

Products for VIP clients		
Type of transactions (services)	Fee	
<b>VISA Platinum credit card</b>		
	EUR	USD
Credit limit type	Renewable	
Grace period	30 days after each transaction	
Fee for card processing and issuance	free	
Fee for re-issuance of card	Due to physical damage loss, theft	10 USD
	Due to validity expiry	free
	Upon the Bank's incentive	free
Card validity term	3 years	
Annual fee for card maintenance, placing large deposit <sup>1</sup>	Free	Free
Annual fee for card w/o credit limit maintenance <sup>2</sup>	180 EUR	300 USD
Annual fee for card maintenance <sup>3</sup>	255 EUR	400 USD
Credit limit standard amount	7500 EUR	10000 USD
Credit limit maximum amount	individually	
Base % rate per year (per month)	14.04% (1.17%)	14.04% (1.17%)
Fee for purchases in Latvia and abroad	without fee	
Currency exchange fee <sup>4</sup>	3.0%	
Commission for the storage of funds in USD currency <sup>5</sup>	30 USD per month	
<b>Fees for cash withdrawal<sup>6</sup>:</b>		
Fee for cash withdrawal at AS "PrivatBank" ATMs (own funds)	without fee	
Fee for cash withdrawal at AS "PrivatBank" branches (own funds)	In accordance with the fees for cash withdrawals from settlement account	
Fee for cash withdrawal at AS "PrivatBank" and its ATMs (credit funds)	2%	
Fee for cash withdrawal at other banks ATMs in EU countries (own funds)	3 withdrawals per month - without fee, starting from 4th withdrawal – 1% + 3 EUR / 4 USD	
Fee for cash withdrawal at other banks ATMs in EU countries (credit funds)	3 withdrawals per month – 2%, starting from 4th withdrawal – 3% + 3 EUR / 4 USD	

<sup>1</sup> The annual fee is not deducted if client has deposit in AS "PrivatBank" for no less that 300000 EUR. The minimum deposit, if made until 31.03.2015, is 56914.87 EUR.

<sup>2</sup> The annual fee part worth 15 EUR / 25 USD is deducted monthly starting with the month when the card was produced.

<sup>3</sup> The annual fee part worth 75 EUR / 100 USD is deducted every year; the annual fee part worth 15 EUR / 25 USD is deducted monthly starting with the month when the card was produced.

<sup>4</sup> To be applied if the transaction currency varies from the currency of the funds available on the Card account.

<sup>5</sup> **The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.**

<sup>6</sup> When withdrawing cash in a currency other than the main currency of the card, the fee for cash withdrawal is calculated at the exchange rate at the time of a Card transaction.

<b>Products for VIP clients (continued)</b>		
<b>Type of transactions (services)</b>	<b>Fee</b>	
<b>VISA Platinum credit card (continued)</b>		
	<b>EUR</b>	<b>USD</b>
Fee for cash withdrawal at other banks and ATMs of other banks outside EU countries (own funds)	1% + 3 EUR	1% + 4 USD
Fee for cash withdrawal at other banks and ATMs of other banks outside EU countries (credit funds)	3% + 3 EUR	3% + 4 USD
Extra fee for cash withdrawal at other banks/ATMs if the amount exceeds the equivalent of 15000 EUR	1 % of amount	
<b>Limits</b>	<b>Daily</b>	<b>Monthly</b>
Cash withdrawal from ATMs	3 000 EUR	15 000 EUR
Online (internet) purchases		0 EUR <sup>1</sup>
Fee for transfer (credit funds)	2% of amount + In accordance with the Transfer Fees	
Fee for transfer (own funds)	In accordance with the Transfer Fees	
Reservation (holding) of transaction amounts in RUB, UAH, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%	
Amount of monthly payments	Minimum 5% of the total amount of the credit limit used as of the last day of the accountable month <sup>2</sup>	
Deadline for monthly instalments	Up to the last day of the month following the reporting month	
Date of debiting the fee for past-due minimum monthly payment <sup>3</sup>	1st day of the month following the month when a regular instalment was not paid	
Fee for past-due minimum monthly payment <sup>4</sup>	1% of the total debt as of the last day of the accountable month (minimum 7 EUR / 10 USD)	
Interest rate for a payment past due	28.08%	
Interest rate for unauthorised use of the credit limit	48%	
Travel insurance for card user	Free of charge	
Priority Pass discount card	Free of charge	
<b>Visit of VIP lounge at airport by discount card Priority pass user</b>	<b>35 USD</b>	

<sup>1</sup> Upon the application of a customer another limit may be set.

<sup>2</sup> At least 7 EUR / 10 USD.

<sup>3</sup> In case of a failure to pay a monthly instalment.

