

**Standard Information on European Consumer Crediting
Credit Card VISA Platinum
for Individuals - Residents and Non-Residents of the Republic of Latvia**

1. Creditor's and mediator's title and contact information

Creditor Address Telephone Website	AS "PrivatBank" Unified registration No. 50003086271 Registered address: 1 Muitas Str., Riga, LV-1134 Actual address of service provision: 1 Muitas Str., Riga, LV-1134 Information telephone 80001515 www.privatbank.lv
---	---

2. Description of the primary crediting provisions

Credit type	Revolving credit line with the credit card VISA <i>Platinum</i>
Total credit amount <i>Maximum total credit amount available according to the credit agreement</i>	EUR 7500/USD 10000
Credit reception provisions <i>How and when you receive the money</i>	Free reception
Validity term of the credit agreement	Indefinite
Instalments to be made by the consumer and the instalment manner, if any	You will have to make the following instalments: annual card maintenance fee – EUR 255/EUR 400; part of the annual fee worth EUR 75 / USD 100, will be deducted once a year, first instalment – after production of the card; part of the annual fee worth EUR 15/USD 25, will be deducted every month starting with the card production month. Interest and/or credit instalments are made as follows: a minimum payment of 5% of the credit line amount use plus a part of the annual fee are payable on the monthly basis until the end of the month following the reporting month; starting with the 31st day , the interest rate of 14.04% per annum, or 1.17% per month applies to the credit line amount used.
Total payable amount <i>Total loan amount plus interest and possible costs under your credit.</i>	EUR 10129,10/USD 13710,35* <i>*Considering assumptions used for the AIR calculations.</i>
A credit issued as a deferred payment for goods	Not applicable

or services or related with delivery of specific goods or provision of specific services (if applicable) <i>Goods/service title</i> <i>Price in money</i>	
Credit collateral (if applicable) <i>A description of collateral of the credit agreement is provided here</i>	Not applicable
Instalments are not redirected to immediate repayment of the total credit amount (if applicable)	Not applicable

3. Credit costs

The credit interest rate or different interest rates, if such are applicable to the credit agreement	The credit has a fixed interest rate: starting with the 31st day , the interest rate of 14.04% per annum, or 1.17% per month applies to the credit line amount used. Interest for unauthorised use of the overdraft – 48% per annum.
Annual interest rate (AIR) <i>Total credit costs expressed as annual interest rate on the amount of credit granted to you.</i> <i>The AIR is stated for convenient comparison of different offers.</i>	AIR (EUR) =22,52% AIR (USD)= 23,66% Assumptions: 1) the customer is free to receive the card credit limit; however, it is assumed that the card credit limit is received immediately and in full. 2) the credit agreement does not provide for a fixed credit repayment schedule; it is assumed that the credit is issued for three years and is repaid in 36 monthly instalments. 3) it is assumed that 35 monthly instalments are minimal instalments envisaged by the agreement, except for the last instalment, through which, the customer repays the whole remainder of the used credit limit. 4) it is assumed that the customer makes monthly instalments during the last days of the month, which follows the reporting month. Example showing all assumptions used in the calculation of the indicated annual interest rate: From the total amount of assigned credit limit worth EUR 7500 , immediately after signing the credit agreement, you receive EUR 7260 in cash in the AS "PrivatBank" ATM, as well as EUR 4.80 as payment for the purchase.

