

<b>Servicing of Payment Card Issued by AS "PrivatBank"</b>		
<b>Type of transactions (services)</b>		<b>Fee</b>
<b>VISA Electron<sup>1</sup>, Visa Classic Debit (including when opening Basic account)</b>		
Card issuance fee		free
<b>Package "Universal"</b>		
VISA Electron, Visa Classic Debit <sup>1</sup> annual fee for users of package "Universal"		free
SMS banking for users of package "Universal"		free
Card annual fee		5 EUR
Additional card annual fee		5 EUR
Card <sup>2</sup> replacement fee		5 EUR
Fee for purchases		without fee
Currency exchange fee <sup>3</sup>		3.0%
Commission for the storage of funds in USD currency <sup>4</sup>		30 USD per month
Cash withdrawal fee in AS "PrivatBank" ATMs		without fee
Cash withdrawal fee in ATMs (EU countries)		4 withdrawals per month - without fee, starting from 5 <sup>th</sup> withdrawal – 1%, min. 1.50 EUR
Cash withdrawal fee in ATMs (outside EU countries)		1%, min. 3.50 EUR
Cash withdrawal fee at AS "PrivatBank" (in EUR, USD)		In accordance with the fees for cash withdrawal from settlement account
Cash withdrawal fee at other banks		2.5%, min. 5 EUR
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%
Annual interest rate for allowed credit		28%
Annual interest rate on an unauthorised overdraft		56%
Urgent card production (within 1 business days)		40.00 EUR
<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

<sup>1</sup> Only for existing, already issued cards.

<sup>2</sup> The card is produced with the expiry term of the previous card; the bank shall not accept card replacement applications if the card expiry term is under 30 days.

<sup>3</sup> To be applied if the transaction currency varies from the currency of the funds available on the Card account.

<sup>4</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.

<b>Servicing of Payment Card Issued by AS "PrivatBank" (continued)</b>		
<b>Type of transactions (services)</b>		<b>Fee</b>
<b>VISA Virtual</b>		
Issuance of VISA Virtual card for settlements on the Internet <sup>1</sup>		free of charge
Annual fee for VISA Virtual card for settlements on the Internet		free of charge
Purchases on the Internet with VISA Virtual card		0.3% of amount
Currency exchange fee <sup>2</sup>		3.0%
Cash withdrawal fee at AS "PrivatBank" (VISA Virtual)		0.5% of amount
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%
Urgent card production (within 1 business day)		8.54 EUR
<b>Limits</b>	<b>Daily</b>	<b>Monthly</b>
Online (internet) purchases		10 000 EUR
Fee for maintenance of card account with expired card (Privat Travel Card) <sup>2</sup>		50 USD a month

<sup>1</sup> A new card account is opened for the card (separate from VISA Classic Debit).

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

<b>Servicing of Payment Card Issued by AS "PrivatBank" (continued)</b>		
<b>Type of transactions (services)</b>		<b>Fee</b>
<b>VISA Classic Credit</b>		
Card issuance fee		Free
Card annual fee		15 EUR
Additional card annual fee		15 EUR
Card <sup>1</sup> replacement fee		15 EUR
Priority Pass discount card		45 EUR VAT incl.
Visit of VIP lounge at airport by discount card Priority pass user		35 USD
Fee for purchases		without fee
Currency exchange fee <sup>2</sup>		3.0%
Comission for the storage of funds in USD currency <sup>3</sup>		30 USD per month
Cash withdrawal fee in AS "PrivatBank" ATMs		without fee
Cash withdrawal fee in ATMs (EU countries)		4 withdrawals per month - without fee, starting from 5th withdrawal – 1.5%, min. 3.50 EUR
Cash withdrawal fee in ATMs (outside EU countries)		1.5%, min. 5 EUR
Cash withdrawal fee at AS "PrivatBank" (in EUR, USD)		In accordance with the fees for cash withdrawal from settlement account
Cash withdrawal fee at other banks		2.5%, min. 5 EUR
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%
Annual interest rate for allowed credit		24%
Annual interest rate on an unauthorised overdraft		36%
Urgent card production (within 1 business day)		20 EUR
Travel insurance for card user		36 EUR
<b>Limits</b>	<b>Daily</b>	<b>Monthly</b>
Cash withdrawal from ATMs	2 500 EUR	10 000 EUR
Online (internet) purchases		2 000 EUR

<sup>1</sup> The card is produced with the expiry term of the previous card; the bank shall not accept card replacement applications if the card expiry term is under 30 days.

