Effective from 18.08.2026

Luminor Bloom Price List

Packages

Luminor Bloom	Price
Monthly fee	Free
Current account opening (in app) and maintenance in EUR	Free
Unlimited number of internal, instant and SEPA payments through the mobile app	Free
Luminor Bloom card (digital debit card)	Free

Cards

Luminor Bloom card	Price
Monthly fee – digital debit card	Free
Monthly fee – physical debit card	€2.00
Card opening, renewing, closing	Free
Reissuing and replacement of physical card	€5.00
Cash withdrawals at Luminor ATMs in the Baltics and Medus, Bankomatas.lt ATMs in Lithuania ①	Free
Cash withdrawals at Perlas POS terminals in Lithuania and other ATMs ①	1.50% (min. €1.50) per transaction
Cash deposit (with physical card only) at Luminor ATMs in Lithuania	Free
Conversion fee for paying in different currency than euro ②	2.65%
Fee for every card transaction in crypto currency exchange or gambling	€0.50

① Cash withdrawals with digital card are available only at ATMs in the Baltics with contactless functionality.

② Payments and ATM withdrawals in non-euro currencies are converted to euros using the VISA currency conversion rate which consists of the European Central Bank exchange rate and VISA conversion fee. Luminor currency conversion fee is added to the VISA currency conversion rate.

Luminor

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Consumer loan, Car loan

Service	Fee
Agreement fee	1.5% of loan amount, min. €60
Change of loan monthly payment date or loan repayment account	€20
Early loan repayment	Free
Partial loan repayment prior to agreement maturity date	Free

You need a payment account in Luminor to conclude a loan agreement.

The total cost of consumer loan APR (annual percentage rate) calculating example:

If you receive a EUR 3 000 loan over a 5 year period, the total amount of your payment is EUR 4 124, monthly payment EUR 66.73, and the total annual percentage rate 14.43%. These calculations are carried out under the following assumptions: annual interest rate – 12%, the loan is repaid with annuity method, the loan agreement fee is EUR 60, minimum banking package fee EUR 1 per month.