	<p>The commission fee for receiving the credit funds in AS "PrivatBank" ATMs is EUR 145,20 (2% x EUR 7260); part of the annual card maintenance fee – EUR 75 – is withheld immediately, while EUR 15 are withheld on the last working day of the month, including the card issue day. To repay the credit amount and interest payments, in the amount of EUR 1718.90 (14.04% per annum), as well as the commission fee, in the amount of EUR 255 *3 = 765, during three years, you make monthly minimal instalments envisaged by the agreement, and on the last month, you repay the whole remainder of the used credit limit – EUR 2286.17. Thus, the total credit costs amount to EUR 7500 + EUR 1718.90 + EUR 145.20 + EUR 255*3 = EUR 10129.10.</p>						
<p>Whether it is required:</p> <ul style="list-style-type: none"> to sign an insurance agreement as a credit guarantee, <p>or</p> <ul style="list-style-type: none"> to use another additional service for the purposes of obtaining the credit, in consideration of the offered credit receipt terms? <p><i>If these costs related to an additional service are unknown to the creditor, they are not included in the AIR.</i></p>	<p>No</p> <p>No</p>						
<p>Related costs</p>	<p>Not applicable</p>						
<p>Servicing of one or several accounts, in order to register instalments and credit issue (if applicable)</p>	<p>Credit card account – free</p>						
<p>Specific payment tool (i.e. a credit card) costs (if applicable)</p>	<p>The following is issued <u>for free</u> to the customer:</p> <p>credit card VISA <i>Platinum</i>; travel insurance policy (for holder of the VISA <i>Platinum</i> card); additional payment card VISA <i>Gold</i>; the <i>Priority Pass</i> card for visiting VIP zones at airports.</p> <p>Commission fee for cash withdrawal:</p> <table border="1" data-bbox="815 1839 1428 2051"> <tr> <td data-bbox="815 1839 1123 1939"> <p>Commission fee for cash withdrawal in AS "PrivatBank" ATMs (own funds)</p> </td> <td data-bbox="1123 1839 1428 1939"> <p>Commission-free</p> </td> </tr> <tr> <td data-bbox="815 1939 1123 2033"> <p>Commission fee for cash withdrawal at AS "PrivatBank" branches (own funds)</p> </td> <td data-bbox="1123 1939 1428 2033"> <p>Pursuant to the Bank Fees for cash withdrawal from the current account</p> </td> </tr> <tr> <td data-bbox="815 2033 1123 2051"> <p>Commission fee for cash</p> </td> <td data-bbox="1123 2033 1428 2051"> <p>2%</p> </td> </tr> </table>	<p>Commission fee for cash withdrawal in AS "PrivatBank" ATMs (own funds)</p>	<p>Commission-free</p>	<p>Commission fee for cash withdrawal at AS "PrivatBank" branches (own funds)</p>	<p>Pursuant to the Bank Fees for cash withdrawal from the current account</p>	<p>Commission fee for cash</p>	<p>2%</p>
<p>Commission fee for cash withdrawal in AS "PrivatBank" ATMs (own funds)</p>	<p>Commission-free</p>						
<p>Commission fee for cash withdrawal at AS "PrivatBank" branches (own funds)</p>	<p>Pursuant to the Bank Fees for cash withdrawal from the current account</p>						
<p>Commission fee for cash</p>	<p>2%</p>						

