Landsbankinn's Tariff of Charges

Valid as of 2. November 2026

1.	**Loans**		
1.1.	Loans		
	1.1.1.	Borrowing fee for housing mortgages and other mortgages*	ISK 59,900
	1.1.2.	Borrowing charge on housing and real estate mortgages indexed to a foreign currency	ISK 119,800
	1.1.3.	Borrowing fee (other loans)	2.00%
		* Fee is collected for each loan application. 100% discount for first time buyers	
1.2.	Completed bond, collateral agreement or pledge		
	1.2.1.	Bond - minimum	ISK 5,000
	1.2.2.	Security Document (Collateral agreement, pledge or personal guarantee) - minimum	ISK 5,000
	1.2.3.	Credit facility or contract - minimum	ISK 50,000
	1.2.4.	Consumer loan	ISK 5,000
	1.2.5.	Declaration or statement regarding a loan or a security document - minimum	ISK 10,000
	1.2.6.	Handling of pledges of collateral for loans other than Landsbankinn's (HFF, pension funds) and declaration - minimum	ISK 10,000
	1.2.7.	Application to raise overdraft limit	ISK 790
	1.2.8.	Raise overdraft limit through self-service channels	ISK 0
	1.2.9.	Commitment fee for an overdraft credit – corporate	0.50%
1.3.	Statement of encumbrances and registration of title		
	1.3.1.	From Creditinfo (credit rating service)	ISK 1,500
	1.3.2.	From district commissioner	ISK 2,200
	1.3.3.	Registration of title, incurred costs payable to district commissioner	ISK 3,800
	1.3.4.	Digital registration of title, incurred costs payable to district commissioner	ISK 1,500
	1.3.5.	Administration for registration of title documents*	ISK 1,990
	1.3.6.	Administration for registration of title documents - express service	ISK 6,000
		* 50% discount for digital registration of title documents	
1.4.	Payments		
	1.4.1.	Notification and payment fee, loan debited, payment coupon sent	ISK 255
	1.4.2.	Notification and payment fee, loan debited, payment coupon not sent	ISK 140
	1.4.3.	Notification and payment fee, loan not debited, payment coupon sent	ISK 635
	1.4.4.	Notification and payment fee, loan not debited, payment coupon not sent	ISK 520
	1.4.5.	Notification and payment fee, cost per payment in foreign currency	ISK 820
	1.4.6.	Notification and payment fee, cost per payment on real estate loan in foreign currency, automatic debit	ISK 410
	1.4.7.	Prepayment penalty for loans with floating interest to other undertakings than small undertakings, for each remaining year	
		1.4.7.1. Prepayment penalty for loans with floating interest to other undertakings than small undertakings, for each remaining year*	0.40%
		1.4.7.2. Maximum	2.00%
		* Small undertakings as defined in Point 11 b) of Article 2 of the Act on Annual Accounts No. 3/2006, as subsequently amended, shall be undertakings which on their balance sheet dates do not exceed the limits of at least two of the three following criteria: (a) balance sheet total: ISK 600 million; (b) net turnover: ISK 1,200 million; (c) average number of employees during the financial year: 50. In the case of real estate or holding companies, only the criteria of an ISK 600 m balance sheet total shall apply. The provision generally measures an undertaking's size by the most recent annual financial statements at the date of the credit agreement.	
	1.4.8.	Prepayment penalty for mortgages with temporary fixed rates, for the fixed rate period	
		1.4.8.1. Prepayment penalty for mortgages with temporary fixed rates, for the fixed rate period, maximum	1.00%
		1.4.8.2. A prepayment of up to ISK 1,000,000 per year on mortgages with a temporary fixed rate period will not incur a prepayment penalty	ISK 0
	1.4.9.	Prepayment penalty for mortgages with fixed rates	
		1.4.9.1. Prepayment penalty for mortgages with fixed rates, maximum	2.00%
		1.4.9.2. When determining prepayment penalties under this item, the Bank takes account of, inter alia, the rate differential between current market rates on comparable loans offered by the Bank and the current rate on the loan in question, discounted from final ma	
		1.4.9.3. For a limited time only, a 100% discount will be granted on prepayment charges/accelerated payment housing mortgages with fixed rates	
	1.4.10.	Waiver fee*	
		A fee paid to the bank due to a breach of a covenant	
		1.4.10.1. Waiver fee - minimum	0.10%
		1.4.10.2. Waiver fee - minimum	ISK 50,000
	1.4.11.	Administration and guarantee of loan prepayment, each creditor	ISK 5,000
1.5.	Statement of liabilities, balance owing and details of both ISK and FX loans		ISK 400
1.6.	Amendment of terms and conditions - corporate		
	1.6.1.	Amendment to loan and security documents - minimum	ISK 19,900
	1.6.2.	Mortgage authorisation - minimum	ISK 10,000
	1.6.3.	Mortgage transfer and mortgage release - minimum	ISK 15,000
	1.6.4.	Loan novation - minimum	ISK 25,000
	1.6.5.	Fee for quota transfer - minimum	ISK 20,000
	1.6.6.	Endorsement of conditional mortgage or approval as subordinated mortgagee	ISK 0
1.7.	Amendment of terms and conditions - individuals		
	1.7.1.	Mortgage authorisation - minimum	ISK 5,500
	1.7.2.	Loan novation	ISK 10,000
	1.7.3.	Handling of transfers of mortgages and pledges of collateral for HFF and other mortgages	ISK 59,900
	1.7.4.	Endorsement of conditional mortgage or approval as subordinated mortgagee	ISK 0
	1.7.5.	Amendment to terms on housing and real estate mortgages	ISK 19,900
1.8.	Fee for changing loan currency		
	1.8.1.	Between foreign currencies	0.20%
	1.8.2.	Between ISK and foreign currency	0.40%
	1.8.3.	Minimum, for both 1.8.1 and 1.8.2	ISK 20,000
1.9.	Business agreements (produce and operating loans and lines of credit)		
	1.9.1.	Handling fee for agreement exceeding ISK 50m; annual commission	0.30%
	1.9.2.	Handling fee for agreement ISK 50m and lower; annual commission	0.50%
	1.9.3.	Arrangement fee	ISK 1,500
	1.9.4.	Service fee; costs incurred for each distribution of proceeds	ISK 300
	1.9.5.	Completed loan or business agreement (produce and operating loans) - minimum	ISK 50,000
	1.9.6.	Notification and payment fee, cost per payment	ISK 820
	1.9.7.	Lines of credit	
		1.9.7.1. Fee for undrawn portion of binding credit line	0.30%
1.10.	Loan extensions (Corporate Banking)		
	1.10.1.	Loan extensions for a term shorter than 12 months at a time	0.15%
	1.10.2.	Loan extensions for a term longer than 12 months at a time	0.50%

1.11.	Vehicle financing		
1.11.1.	Vehicle loans and vehicle facilities		
1.11.1.1.	Initial cost and collection		
1.11.1.1.1.	Borrowing charge, percentage of loan amount*		
	A 50% discount is given on borrowing charges for electric vehicles. The charge cannot be lower than the minimum borrowing charge		
1.11.1.1.1.1.	Borrowing charge 1 - 23 mos.		1.95%
1.11.1.1.1.2.	Borrowing charge 24 - 35 mos.		2.00%
1.11.1.1.1.3.	Borrowing charge 36 - 47 mos.		2.25%
1.11.1.1.1.4.	Borrowing charge 48 - 59 mos.		2.50%
1.11.1.1.1.5.	Borrowing charge 60 - 71 mos.		3.00%
1.11.1.1.1.6.	Borrowing charge 72 - 84 mos.		3.25%
1.11.1.1.1.7.	Borrowing charge 85 - 96 mos.		3.75%
1.11.1.1.1.8.	Minimum borrowing charge		ISK 15,000
1.11.2.	Lease-to-purchase*		
1.11.2.1.	Initial cost		
1.11.2.1.1.	Initial fee collected on 1st due date for payment		1.75%
1.11.3.	Notification and payment fee in accordance with item 1.4		
1.11.4.	Changes to loan terms		
1.11.4.1.	New equipment/transfer of pledge		ISK 15,000
1.11.4.2.	Change of borrower		ISK 15,000
1.11.4.3.	Amendment of terms and conditions		ISK 10,000
1.11.4.4.	Debt restructuring		ISK 10,000
1.11.4.5.	Declaration of temporary permit for export of an automobile		ISK 15,000
1.11.5.	Official fees		
1.11.5.1.	Registration of title		ISK 3,800
1.11.5.2.	Change of ownership and traffic safety fee		ISK 3,041
1.11.5.3.	Change of ownership of heavy machinery		ISK 4,499
1.11.5.4.	Registration of possessor		ISK 1,265
1.11.5.5.	Cancellation of possessor		ISK 1,265
1.12.	Credit assessment and information gathering		
1.12.1.	Credit assessment, individuals*		ISK 7,900
1.12.2.	Credit assessment, married/cohabiting couples*		ISK 12,900
1.12.3.	Confirmation of credit worthiness/credit assessment for lot applications to municipalities - credit assessment not included		ISK 2,000
1.12.4.	CIP credit rating from CreditInfo		ISK 1,000
1.12.5.	Obligation summary (loan summary) from third party		ISK 1,350
1.12.6.	Data collection for consumer credit loans (provided without remuneration once a year)		ISK 1,490
1.12.7.	Data collection in relation to personal guarantees for companies		ISK 1,950
	* Included in the fee is cost incurred by the Bank for collecting data from sources such as Iceland Revenue and Customs (RSK) and obligation summary from third party		