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

<sup>3</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.

## Servicing of Payment Cards Issued by AS "PrivatBank" (continued)

Type of transactions (services)	Fee
<b>VISA UNIVERSĀLĀ credit card (EUR)</b>	
Credit limit type	Renewable
Grace period	30 days after each transaction
Calculation of interest on positive account balance from 71.14 EUR and more <sup>1</sup>	0.5% p.a.
Fee for card processing and issuance	free
Fee for re-issuance of card	5 EUR
Fee for re-issuance of card for seniors <sup>2</sup>	free
Issue of an additional personalised card	7.11 EUR
Re-issue of an additional personalised card	7.11 EUR
Card validity term	2 years
Annual fee for card maintenance	Free
Credit limit maximum amount <sup>3</sup>	Up to 3 salaries amount (max. 2800 EUR)
Base % rate per year	22.8%
Fee for purchases in Latvia and abroad	free
Currency exchange fee <sup>4</sup>	3.0%
<b>Fee for cash withdrawal with positive card balance (own funds)<sup>5</sup>:</b>	
Cash withdrawal fee in AS "PrivatBank" ATMs	without fee
Fee for cash withdrawal at AS "PrivatBank"	In accordance with the fees for cash withdrawal from settlement account
Cash withdrawal fee in ATMs (EU countries)	4 withdrawals per month - without fee, starting from 5th withdrawal – 1%, min. 1.50 EUR
Cash withdrawal fee in ATMs (outside EU countries)	1%, min. 3.50 EUR

<sup>1</sup> If the service is activated in the internet bank.

<sup>2</sup> A pensionary is a person, who receives a pension at AS "PrivatBank", or to whom an old-age pension is granted pursuant to the regulatory enactments of the Republic of Latvia, beginning from the age of 63. The persons, to whom an old-age pension and / or an old-age pension on preferential terms is granted, must present a pension certificate to the Bank.

<sup>3</sup> The credit is paid back in the Minimum Monthly Payments of the spent Credit amount from which every month the Interest for use of the credit limit is deducted.

<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> 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.

## Servicing of Payment Cards Issued by AS "PrivatBank" (continued)

Type of transactions (services)	Fee	
<b>VISA UNIVERSĀLĀ credit card (EUR) (continued)</b>		
<b>Fee for cash withdrawal with negative card balance (credit funds)<sup>1</sup>:</b>		
Fee for cash withdrawal at AS "PrivatBank" and its ATMs; at other banks and ATMs of EU countries and outside EU countries	Depending on withdrawal amount*	
<b>Limits</b>	<b>Daily</b>	<b>Monthly</b>
Cash withdrawal from ATMs	2 500 EUR	10 000 EUR
Online (internet) purchases		2 000 EUR
Fee for transfer (credit funds)	3% of amount + In accordance with the Transfer Fees <sup>2</sup>	
Fee for transfer (own funds)	In accordance with the Transfer Fees <sup>1</sup>	
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%	
Commission for the storage of funds in USD currency <sup>3</sup>	30 USD per month	
Monthly payments amount (which include fee for using loan funds in the accounting period)	5% of debt but not less than 7.11 EUR and not exceeding the debt balance	
Deadline for monthly instalments	Up to 25 <sup>th</sup> day of the month following the reporting month	

\*)

<b>Fee for cash withdrawal with negative card balance (credit funds):</b>	
Transaction amount	Fee
1.42-14.23 EUR	0.71 EUR
14.24-21.34 EUR	1.14 EUR
21.35-28.46 EUR	1.57 EUR
28.47-35.57 EUR	1.99 EUR
35.58-42.69 EUR	2.42 EUR
Over 42.69 EUR	4%

<sup>1</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.

