

JuniorBank – junior card		
Type of transactions (services)	Fee	
JUNIOR CARD		
Currency	EUR	
Card issuance fee	Free of charge	
Fee for re-issuance of card	Free of charge	
Fee for early re-issuance of card	Free of charge	
Annual fee for card maintenance	Free of charge	
Fee for purchases ¹	Free of charge	
Currency exchange fee ²	3.0%	
Cash withdrawal fee in AS "PrivatBank" ATMs	Free of charge	
Cash withdrawal fee at AS "PrivatBank" branches	Free of charge	
Cash withdrawal fee at other banks and their ATMs (EU countries)	4 withdrawals per month - without fee, starting from 5th withdrawal – 1%, min. 1.50 EUR	
Cash withdrawal fee at other banks and their ATMs (outside EU countries)	1%, min. 3.50 EUR	
Fee for EUR transfer within Latvia	according to transfer fees ³	
Interest income on Customer's positive account balance (from 71.14 EUR) ⁴	0.5% per annum ⁵	
Fee for unauthorised credit limit excess	34.2% (per annum)	
Connection to SMS bank	free of charge	
Use of SMS bank	free of charge	
Cancellation of SMS bank service	free of charge	
Closure of account	Free of charge	
Limits	Daily	Monthly
Cash withdrawal from ATMs	1 500 EUR	3 000 EUR
Online (internet) purchases		0 EUR

¹ Online purchases are only possible with Customer's own funds.

² To be applied if the transaction currency varies from the currency of the funds available on the Card account.

³ A transfer between own accounts within the Bank is free of charge, transfers to other credit institutions - according to transfer fees.

⁴ If the service is activated in the internet bank .

⁵ Interest is calculated and paid once per month for the previous calendar month after deduction of taxes according to the law. Interest is not calculated and paid for the month when an application for account closure (agreement termination) is submitted or the account is closed. The Bank can suspend the calculation and payment of interest at any moment.