2. Payment cards

2.1.	Annual fee - Debit cards for retail customers		
2.1.1.	Debit card fee*		ISK 790
	* Customers under the age of 18 are exempt from annual fees		
2.2.	Annual fee - Prepaid cards for retail customers		
2.2.1.	Plúskort		ISK 0
2.2.2.	Plúskort +		ISK 3,300
2.2.3.	Plúskort+ with comprehensive travel insurance (Gull)*		ISK 6,900
2.2.4.	Pocket Money		ISK 1,190
	* Discontinued product - no new applications		
2.3.	Annual fee - Credit cards for retail customers		
2.3.1.	General credit card		ISK 3,700
2.3.2.	General credit card - Gold travel insurance*		ISK 6,900
2.3.3.	Gold Card that collects Aukakrónur		ISK 14,400
2.3.4.	Gold Icelandair Saga points		ISK 14,400
2.3.5.	Platinum card		ISK 24,900
2.3.6.	Platinum Icelandair Saga points		ISK 24,900
2.3.7.	Premium Icelandair Saga points		ISK 44,000
	* Discontinued product - no new applications		
2.4.	Annual fee - Business cards		
2.4.1.	Debit card		ISK 790
2.4.2.	Purchasing card - Prepaid		ISK 2,000
2.4.3.	Purchasing card - Credit		ISK 2,000
2.4.4.	General business card		ISK 9,900
2.4.5.	Business card, no loyalty programme		ISK 14,900
2.4.6.	Business card Icelandair Saga points		ISK 19,900
2.4.7.	Platinum Business Icelandair Saga points		ISK 23,500
2.4.8.	Premium Business Icelandair Saga points		ISK 32,900
2.5.	Transaction and withdrawal fees		
2.5.1.	Debit card transaction*		ISK 18
2.5.2.	Fee for domestic credit card cash withdrawal in bank or ATM		2.20%
2.5.3.	Fee for debit card cash withdrawal abroad		1.00%
2.5.4.	Fee for credit card cash withdrawal abroad		2.75%
2.5.5.	Minimum fee for cash withdrawal abroad, debit and credit cards		ISK 800
2.5.6.	Credit card cash withdrawal fee domestic		ISK 120
2.5.7.	Prepaid card cash withdrawal fee domestic		ISK 120
2.5.8.	Payment distribution, transaction fee		ISK 250
2.5.9.	Premium on VISA wholesale rate, all FX payment card transactions		2.30%
	* Customers under the age of 18 are exempt from transaction fees and 18-24 year olds get 150 free transactions yearly		
2.6.	Payment & statement fee		
2.6.1.	Debited from account		ISK 120
2.6.2.	Debited from account, printed statement		ISK 340
2.6.3.	Paid with payment slip		ISK 300
2.6.4.	Paid with payment slip, printed statement		ISK 520
2.7.	Card limits and late payment fees		
2.7.1.	Raise limit on credit card		ISK 1,790
2.7.2.	Raise limit on credit card via self-service channels		ISK 790
2.7.3.	Non-sufficient fund (NSF) debit card transaction		
2.7.3.1.	ISK 5,000 or lower		ISK 900
2.7.3.2.	Between ISK 5,000.01 and ISK 10,000.00		ISK 1,500
2.7.3.3.	Exceeding ISK 10,000.00		ISK 2,600
2.7.3.4.	Default of payment in accordance with item 3		

2.8.	Other card-based fees		
	2.8.1.	New for lost or stolen card	ISK 1,900
	2.8.2.	Emergency cash	ISK 10,900
	2.8.3.	Text message alert for credit cards (per message)*	ISK 12
	2.8.4.	Connection fee for Icelandair Saga Club Gold card	ISK 1,500
	2.8.5.	Connection fee for Icelandair Saga Club Premium and Platinum card	ISK 2,500
	2.8.6.	Fast-tracking of new payment cards	ISK 14,500
	* Exempting text messages to authenticate Card not present transactions.		
2.9.	Landsbankinn Gift Card		
	2.9.1.	Landsbankinn Gift Card	ISK 540
	2.9.2.	Customers of Landsbankinn get a 50% discount	ISK 270
2.10.	Corporate gift cards		
	2.10.1.	Fee linked to turnover	1.75%
	2.10.2.	Card transasaction	ISK 13
	2.10.3.	Card production fee	ISK 240

3. Defaults (applies to all defaults unless otherwise specified)

3.1.	Collection warning		ISK 950
3.2.	Reminder of collection warning		ISK 0
3.3.	Vehicle loans, vehicle facilities and lease-to-purchase		
	3.3.1.	Premium on redeemed commitments towards third parties	
		3.3.1.1. Vehicle tax, vehicle weight tax, insurance and negligence fee - minimum	ISK 3,000
		3.3.1.2. Parking tickets - minimum	ISK 1,500
		3.3.1.3. Vehicle tax, vehicle weight tax, insurance, negligence fee and parking tickets	3.00%
3.4.	Interim collection and legal costs as per tariff of external collection agent		ISK 0

4. Online banking and related services

4.1.	Annual fee for online banking		ISK 0
4.2.	Online banking transaction fee		ISK 0
4.3.	Text messaging (SMS) and e-mail		ISK 0
4.4.	Online banking netting service		ISK 13
4.5.	Payment service, each payment (online banking Services for Non-Business Organisations)		ISK 80
4.6.	RSA SecurID app - annual fee		ISK 0
4.7.	RSA SecurID token - annual fee		ISK 0
4.8.	Authentication token - new, new token in case of loss, damage or expiry		ISK 1,200
4.9.	Card reader		
	4.9.1.	Card reader	ISK 1,700
	4.9.2.	Card reader - clients in loyalty programmes	ISK 1,000
4.10.	Credit reference service CreditInfo - check of customer's own data		ISK 350
4.11.	Services to parties involved in further collection		
	4.11.1.	Receivable sent to parties involved in further collection	ISK 75
	4.11.2.	Manual edit/cancellation of claim	ISK 90
	4.11.3.	Other service - fee per hour	ISK 14,000
4.12.	Monthly statements, annual fee		ISK 7,500

