0 EUR	0 EUR	0 EUR	0 EUR
Payments within SME Bank	0 EUR	0 EUR	0 EUR	0 EUR
Number of the internet bank users	Unlimited	Unlimited	Unlimited	Unlimited
Customer Support via phone/email (during business hours)	Yes	Yes	Yes	Yes
Ability to submit outgoing payment with additional confirmation	Taip	Taip	Taip	Taip
E-commerce (payments collection)	0 EUR per operation (up to 200 per month)	0,1 EUR per operation	0,1 EUR per operation	0,1 EUR per operation

<sup>3</sup> The plan is automatically applied to a client opening a new account if the company was established no earlier than twelve months before opening a new bank account at SME Bank and is applicable for one year from the moment the account is opened.

<sup>4</sup> The SCALE plan comes into effect for every SME Bank customer on the day of signing the new bank account agreement. To choose another payment plan, the customer must submit a request via SME Bank Internet Bank before the last business day of the current month. The monthly plan fee is debited from the customer's account on the last day of each current month. If a business customer concludes an account agreement and becomes a bank customer after the 15th day of the month, the monthly plan fee for that month is EUR 0.

<sup>5</sup> Payment can be made only as a very urgent – same day payment

<sup>6</sup> Payment orders to SEPA countries of the single euro payment area. You can find the list of member countries here: (<https://www.ecb.europa.eu/paym/integration/retail/sepa/html/index.en.html>)

<sup>7</sup> Collective payment service allows you to make up to 30 orders at the same time by importing order data in the Internet bank..

SME Bank, UAB  
A. Tumėno g, 4-15, LT-01109 Vilnius

J.K. 305223469 / [info@smebank.lt](mailto:info@smebank.lt)  
PVM LT100013636518



Collective payments service <sup>7</sup>	Available	Available	Available	Available
------------------------------------------	-----------	-----------	-----------	-----------

## Financial Institutions <sup>8</sup>

### Bank Account

Opening of the account – 0 EUR

Fee for account balances – the base interest rate of the European Central Bank <sup>9</sup> (proc.)

Opening of Deposit account – upon individual agreement

Fee for preliminary verification of documents, for customer identification and other legal purposes – 2000 EUR

Opening of savings account – 2000 EUR

Monthly bank account fee – 50 EUR

Monthly savings account fee – 200 EUR

### Payments

SEPA outgoing from bank account – 3 EUR

SEPA incoming to bank account – 1 EUR

SEPA outgoing from savings account – 20 EUR

SEPA incoming to savings account – 10 EUR

Incoming EUR payment from non-EEE countries to bank account – 12 EUR

Incoming EUR payment from non-EEE countries to savings account – 18 EUR

<sup>8</sup> Financial institutions are the enterprises (including branches, agencies, etc.) that provide financial services including, but not limited to: credit institutions, credit unions, payment institutions, electronic money institutions, other payment service providers, insurance, reinsurance companies and insurance intermediaries, financial brokerage firms, investment management and intermediation companies, undertakings for collective investment and management of assets (including pension funds), companies providing cash exchange services, financial leasing or consumer credit companies, crowdfunding companies, lending (e.g. mutual lending) companies.

<sup>9</sup> The fee is calculated at the end of each day, and is applied if, at the time of calculation, the amount of the equivalent of all the client's account balances in EUR is greater than the above-mentioned balance in the relevant currency. If the base interest rate of the European Central Bank in any currency becomes positive, then it is equated to 0, i.e., neither the client pays the bank for holding funds nor the bank pays the client for the account balance.





Outgoing EUR payment to non-EEE countries – 70 EUR

SME Bank, UAB  
A. Tumėno g, 4-15, LT-01109 Vilnius

J.K. 305223469 / [info@smebank.lt](mailto:info@smebank.lt)  
PVM LT100013636518