<sup>4</sup> Deducted if the delayed debt amount exceeds 7 EUR / 10 USD / 7 EUR.

<b>Products for VIP clients (continued)</b>		
<b>Type of transactions (services)</b>	<b>Fee</b>	
<b>VISA Platinum credit card (continued)</b>		
	<b>EUR</b>	<b>USD</b>
Priority pass card replacement fee (VAT incl.) <sup>1</sup>	20 EUR	30 USD
Fee for Internet bank access password replacement	4 EUR	6 USD
Monthly fee for maintenance of card account with expired card <sup>2</sup>	20 EUR	30 USD
Closure of account	Free of charge	
<b>Additional card VISA Gold</b>		
Annual fee for additional card maintenance (VISA Gold)	Free of charge	Free of charge
Fee for applying and issuing additional card (VISA Gold)	Free of charge	Free of charge
Fee for replacement of additional card (VISA Gold) due to physical damage, loss, theft	10 EUR	10 USD
<b>Limits</b>	<b>Daily</b>	<b>Monthly</b>
Cash withdrawal from ATMs	3 000 EUR	10 000 EUR
Online (internet) purchases		0 EUR <sup>3</sup>
<b>Additional card VISA Virtual</b>		
Annual fee	Free of charge	Free of charge
Fee for purchases in internet	Free of charge	Free of charge
Limit for purchases in internet, monthly	5 000 EUR	
Fee for replacement due to physical damage, loss, theft	5 EUR	6 USD
Fee for cash withdrawal at AS "PrivatBank"	0.5% of amount	
<b>Additional card VISA Electron</b>		
Annual fee for issuing 3 cards	Free of charge	Free of charge
Card issuance fee starting with 4th card	7 EUR	10 USD
Cash withdrawal fee in ATMs of AS "PrivatBank"	Free of charge	
Fee for cash withdrawal at AS "PrivatBank"	In accordance with the fees for cash withdrawals from settlement account	
Fee for cash withdrawal at other banks ATMs in EU countries	3 withdrawals per month - without fee, starting from 4th withdrawal – 1.5%, min. 3.50 EUR	
Fee for cash withdrawal at other banks ATMs outside EU countries	1.5%, min. 3.50 EUR	
Fee for cash withdrawal at other banks	3% + 2.85 EUR	3% + 2.85 EUR

<sup>1</sup> Card is prepared with old validity term.

<sup>2</sup> The Bank starts collecting the fee upon the expiry of 2 months from the moment of the expiration of the last active account card.

<sup>3</sup> Upon the application of a customer another limit may be set.

<b>Products for VIP clients (continued)</b>		
<b>Type of transactions (services)</b>	<b>Fee</b>	
<b>Additional card VISA Electron (continued)</b>		
Fee for purchases	Free of charge	
Fee for replacement due to physical damage, loss, theft	5 EUR	6 USD
<b>Limits</b>	<b>Daily</b>	<b>Monthly</b>
Cash withdrawal from ATMs	1 500 EUR	10 000 EUR
Online (internet) purchases		1 500 EUR
<b>Credit against Deposit Coverage</b>		
Consideration of credit against deposit coverage application	Free of charge	
Granting of credit	0.5 % of the credit amount, min. 15 EUR	
Credit use interest rates (for used credit limit)	Valid deposit interest rate + 2%	
Fee for certifying documents (per document)	35 EUR + VAT	
Execution of a power of attorney to a bank employee	28 EUR + VAT	

## Products for VIP clients (continued)

### Safe deposit services<sup>1</sup>

Safety box size	Daily	Monthly	Yearly
50 x 260 x 390	2 EUR	10 EUR	70 EUR
75 x 260 x 390	3.50 EUR	12 EUR	85 EUR
100 x 260 x 390	4 EUR	18 EUR	95 EUR
140 x 260 x 390	5.50 EUR	20 EUR	120 EUR
150 x 260 x 390	5.50 EUR	20 EUR	120 EUR
200 x 260 x 390	6 EUR	25 EUR	150 EUR
300 x 260 x 390	6.50 EUR	30 EUR	200 EUR
Penalty for debt occurrence	2% of the debt amount per day		
<p>A Customer who loses a safety deposit box key will pay for a replacement and related repair works according to the Bank's invoice.</p>			
<p>If a Customer has not extended the safe deposit box rental agreement, has not vacated the safe deposit box, and/or has not returned the key to the Bank (if the Customer stores it), the Customer should pay the Bank a penalty double the amount of daily rental fee set for the safe deposit box rented by the Customer (according to the safe size) for each day of delay, beginning with the second business day after the agreement expiration.</p>			

<sup>1</sup> In addition to the specified value the Bank charges the VAT at 21% as this service is not related to servicing the Customer's deposit/account.