5. Payment equalisation

5.1.	Annual fee		
	5.1.1.	Annual fee for payment equalisation*	ISK 9,450
	5.1.2.	Additional fee (for major plans) - minimum	ISK 1,500
	5.1.3.	Additional fee (for major plans) - maximum	ISK 5,000
5.2.	Change to payment plan (more than one per year)		ISK 700
5.3.	Default of payment on Payment service account, in accordance with item 3		
5.4.	Payment service, per slip		ISK 150
	* Annual fee includes one payment plan per year and payment service, direct payments and giro/payment slips if received by the Bank		

6. Collection services

6.1.	Creating a receivable		
	6.1.1.	Creating a receivable (in Corporate Internet Banking, B2B or Service for non-business organisations)	ISK 40
	6.1.2.	Creating a receivable in branch	ISK 250
	6.1.3.	Creating a receivable in IT division (with Excel file)	ISK 68
6.2.	Change/cancellation of a receivable		
	6.2.1.	Change/cancellation of a receivable (in Corporate Internet Banking or B2B)	ISK 40
	6.2.2.	Change/cancellation of a receivable in branch	ISK 135
	6.2.3.	Cancellation of an optional claim	ISK 40
	6.2.4.	Receivable sent to parties involved in further collection	ISK 90
6.3.	Payment of a receivable		
	6.3.1.	Payment fee	ISK 75
	6.3.2.	Receivable partially paid in the bank	ISK 75
	6.3.3.	Payment of a foreign receivable	ISK 200
	6.3.4.	Direct payments, receivables pool	ISK 55
6.4.	Payment slips		
	6.4.1.	Mailing of payment slip (automated)	ISK 135
	6.4.2.	Mailing of payment slip (branch mails)	ISK 275
	6.4.3.	Transmission of electronic documents	ISK 45
	6.4.4.	Initial fee for setting up electronic publication in the publication system	ISK 20,000
	6.4.5.	Printing	
		6.4.5.1. Printing of payment slip	ISK 15
		6.4.5.2. Printing of payment slip (collected at branch)	ISK 70
		6.4.5.3. Printing and mailing of a reminder	ISK 130
6.5.	Special adjustments, hourly rate		ISK 14,900
6.6.	On-line query in real time B2B		ISK 1
6.7.	Registration of direct debit contracts in online banking		
	6.7.1.	Customer creates own direct debit contract	ISK 0
	6.7.2.	Legal entity creates contract on behalf of payors	ISK 190
	6.7.3.	Legal entities who are not customers create contracts on behalf of payors	ISK 240
6.8.	Registration of direct payment in branch		ISK 500
6.9.	Collection of bonds		
	6.9.1.	Initial cost for collection	ISK 18,000
	6.9.2.	Collection, each payment day (commission not dependent on result)	ISK 790
	6.9.3.	Amendment of terms and conditions - minimum	ISK 10,000
	6.9.4.	Collection warning / collection fee	ISK 950
	6.9.5.	Statement sent on demand	ISK 2,900
	6.9.6.	Delivery of data for collection purposes by Landsbankinn (acc. to contract)	ISK 2,900
	6.9.7.	Interest rate changed in system	ISK 10,000
	6.9.8.	Interest rates increase - announcement through online banking / delivery to the Iceland Revenue and Customs (RSK)	ISK 120,000

7. Acquiring services

7.1.	Merchant service fee - Quote*		
	*Merchants can select one of two pricing models: Blended pricing - fixed % that includes service fee, interchange and scheme fees per card type. Interchange++ pricing - fees are broken down into interchange, scheme fees and the Acquirer's fee		
	7.1.1.	Transaction fee per transaction	ISK 6
	7.1.2.	Minimum service fee per transaction	ISK 12
	7.1.3.	Moto transaction surcharge	0.20%
7.2.	Initial contract fee		ISK 4,500
7.3.	Monthly settlement fee		ISK 450
7.4.	Chargeback fee per chargeback		ISK 2,500
7.5.	Monthly merchant portal fee per user		ISK 299

8. Foreign collections

8.1.	Exports		
	8.1.1.	Collection commission	0.20%
		8.1.1.1. Collection commission - minimum	ISK 7,500
		8.1.1.2. Collection commission - maximum	ISK 30,000
	8.1.2.	Express deliveries. Fee according to service provider's tariff	
	8.1.3.	Cost of sending message - per SWIFT message	ISK 1,000
8.2.	Imports		
	8.2.1.	Collection commission	0.20%
		8.2.1.1. Collection commission - minimum	ISK 3,000
		8.2.1.2. Collection commission - maximum	ISK 30,000
	8.2.2.	Return fee	ISK 2,500
	8.2.3.	Delivery fee*	ISK 1,000
	8.2.4.	Arrangement fee for reminders, amendments, protests and queries	ISK 1,000
	8.2.5.	Past due balances, additional fee per month**	ISK 2,000
	8.2.6.	Cost of sending message - per SWIFT message	ISK 1,000
	* + minimum collection commission		
	** 30 days after receipt of sight drafts, 10 days after maturity of bills of exchange. Additional fee for each balance due.		

