



Nordea Terms and Conditions for Nordea Bank Finland Plc Lithuania Branch

April 2009

LTL covers both the ISO code, the country as well as the legal unit of Nordea Bank Finland Plc Lithuania Branch

This document supersedes all previous editions.

Nordea is member of all relevant domestic clearing systems in Lithuania.

Charging of item fees will generally take place on a monthly basis unless otherwise stated or agreed.

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Account services

Interest conditions

| | LTL |
|-----------------------------------|---------------------------------|
| Credit interest | Nordea internal o/n rate -1.25% |
| Debit interest | Nordea internal o/n rate +1.25% |
| Account maintenance fee per month | free of charge |

Reporting

| | LTL |
|------------------------|----------------|
| MT 950 | Free of charge |
| Interest statement | Free of charge |
| Additional statement | 15 |
| Fax statement per item | 15 |

Audit reports

| | LTL |
|------------------------------------|-----|
| Confirmation of balances | 50 |
| Complete report for audit purposes | 150 |

Contact information

Please contact your Relationship Manager for special requests such as additional copy of statements, statements by telefax and other matters.

Payments

Bank-to bank transfers

Cut-off times

| Lithuania | |
|-----------------------|-------------|
| Payments in LTL | 13.00 (CET) |
| Book transfers in LTL | 15.00 (CET) |

Payments received after cut-off will be handled on a best effort basis.

Charges

| | LTL |
|--|----------------|
| Debits STP (straight-through processing) | 10 |
| Debits non-STP | 10 |
| Debits manual | 20 |
| Credits | Free of charge |

Cancellations and Amendments

| | LTL |
|--|-----|
| Not yet executed | 50 |
| Executed (effected on a best effort basis) | 50 |

Note: Additional charges from other banks may apply.

Back-valuations

Back-valuations is not market practise in Lithuania.

Investigations

| | LTL |
|--------------------------|-----|
| Up to 1 month | 50 |
| Items older than 1 month | 100 |

Note: Additional charges from other banks may apply.

Should you consider to nominate your business to Nordea in more than one of the Baltic markets and currencies, please contact your Relationship Manager to receive information about our favourable terms in the Baltic countries.

Contact information

LTL Account Operating Officer, LT
Phone +370 5 2361349
Fax +370 5 2361314
E-mail jolanta.griskiene@nordea.com

Customer payments

Cut-off times

| Lithuania | |
|-----------------------|-------------|
| Payments in LTL | 12.00 (CET) |
| Book transfers in LTL | 15.00 (CET) |

Funds available

| | LTL |
|-------------------------|-----|
| To our customers | D |
| To other domestic banks | D |
| To foreign banks | D+1 |

D = the value date stated in
SWIFT MT100/ MT102/ MT103 field 32

D + 1 = next banking day.

Payment are usually effected on receipt also prior to value date.

Charges

| | LTL |
|----------------------------------|----------------|
| Low value payments | 30 |
| STP payments | 30 |
| Non-STP payments | 30 |
| Payments in favor of other banks | 31.20 |
| Reject of payment orders | 50 |
| Return of payment orders | Free of charge |

The fee will be accumulated and debited on a monthly basis.

Note: SHA/BEN charges will be charges for the beneficiary, OUR charges
will be charges for the sending bank.

Reporting

| | |
|------------------------------|----------------------|
| Accumulated monthly charging | Subject to agreement |
|------------------------------|----------------------|

Cancellations and Amendments

| | LTL |
|--|-----|
| Not yet executed | 50 |
| Executed (effected on a best effort basis) | 50 |

Note: Additional charges from other banks may apply.

Back-valuations

Back-valuations is not market practice in Lithuania.

Investigations

| | LTL |
|--------------------------|-----|
| Up to 1 month | 50 |
| Items older than 1 month | 100 |

Note: Additional charges from other banks may apply.

Contact information

LTL Account Operating Officer
Phone +370 5 2361349
Fax + 370 5 2361314
E-mail jolanta.griskiene@nordea.com

Cheque services

This product is currently not offered.

Custody services

Nordea is among the 20 largest custodians in the world. For Custody services in Lithuania, please contact Nordea Bank Finland directly.

Contact information

Nordea Bank Finland Plc
2589 Custody Services
Aleksis Kiven katu 3-5
FIN-00020 NORDEA
Finland
Phone +358 9 165 51007
Fax +358 9 165 51358
www.nordea.com/custody

Markets

According to local market practise the minimum amount for placing funds is LTL 1.000.000. Both MM and FX services are provided by our dealing room. Should you wish to place funds, please contact our dealers on business days between 07.30 and 14.30 CET over phone ++371 709 6274, +371 709 3220 or +371 709 3215 and see Reuters page <NDMR> for indicative prices.

Trade Finance

Trade Finance, Lithuania

Nordea Bank Finland Plc Lithuania branch provides a full scale of Trade Finance products.
For detailed information please contact our Trade Finance department directly.

Phone +370 5 2361332
Fax +370 5 2361362
E-mail dalia.laniauskiene@nordea.com

Nordea contact information:

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LT-01128 Vilnius
Lithuania
SWIFT: NDEALT2X

Nordea Bank Finland Plc Lithuania Branch will not be liable for any losses incurred as a result of inaccurate and incomplete transfer instructions.

Except where a different standard is required by law, Nordea Bank Finland Plc Lithuania Branch assumes no liability for special, incidental, consequential, punitive or indirect loss or damage to you, including lost profits, whether or not Nordea Bank Finland Plc Lithuania Branch has been advised of the possibility of such damage, and you agree that Nordea Bank Finland Plc Lithuania Branch will be liable only for damages which are the direct result of our own misconduct.