<sup>2</sup> Regular payments, Transfer transactions, EUR only.

<sup>3</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.

<b>Servicing of Payment Cards Issued by AS "PrivatBank" (continued)</b>	
<b>Type of transactions (services)</b>	<b>Fee</b>
<b>VISA UNIVERSĀLĀ credit card (EUR) (continued)</b>	
<b>Penalty for late payment of debt:</b>	
Penalty for late payment of debt <sup>1</sup>	Base interest rate according to the agreement per annum (calculated for each day of the principal amount delay) + 4.27 EUR (one-off payment) if the principal amount or interest payments are delayed in the amount of 8.54 EUR or more
Closure of account	free
Interest rate on amount of unauthorised violation of crediting limit (added to allowed credit interest)	Base interest rate on credit limit
<b>Connection to SMS bank</b>	
Connection to SMS bank	free of charge
Use of SMS bank	free of charge
Cancellation of SMS bank service	free of charge
<b>Debt repayment agreement execution commission fee (loan restructuring)</b>	
Debt repayment agreement execution commission fee (loan restructuring)	2% of debt amount, min. 25 EUR
Fee for consideration of application on debt repayment procedure	25 EUR
Fee for reconsideration of the loan repayment agreement	12 EUR

<sup>1</sup> If the Banks files a suit against the Customer due to an infringement of the terms of this Agreement by the Customer, the Bank is entitled to demand, and the Customer is obliged to pay the forfeit in the amount of 30 EUR and 5% (five percent) of the claim amount.

## Servicing of Payment Cards Issued by AS "PrivatBank" (continued)

Type of transactions (services)	Fee
<b>VISA Gold UNIVERSĀLA credit card (EUR)</b>	
Credit limit type	Renewable
Grace period	30 days after each transaction
Calculation of interest on positive account balance from 71.14 EUR and more	0.5% p.a.
Fee for card processing and issuance	free
Monthly card maintenance fee (is charged on 5th day of every month)	7.11 EUR
Card validity term	2 years
Credit limit minimal amount	0 EUR
Credit limit maximum amount	7000 EUR
Base % rate per year (month)	18% (1.5%) <sup>1</sup>
Fee for purchases in Latvia and abroad	Free
Currency exchange fee <sup>2</sup>	3.0%
<b>Fee for re-issuance of card</b>	
Due to physical damage, loss, theft	3.56 EUR
Due to validity expiry	Free
Upon the Bank's incentive	Free
Fee for early re-issuance of card	1.42 EUR
<b>Fee for cash withdrawal with positive card balance (own funds)<sup>3</sup>:</b>	
Cash withdrawal fee in AS "PrivatBank" ATMs	without fee
Fee for cash withdrawal at AS "PrivatBank"	1% of amount
Cash withdrawal fee in ATMs (EU countries)	4 withdrawals per month - without fee, starting from 5th withdrawal – 1%, min. 1.50 EUR
Cash withdrawal fee in ATMs (outside EU countries)	1%, min. 3.50 EUR

<sup>1</sup> Interest is calculated only for the used part of credit.

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

<sup>3</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.