9. Foreign currency transaction and international payments (current FX-rates at www.landsbankinn.is)

*All foreign banking fees and other direct costs incurred are paid separately

9.1.	EUR payments within the EEA		
	9.1.1.	Reception of payment order for incoming payment	ISK 0
	9.1.2.	Outgoing payment executed in online banking	ISK 0
	9.1.3.	Outgoing payment executed by branch/Customer Service Centre	ISK 250
9.2.	Other international payments		
	9.2.1.	Incoming payments	
		9.2.1.1. Reception of payment order for incoming payment	ISK 700
		9.2.1.2. Service charge for incomplete information	ISK 2,000
		9.2.1.3. Received payment request (SWIFT MT/MX), deposited to Landsbankinn account	ISK 400
		9.2.1.4. Received payment order (SWIFT MT/MX) with shared service charge (SHA)	ISK 700
		9.2.1.5. Received payment order (SWIFT MT/MX) with sender paying entire cost (OUR)	ISK 3,000
	9.2.2.	Outgoing payments	
		9.2.2.1. Outgoing payment executed in online banking	ISK 900
		9.2.2.2. Outgoing payment executed by branch/Customer Service Centre	ISK 1,900
		9.2.2.3. Charge when recipient cost is paid by sender (not applicable to JPY)	ISK 3,000
	9.2.3.	Payment requests	
9.3.	Other services		
	9.3.1.	Surcharge for express delivery	ISK 3,000
	9.3.2.	Request for suspension/cancellation of payment	ISK 3,300
	9.3.3.	Queries	ISK 2,500
	9.3.4.	Reversal of SWIFT payment	ISK 2,500
	9.3.5.	Account statement through SWIFT MT/MX - monthly charge (includes ISK - denominated accounts)	ISK 5,000

10. Guarantees

10.1.	Imports (Letters of Credit) and Letters of Guarantee		
	10.1.1.	Fee per annum, based on pledged collateral and creditworthiness - minimum	1.00%
	10.1.2.	Handling fee	ISK 20,000
	10.1.3.	Amendment fee	ISK 7,500
	10.1.4.	Cancellation fee (Letters of Credit)	ISK 6,000
	10.1.5.	Additional fee for more complex documents	
		10.1.5.1. Additional fee for more complex documents - minimum	ISK 7,500
		10.1.5.2. Additional fee for more complex documents - maximum	ISK 75,000
	10.1.6.	Cost of sending message - per SWIFT message	ISK 1,000
10.2.	Rent guarantees		
	10.2.1.	Fee, annual rate (per annum)*	
	*If deposits are 100% pledged as collateral, members of Náman only pay a handling fee according to item 10.2.2 and amendment fee according to 10.2.3.		
		10.2.1.1. Fee per annum if deposits are 100% pledged as collateral	1.00%
		10.2.1.2. Fee per annum, no collateral	6.00%
	10.2.2.	Handling fee	ISK 8,000
	10.2.3.	Amendment fee	ISK 2,500
10.3.	Letters of Credit - exports		
	10.3.1.	Advising commission (charged only when the L/C is unconfirmed by Landsbankinn)	0.05%
		10.3.1.1. Advising commission - minimum	ISK 4,000
		10.3.1.2. Advising commission - maximum	ISK 20,000
		10.3.1.3. L/C forwarded to correspondent bank	ISK 2,000
	10.3.2.	Confirmation commission, for each 3-month period started	0.50%
		10.3.2.1. Confirmation commission - minimum	ISK 4,000
	10.3.3.	Payment commission/documentation commission	0.25%
		10.3.3.1. Payment commission/documentation commission - minimum	ISK 6,000
		10.3.3.2. Payment commission/documentation commission off amount exceeding ISK 25,000,000	0.15%
	10.3.4.	Express deliveries. Fee according to service provider's tariff	
	10.3.5.	Amendment fee	ISK 5,000
	10.3.6.	L/C transfer	0.45%
		10.3.6.1. L/C transfer - minimum	ISK 10,000
	10.3.7.	Discrepancy in documents	ISK 3,000
	10.3.8.	Cost of sending message - per SWIFT message	ISK 1,000

11. Assistance in branches / Customer Service Centre

11.1.			
	11.1.1.	Withdrawals over the counter from a Landsbankinn account	ISK 0
	11.1.2.	Early withdrawal fee	4.00%
	11.1.3.	Transfers, payment of giro, payment slips and on credit cards (each transaction)	ISK 250
	11.1.4.	Transfers to or from foreign currency accounts in Iceland	ISK 350
	11.1.5.	Telephone information service (+354) 515-4444 (transfers, account balance and last transactions)	ISK 0
	11.1.6.	Balance and transactions read over phone by employee (accounts, credit cards etc.)	ISK 250
	11.1.7.	Notification by e-mail or text message (SMS)	ISK 50
	11.1.8.	Faxed receipts, see items 15.1	
	11.1.9.	Service charge for other major transactions in the bank branch and customer support centre	ISK 250
11.2.	Payment batch by processing a file		
	11.2.1.	Arrangement fee	ISK 400
	11.2.2.	For each transaction	ISK 20
11.3.	Activation of electronic ID (no commission for Landsbankinn customers)		ISK 1,200
11.4.	Account statement		
	11.4.1.	Account statement, printed at branch and sent by mail	ISK 300
	11.4.2.	Account statement, printed and delivered at branch	ISK 150

12. Safety deposit boxes for customers of Landsbankinn - annual fee

12.1.	Small (under 400 cm2)	ISK 10,900
12.2.	Medium (401-800 cm2)	ISK 15,900
12.3.	Large (upwards of 801 cm2)	ISK 20,900
12.4.	Change of lock (lost key)	ISK 16,000
12.5.	Box forcibly opened and lock changed	ISK 30,000
12.6.	Service charge for visiting safe-deposit boxes outside of their designated opening hours after 12:00, and after 14:00 for branches/outlets that open at 12:00	ISK 1,200

