



Fee Information Document



Account provider name: **AS "PrivatBank"**

Account name: **Visa Universal**

Date: **2018.12.01.**

- This document provides information on the rates applicable to the main services related with a payment account. It will help you compare these fees with other accounts' fees.

- The fees can be also applied to services connected with the account but not listed herein. Full information is here: <https://www.privatbank.lv/en/pricelists/>.

- A glossary of the terms used herein is available for free.

Service1	Fee
General account services	
Account maintaining	
1) Opening the account (including the fee for verification of documents)	free of charge
2) Maintaining/servicing the account	free of charge
3) Closing the account	free of charge
4) Activating the Internet banking site	free of charge
5) Using the Internet banking site	free of charge
Payments (except cards)	
Transfer	
1) Service provided at a branch:	
a. intra-bank transfer to own account	free of charge
b. intra-bank transfer to another person's account	1 EUR
c. transfer to another bank in Latvia or a member state of the EEA2 (SEPA payment)	2 EUR
2) Service provided on the Internet banking site:	
a. intra-bank transfer to own account,	free of charge
b. intra-bank transfer to another person's account,	free of charge
c. transfer to another bank in Latvia or a member state of the EEA2 (SEPA payment)	0.20 EUR
Standing order	
1) Applying for the service:	
a. at a branch,	free of charge

b. on the Internet banking site;	free of charge
2) Using the service	0.30 EUR
E-invoice	
1) Applying for the service:	
a. at a branch,	free of charge
b. on the Internet banking site;	free of charge
2) Using the service.	0.30 EUR
Cards and cash	
Providing a debit card	
1) Making and issuing the card (including the fee for applying for and receiving the card on the cheapest delivery channel (at branch or by post)	free of charge
2) Using the card	free of charge
Providing a credit card	
1) Making and issuing the card (including the fee for applying for and receiving the card on the cheapest delivery channel (at branch or by past)	free of charge
2) Using the card	free of charge
3) Interest rate per annum on the amount used	22.80%
Cash withdrawal	
1) At a bank's branch:	
a. up to EUR 7,00	free of charge
b. over 7,00 EUR	0.2%
2) At an ATM with a debit card:	
a. ATMs of the bank or partner banks up to EUR 715	free of charge
b. ATMs of the bank or partner banks over EUR 715	free of charge
b. ATMs of other banks	1%, min.3.50 EUR
3) At an ATM with a credit card:	
a. ATMs of the bank or partner banks up to EUR 715	4%
b. ATMs of the bank or partner banks over EUR 715	4%
b. ATMs of other banks	4%
Account overdraft and related services	
Overdraft	
1) Handling and issuing the loan	free of charge
2) Interest rate per annum on the amount used	22.80%
Service set	
1) Package "Universal"	
Comprehensive indicator of costs	

The comprehensive indicator of costs has been calculated on the basis of operations performed per year:

- current account opened;
- debit and/or credit card opened and used every month (not including credit limit);
- Internet banking site activated and used every month;
- means of authentication issued;
- on the Internet banking site, unlimited transfers in EUR made to one's own account and/or 50 transfers to another person's account in bank;
- on the Internet banking site, 30 transfers in EUR made to another bank in Latvia or the EEA2;
- every month, cash withdrawn in the amount of the minimum salary with a debit card at a bank ATM.

6 EUR

1. The Rate Information Document includes services in EUR.

2. European Economic Area (EEA) countries: Austria, Belgium, Bulgaria, Czech Republic, Denmark, France (including French Guiana, Guadeloupe, Martinique, Réunion), Greece, Croatia, Estonia, Italy, Ireland, Iceland, Cyprus, Latvia, United Kingdom (including Gibraltar), Lithuania, Lichtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden.