Luminor

List of Typical Payment Services

Name of account provider: Luminor Bank AS

Account name: account – payment account

Date: 01.06.2026

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the pricelist on the website of Luminor Bank AS or at the branches of Luminor Bank AS.
- Glossary of the terms used in this document is available free of charge.

Service	Fee	
General account service		
Maintaining the account	Estonian and EEA resident	
	Account opening	0,00 EUR
	Minimum service charge	1,30 EUR
	Total yearly fee	**15,60 EUR**
	Non-EEA resident	
	Fee for verification of documents for an account opening for customers who are not legal residents (1) of EU, EEA or Swiss Confederation.	250,00 EUR
	Account monthly fee	15,00 EUR
	Minimum service charge	1,30 EUR
	Total yearly fee	**195,60 EUR**
	(1)A natural person who has the right to reside in a member state of EU, EEA or Swiss Confederation by virtue of EU or national law, including a natural person who has acquired asylum seeker, refugee or alternative status.	

	Account closing	
	At the request of the customer	0,00 EUR
	At the initiative of the bank (2)	up to € 100.00
	(2)The fee is applied if the customer does not respond to notification from the Bank regarding due diligence arising from the Money Laundering and Terrorist Financing Prevention Act within 6 months.	
Payments (excluding cards)		
Payment order within Estonia (SEPA)		
Internal payment	Internet bank	0,00 EUR
	Branch	5,00 EUR
European ordinary payment	Internet bank	0,00 EUR
	Branch	5,00 EUR
Payment order (SEPA)		
European ordinary payment	Internet bank	0,00 EUR
	Branch	5,00 EUR
Payment order between third countries (non-SEPA)		
Ordinary payment with shared charges	Internet bank	7,00 EUR
	Branch	No service
Standing order		
Internal payment		0,00 EUR
European ordinary payment		0,38 EUR
Standing order		
E-Invoice		
Internal payment		0,00 EUR
European ordinary payment		0,00 EUR
Cards and cash		
Providing a debit card		
VISA Debit	Issuing	0,00 EUR
Customers aged under 21 with Luminor Debit package without monthly fee	Monthly fee	1,70 EUR
	Total yearly fee	**20,40 EUR**

Other fees		
Main card issuing		free
Additional card issuing		free
Card replacement fee		5,00 EUR
Card renewal		free
Conversion fee for card transactions made in foreign currency		2% of the amount
Balance enquiry from other bank ATM		0,50 EUR
Providing a credit card		
Luminor Black(with Black package)	Issuing	0,00 EUR
	Interest rate per year	18 %
	Monthly fee	6,90 EUR
	Total yearly fee	**82,80 EUR**
Cash withdrawal		
Cash withdrawal in banknotes in branch	Service not provided	
Cash withdrawal with debit card in Euros		
From Luminor ATM´s:		
- up to 750 euros per month		0,00 EUR
- the amount that exeeds 750 euros per month		0,3 % of the amount (min 3,50)
Cash withdrawal from ATMs of other banks in Estonia		2% of the amount (min 3,50)
Cash withdrawal with credit card		
Luminor Black		
Luminor ATM		Up to 1200 € per calendar month free of charge 2% of the amount that exceeds 1200 € (min 3,50)
From other Banks ATM (incl. abroad)		Up to 400 € per calendar month free of charge 2% of the amount that exceeds 400 € (min 3,50)
Other services		
Netbank	Sign up fee	0,00 EUR
	Monthly fee	0,00 EUR

Annex 1 List of typical payment services

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Term	Term in Luminor	Definition
Maintaining the account	Account	The account provider operates the account for use by the customer.
Providing a debit card	Debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Providing a credit card	Credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
Payment order within Estonia (SEPA[1])	Euro payment to Estonia and EU/EEA member states	The account provider transfers money from customer's account pursuant to customer's instructions to another account; a domestic payment that meets SEPA requirements.
Payment order (SEPA)	Euro payment to Estonia and EU/EEA member states	The account provider transfers money from customer's account pursuant to customer's instructions to another account; a payment where at least one party is outside the Republic of Estonia and where the payment meets SEPA requirements.
Payment order between third countries (non-SEPA)	Cross-border payment	The account provider transfers money from customer's account pursuant to customer's instructions to another account; a payment where at least one party is located in a third country and which does not meet SEPA

		requirements.
Standing order E-invoice	E-invoice standing order	The account provider makes regular transfers on the instruction of the customer, in a fixed amount of money from the customer's account to another account where the invoice and payment instruction data were sent to the bank in the e-invoice format of Estonia and the e-invoice is displayed to the customer in the Internet bank.
Cash withdrawal	Cash withdrawal	The customer takes cash out of the customer's account.
Cash deposit	Cash deposit	The customer deposits cash in customer's account.
Internet banking agreement	Netbank	Electronic payment channel offer that enables the customer to perform payment procedures via Internet.

(1) A payment order conforming to the requirements of Article 5 of Regulation (EU) No 260/2012 of the European Parliament and of the Council and the technical requirements set forth in the annex to the same regulation.