13. Market transactions and Asset management

13.1.	UCITS funds and Alternative investment funds for retail investor			
	The minimum investment amount in funds is ISK 10,000 selling price and ISK 5,000 in subscription. Settlement is generally 2 bankdays. The annual management fee is included in the fund price. Landsbréf pays Landsbankinn a commission for the sale of Landsbréf's funds.			
	13.1.1.	Mixed funds		
		13.1.1.1.	Eignadreifing – Vanfærið, Virði, Vöxtur, Langtíma og Sjálfbær - purchase fee	0.25%
		13.1.1.2.	Eignadreifing – Varfærið, Virði, Vöxtur, Langtíma og Sjálfbær* - management fee	1.25%
		13.1.1.3.	Eignadreifing Erlend** - front load	0.25%
		13.1.1.4.	Eignadreifing Erlend - management fee	1.20%
			* Performance fee is included in the fund's price as 10% of returns above the CBI's interest rate on deposits	
			** Settlement is T+3	
	13.1.2.	Domestic equities funds of Landsbréf hf.		
		13.1.2.1.	Landsbréf Selected Equities Fund - front load	0.50%
		13.1.2.2.	Landsbréf Selected Equities Fund - management fee	1.65%
		13.1.2.3.	Landsbréf Premium Equities Fund - front load	0.50%
		13.1.2.4.	Landsbréf Premium Equities Fund - management fee	1.75%
		13.1.2.5.	Hekla - kaupþóknun - front load	0.50%
		13.1.2.6.	Hekla - umsýsluþóknun - management fee	1.85%
		13.1.2.7.	Landsbréf Global Equity Fund* - front load	0.50%
		13.1.2.8.	Landsbréf Global Equity Fund - management fee	1.50%
		13.1.2.9.	Global Portfolio* - front load	0.25%
		13.1.2.10.	Global Portfolio - management fee	1.50%
		13.1.2.11.	Landsbréf Nordic 40 - front load	0.50%
		13.1.2.12.	Landsbréf Nordic 40 - management fee	1.10%
			* Settlement is T+3	
	13.1.3.	Securities funds of Landsbréf hf.		
		13.1.3.1.	Landsbréf Liquidity Fund - front load	0.00%
		13.1.3.2.	Landsbréf Liquidity Fund - management fee	0.35%
		13.1.3.3.	Landsbréf Liquidity Fund Plus* - front load	0.00%
		13.1.3.4.	Landsbréf Liquidity Fund Plus - management fee	0.40%
		13.1.3.5.	Landsbréf Government Bond Fund Short Duration - front load	0.25%
		13.1.3.6.	Landsbréf Government Bond Fund Short Duration - management fee	0.70%
		13.1.3.7.	Landsbréf Government Bond Fund - Medium Duration, Plus, Indexed and Non-indexed - front load	0.25%
		13.1.3.8.	Landsbréf Government Bond Fund - Medium Duration, Plus, Indexed and Non-indexed - management fee	0.80%
		13.1.3.9.	Landsbréf Fixed Income - front load	0.25%
		13.1.3.10.	Landsbréf Fixed Income - management fee	0.80%
		13.1.3.11.	Landsbréf - Covered Bonds - front load	0.25%
		13.1.3.12.	Landsbréf - Covered Bonds - management fee	1.00%
		13.1.3.13.	Fyrirtækjaskuldabréf - front load	0.25%
		13.1.3.14.	Fyrirtækjaskuldabréf - management fee	1.00%
			* Turnaround is one day (T+1) (settlement = 1 banking day)	
	13.1.4.	Exchange-traded funds (ETFs) of Landsbréf hf.		
		13.1.4.1.	LEQ UCITS ETF - front load	1.00%
		13.1.4.2.	LEQ UCITS ETF - management fee	0.50%
	13.1.5.	Private Banking funds		
		13.1.5.1.	Einkabréf - A, B, C, D, E - front load	0.25%
		13.1.5.2.	Einkabréf - A, B, C, D, E - management fee	0.65%
	13.1.6.	Other foreign securities funds		
		13.1.6.1.	Other foreign securities funds - front load	2.00%
		13.1.6.2.	Other foreign securities funds* - minimum - management fee	1.00%
		13.1.6.3.	Other foreign securities funds* - maximum - management fee	3.00%
			* In some cases, partner companies pay part of the management fee to Landsbankinn. Landsbankinn's advisors provide further information, tel. +354 410 4040	
	13.1.7.	Purchase in the securities funds of Landsbréf hf. through online banking		
		13.1.7.1.	Discount on front load	25.00%
		13.1.7.2.	Discount on front load - if subscription last at least 4 months	100.00%
13.2.	Trading in individual securities			
	Minimum transactions in equities are ISK 100,000. Turnaround is T+2. Transaction fees levied on transactions in currencies other than Icelandic krónur (ISK) are charged in the transaction currency, based on the exchange rate of each currency at the beginning of each month.			
	13.2.1.	Equities		
		13.2.1.1.	Domestic listed equities	1.00%
		13.2.1.2.	Domestic listed equities - minimum fee	ISK 3,500
		13.2.1.3.	Domestic listed equities in online banking	0.75%
		13.2.1.4.	Domestic listed equities in online banking - minimum fee	ISK 1,950
		13.2.1.5.	International listed equities	1.00%
		13.2.1.6.	Domestic listed equities in online banking - minimum fee	ISK 12,000
		13.2.1.7.	Stamp duties levied on purchases in GBP	0.50%
		13.2.1.8.	Domestic unlisted equities - minimum fee	2.00%
		13.2.1.9.	Domestic unlisted equities - minimum fee	ISK 10,000