	<table border="1"> <tr> <td>withdrawal at AS "PrivatBank" and in AS "PrivatBank" ATMs (within credit funds)</td> <td></td> </tr> <tr> <td>Commission fee for cash withdrawal at the branches of "PrivatBank" (Ukraine) and in "PrivatBank" (Ukraine) ATMs (own funds)</td> <td>1%</td> </tr> <tr> <td>Commission fee for cash withdrawal at the branches of "PrivatBank" (Ukraine) and in "PrivatBank" (Ukraine) ATMs (credit funds)</td> <td>2%</td> </tr> <tr> <td>Commission fee for cash withdrawal in the ATMs of other banks in the European Union countries (own funds)</td> <td>3 withdrawals per month – for free, starting from the 4th withdrawal – 1% + 3 EUR/4USD)</td> </tr> <tr> <td>Commission fee for cash withdrawal in the ATMs of other banks in the European Union countries (credit funds)</td> <td>3 withdrawals per month – for free, starting from the 4th withdrawal – 2% + 3 EUR/4USD)</td> </tr> <tr> <td>Commission fee for cash withdrawal in the ATMs of other banks outside the European Union (own funds)</td> <td>1% + 3 EUR/4USD</td> </tr> <tr> <td>Commission fee for cash withdrawal in the ATMs of other banks outside the European Union (credit funds)</td> <td>3% + 3 EUR/4USD</td> </tr> </table> <p>additional commission fee for cash withdrawal at other banks/ATMs if the withdrawn amount exceeds an equivalent of EUR 15000 – 1% of the amount;</p> <p>daily limit for cash withdrawal – EUR 3000 (if the customer did not apply for increasing the limit);</p> <p>commission fee for transfer (credit funds) – 2% of the amount + transfer fees, according to the Fees.</p>	withdrawal at AS "PrivatBank" and in AS "PrivatBank" ATMs (within credit funds)		Commission fee for cash withdrawal at the branches of "PrivatBank" (Ukraine) and in "PrivatBank" (Ukraine) ATMs (own funds)	1%	Commission fee for cash withdrawal at the branches of "PrivatBank" (Ukraine) and in "PrivatBank" (Ukraine) ATMs (credit funds)	2%	Commission fee for cash withdrawal in the ATMs of other banks in the European Union countries (own funds)	3 withdrawals per month – for free, starting from the 4th withdrawal – 1% + 3 EUR/4USD)	Commission fee for cash withdrawal in the ATMs of other banks in the European Union countries (credit funds)	3 withdrawals per month – for free, starting from the 4th withdrawal – 2% + 3 EUR/4USD)	Commission fee for cash withdrawal in the ATMs of other banks outside the European Union (own funds)	1% + 3 EUR/4USD	Commission fee for cash withdrawal in the ATMs of other banks outside the European Union (credit funds)	3% + 3 EUR/4USD
withdrawal at AS "PrivatBank" and in AS "PrivatBank" ATMs (within credit funds)															
Commission fee for cash withdrawal at the branches of "PrivatBank" (Ukraine) and in "PrivatBank" (Ukraine) ATMs (own funds)	1%														
Commission fee for cash withdrawal at the branches of "PrivatBank" (Ukraine) and in "PrivatBank" (Ukraine) ATMs (credit funds)	2%														
Commission fee for cash withdrawal in the ATMs of other banks in the European Union countries (own funds)	3 withdrawals per month – for free, starting from the 4th withdrawal – 1% + 3 EUR/4USD)														
Commission fee for cash withdrawal in the ATMs of other banks in the European Union countries (credit funds)	3 withdrawals per month – for free, starting from the 4th withdrawal – 2% + 3 EUR/4USD)														
Commission fee for cash withdrawal in the ATMs of other banks outside the European Union (own funds)	1% + 3 EUR/4USD														
Commission fee for cash withdrawal in the ATMs of other banks outside the European Union (credit funds)	3% + 3 EUR/4USD														
Other costs under the credit agreement (if applicable)	Not applicable														
Provisions that determine change to said costs under the credit agreement (if applicable)	The Bank may unilaterally and at any time increase or decrease the amount of payments related to the credit agreement and specified in the Fees.														
The duty to pay for the services of the notary (if applicable)	Not applicable														
Costs related to late instalments <i>Late instalments may trigger serious consequences (e.g. enforced sale of real estate) and obstruct obtaining credits in future.</i>	The following penalties shall apply in case of late instalments: If instalments have not been made until the last business day of the current month (inclusive), as from the first day of the next month, the commission fee for late minimal monthly instalment will be applied in the amount of 1% of the total debt amount on the card														

	<p>account as of the last day of the previous month (EUR 7/USD 10), and the interest rate of 28.08% per annum will be applied to the delayed amount.</p> <p>The Bank has the right to suspend (block) the credit card operation until the debt is repaid.</p>
--	--

4. Other significant legal aspects

<p>The right to derogate from the agreement <i>You have the right to derogate from the credit agreement within 14 calendar days.</i></p>	Yes
<p>Early repayment of the credit <i>You may repay the credit ahead of schedule, in full or in part, at any time.</i></p> <p>The creditor is entitled to a compensation in case of early repayment of the credit (if applicable)</p>	<p>The customer may repay the credit ahead of schedule with a written notice thereof to the Bank.</p> <p>Not applicable</p>
<p>Use of the database <i>The creditor must promptly and for free report the outcome of the database use, if the rejection to issue the credit is based on data obtained from the database. This provision does not apply if provision of such information is prohibited by legal acts of the European Union or contradicts purposes of public order or public safety.</i></p>	Yes
<p>The right to receive a draft credit agreement <i>You may receive a free-of-charge copy of the draft credit agreement upon request. This provision does not apply if the creditor does not want to conclude a credit agreement with you upon receipt of credit application.</i></p>	Yes
<p>The timeframe when the information submitted prior to entering the agreement is binding upon the creditor (if applicable)</p>	<p>The information submitted prior to entering the agreement is binding upon the Bank while the interest rates specified in standard information or the edition of banking agreement and/or the General Regulations for Transactions, which are in effect on the information provision day, are effective.</p>