13.2.2.	Bonds		
	13.2.2.1.	Domestic treasury bonds - minimum fee	0.40%
	13.2.2.2.	Domestic treasury bonds - minimum fee	ISK 3,500
	13.2.2.3.	Domestic treasury bills, bank bills and bonds with a maturity of less than 1 year - minimum fee	0.30%
	13.2.2.4.	Domestic treasury bills, bank bills and bonds with a maturity of less than 1 year - minimum fee	ISK 3,500
	13.2.2.5.	Other standard domestic market bonds	0.75%
	13.2.2.6.	Other standard domestic market bonds - minimum fee	ISK 3,500
	13.2.2.7.	International bonds and bills	1.00%
	13.2.2.8.	International bonds and bills - minimum fee	ISK 12,000
13.3.	Asset management		
13.3.1.	Asset management (active portfolio management)		
	13.3.1.1.	Management fee - minimum fee	0.20%
	13.3.1.2.	Management fee - maximum	0.60%
	13.3.1.3.	Management fee - minimum fee	ISK 60,000
	13.3.1.4.	Discount on transaction fee for transactions in individual listed securities	50.00%
	13.3.1.5.	Discount on purchase fee on transactions in Landsbréf hf. funds	100.00%
	13.3.1.6.	Discount on custody fee	100.00%
13.3.2.	Advisory Agreement		
	13.3.2.1.	Management fee - minimum fee	0.20%
	13.3.2.2.	Management fee - maximum fee	0.60%
	13.3.2.3.	Management fee - minimum fee	ISK 150,000
	13.3.2.4.	Discount on transaction fee for transactions in individual listed securities	50.00%
	13.3.2.5.	Discount on purchase fee on transactions in Landsbréf hf. funds	100.00%
	13.3.2.6.	Discount on custody fee	100.00%
13.3.3.	Asset management (active portfolio management)		
	13.3.3.1.	Management fee - minimum fee	0.20%
	13.3.3.2.	Management fee - maximum fee	0.60%
	13.3.3.3.	Management fee - minimum fee	ISK 60,000
	13.3.3.4.	Discount on transaction fee for transactions in individual listed securities	50.00%
	13.3.3.5.	Discount on purchase fee on transactions in Landsbréf hf. funds	100.00%
	13.3.3.6.	Discount on custody fees	100.00%
13.4.	Fees that apply to pension savings		
13.4.1.	Íslenski lífeyrissjóðurinn - management fee as a ratio of net assets		0.22%
13.4.2.	Management fee for Lífeyrisbók pension savings accounts		0.00%
13.4.3.	Management fee for Viðbót - Erlend verðbréf		0.55%
13.4.4.	Management fee for Viðbót - Innlend hlutabréf		0.55%
13.4.5.	Transfer fee - transfer to other custodian		0.00%
13.4.6.	Transfer fee - transfer to other pension savings scheme		0.00%
13.5.	Transaction charges		
	Fees levied on transactions in currencies other than Icelandic krónur (ISK) are charged in the transaction currency and the amount is calculated based on the exchange rate of that currency and the ISK at the beginning of each month.		
13.5.1.	Transaction charge for transactions in Landsbréf hf. funds, equities and bonds in ISK		ISK 600
13.5.2.	Transaction charge on equites transactions in online banking		ISK 300
13.5.3.	Transaction charge on fund transactions in online banking		ISK 0
13.5.4.	Transaction for subscription to Landsbréf hf. UCITS		ISK 0
13.5.5.	Transaction charge for securities transactions in foreign currency		ISK 1,500
13.5.6.	Transaction charge for transactions in funds of other fund management companies		ISK 5,000
13.6.	Custody fee		
	The custody fee is calculated monthly and collected once yearly, at the beginning of each year for the previous year.		
13.6.1.	Landsbréf funds		0.00%
13.6.2.	Securities and funds in Iceland		0.03%
13.6.3.	Securities and funds in the Nordic region		0.04%
13.6.4.	Securities and funds in other European countries		0.06%
13.6.5.	Securities and funds outside Europe		0.03%
13.6.6.	Minimum fee, individuals		ISK 3,100
13.6.7.	Minimum fee, legal entities		ISK 4,500
13.7.	Other fees		
13.7.1.	Investment advice		ISK 7,500
13.7.2.	Assignment of securities		ISK 590
13.7.3.	Pledge per Id./Reg.NO.		ISK 750
13.7.4.	Delivery of securities		ISK 750
13.7.5.	Delivery of foreign securities from custodian		ISK 800
13.7.6.	Corporate actions (dividend payments etc.)		ISK 0
	Only charged for out-of-pocket expenses		
	13.7.6.1.	Dividends - payment processing for issuers *	ISK 20,000
	13.7.6.2.	Installments and interest payments - payment processing for issuers *	ISK 5,000
		* Maximum collected fee pr. annum ISK 100.000	
13.7.7.	Contract work at a request by customer, per hour		ISK 15,000
13.7.8.	Other requests (negotiable - minimum ISK 3,000)		ISK 3,000
13.8.	Conversion of shares		
13.8.1.	Conversion of shares between markets, base fee		ISK 5,000
13.8.2.	Arion Bank hf. - foreign custodian cost		SEK 2,500

14.	**Cash transactions**			
14.1.	Companies and individuals			
	14.1.1.	Deposit of cash in an ATM to a Landsbankinn account		ISK 0
	14.1.2.	Domestic withdrawal from a Landsbankinn ATM from a bank account, Landsbankinn customer		ISK 0
	14.1.3.	Domestic withdrawal in a Landsbankinn automatic teller machine from a bank account with another bank/savings and loan association		
		14.1.3.1.	Domestic withdrawal in a Landsbankinn automatic teller machine from a bank account with another bank/savings and loan association	1.00%
		14.1.3.2.	Domestic withdrawal in a Landsbankinn automatic teller machine from a bank account with another bank/savings and loan association - minimum	ISK 300
	14.1.4.	Cash withdrawal by a Landsbankinn employee from a Landsbankinn account		ISK 0
	14.1.5.	Cash withdrawal by a Landsbankinn employee from a non-Landsbankinn account		
		14.1.5.1.	Cash withdrawal by a Landsbankinn employee from a non-Landsbankinn account	1.00%
		14.1.5.2.	Cash withdrawal by a Landsbankinn employee from a non-Landsbankinn account - minimum	ISK 1,200
	14.1.6.	Counting of coins, deposited to Landsbankinn account		0.00%
	14.1.7.	Sale of currency, per package		ISK 100
	14.1.8.	Buying and selling of foreign notes (note exchange) are done using the current note rate of Landsbankinn at each time		ISK 0
	14.1.9.	Withdrawal of foreign currency from domestic foreign currency accounts in the same currency as the foreign currency account		
		14.1.9.1.	Withdrawal of foreign currency from domestic foreign currency accounts in the same currency than the foreign currency account	1.75%
		14.1.9.2.	Withdrawal of foreign currency from domestic foreign currency accounts in the same currency than the foreign currency account - minimum	ISK 300
	14.1.10.	Withdrawal of foreign currency from domestic foreign currency accounts in another currency than the foreign currency account		
		14.1.10.1.	Withdrawal of foreign currency from domestic foreign currency accounts in another currency than the foreign currency account*	1.75%
		14.1.10.2.	Withdrawal of foreign currency from domestic foreign currency accounts in another currency than the foreign currency account* - minimum	ISK 300
		* Conversion of currency is done using the current note rate of Landsbankinn at each time		
14.2.	Individuals			
	14.2.1.	Cash deposit by Landsbankinn employee to Landsbankinn account**		ISK 0
	14.2.2.	Deposit of foreign currency to a foreign currency account in the same currency		ISK 300
	14.2.3.	Deposit of foreign currency to a foreign currency account in another currency Conversion of currency is done using the current note rate		ISK 300
	* *For time-consuming deposits carried out by a Landsbankinn employee, labour costs are added			
14.3.	Companies			
	14.3.1.	Cash deposit from legal entity to a Landsbankinn account, per deposit***		ISK 300
	14.3.2.	Cash deposti from legal entity by a Landsbankinn employee, per deposit**		ISK 1,200
	* **This fee is not charged in branches that do not have deposit ATM, provided the customer leaves the deposit in a deposit bag/case along with a completed settlement form in the indicated deposit box, and does not wait for an employee to process the deposit			
	** For time-consuming deposits carried out by a Landsbankinn employee, labour costs are added			

15.	**Various other services**			
15.1.	Mailing of receipts or other documents with general postal service or e-mail			ISK 150
15.2.	Simple transaction summary for individuals			ISK 250
15.3.	Summary for annual financial statements			ISK 2,000
15.4.	Statement on the finances of a person and company, loan commitments etc.			ISK 1,200
15.5.	Lookup in Registrar of Companies (CreditInfo) and delivery to customer			ISK 2,000
15.6.	For services not paid for in any other way, hourly rate*			
	Work that requires a greater level of expertise must be agreed upon separately			
	15.6.1.	Hourly rate to indivuduals - general banking services		ISK 12,000
	15.6.2.	Hourly rate to corporates and other legal entities		ISK 15,000
15.7.	Escrow deposit (depositum) - 1% of the total deposit, yet no less than ISK 25,000*			ISK 25,000
	* The fee for deposits to multiple escrow accounts is 1% of the total sum of deposits, yet no less than ISK 25,000.			
15.8.	Handling cost for establishing new business relationship with foreign clients			
	15.8.1.	Handling cost for establishing new business relationship with foreign clients/legal entities domiciled abroad (application for Id. No., KYC etc.). Includes cost of applying for new Id. No. with the National Registry - minimum*		ISK 50,000
	* In the case of especially time-consuming work, a service charge is added in accordance with the item "General work"			
15.9.	Higher-level control based on risk assessment pertaining to measures to prevent money laundering and terrorist financing* - minimum			ISK 80,000
	* In the case of especially time-consuming work, a service charge is added in accordance with the item "General work"			

This Tariff of Charges is effective as of 2 November 2026, replacing
the Tariff dated 25 August 2026

Landsbankinn hf.