## Servicing of Payment Cards Issued by AS "PrivatBank" (continued)

Type of transactions (services)	Fee	
<b>VISA Gold UNIVERSĂLĂ credit card (EUR) (continued)</b>		
<b>Fee for cash withdrawal with negative card balance (credit funds)<sup>1</sup>:</b>		
Fee for cash withdrawal at AS "PrivatBank" and its ATMs; at other banks and ATMs of other banks in EU countries and outside EU countries	Depending on withdrawal amount*	
<b>Limits</b>	<b>Daily</b>	<b>Monthly</b>
Cash withdrawal from ATMs	3 000 EUR	10 000 EUR
Online (internet) purchases		10 000 EUR
Extra fee for cash withdrawal at other banks/ATMs if the amount exceeds the equivalent of USD 10.000	1 % of amount	
Allowed attempts to enter wrong PIN code	3 attempts	
Fee for transfer (credit funds)	3% of amount + In accordance with the Transfer Fees <sup>2</sup>	
Fee for transfer (own funds)	In accordance with the Transfer Fees <sup>1</sup>	
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%	
Commission for the storage of funds in USD currency <sup>3</sup>	30 USD per month	
Monthly payments amount (which include fee for using loan funds in the accounting period)	5% of debt but not less than 7.11 EUR and not exceeding the debt balance	
Deadline for monthly instalments	Up to 25 <sup>th</sup> day of the month following the reporting month	

\*)

<b>Fee for cash withdrawal with negative card balance (credit funds):</b>	
Transaction amount	Fee
1.42-14.23 EUR	0.71 EUR
14.24-21.34 EUR	1.14 EUR
21.35-28.46 EUR	1.57 EUR
28.47-35.57 EUR	1.99 EUR
35.58-42.69 EUR	2.42 EUR
Over 42.69 EUR	4%

<sup>1</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.

<sup>2</sup> Regular payments, Transfer transactions, EUR only.

<sup>3</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.



<b>Servicing of Payment Cards Issued by AS "PrivatBank" (continued)</b>	
Type of transactions (services)	Fee
<b>VISA Gold UNIVERSĂLĂ credit card (EUR) (continued)</b>	
<b>Penalty for late payment of debt:</b>	
Penalty for late payment of debt <sup>1</sup>	Base interest rate according to the agreement per annum (calculated for each day of the principal amount delay) + 4.27 EUR (one-off payment) if the principal amount or interest payments are delayed in the amount of 8.54 EUR or more
Interest rate on amount of unauthorised violation of crediting limit (added to allowed credit interest)	Base interest rate on credit limit
Priority Pass discount card	45 EUR VAT incl.
Visit of VIP lounge at airport by discount card Priority pass user	35 USD
Travel insurance for card user per year	45 EUR / 60 EUR) <sup>2</sup>
Closure of account	Free
Debt repayment agreement execution commission fee (loan restructuring)	2% of debt amount, min. 25 EUR
Fee for consideration of application on debt repayment procedure	25 EUR
Fee for reconsideration of the loan repayment agreement	12 EUR

<sup>1</sup> If the Banks files a suit against the Customer due to an infringement of the terms of this Agreement by the Customer, the Bank is entitled to demand, and the Customer is obliged to pay the forfeit in the amount of 30 EUR and 5% (five percent) of the claim amount.

<sup>2</sup> 60 EUR in case of winter sports.

<b>Servicing of Payment Cards Issued by AS "PrivatBank" (continued)</b>			
Type of transactions (services)	Fee		
<b>VISA Gold credit card (for active cards only)</b>			
	EUR	USD	
Credit limit type	Renewable		
Period of grace	30 days after each transaction		
Fee for card processing and issuance	free		
Fee for re-issuance of card	Due to physical damage, loss, theft	3.56 EUR	5 USD
	Due to validity expiry	free	
	Upon the Bank's incentive	free	
Fee for early re-issuance of card	1.42 EUR		
Card validity term	2 years		
Annual fee for card maintenance <sup>1</sup>	56.91 EUR	75 USD	
Credit limit minimal amount	0 EUR	0 USD	
Credit limit maximum amount	7114.36 EUR	10.000 USD	
Base % rate per year (month)	18% (1.5%)	19.2% (1.6%)	
Fee for purchases in Latvia and abroad	without fee		
Currency exchange fee <sup>2</sup>	3.0%		
<b>Fee for cash withdrawal with positive card balance (own funds)<sup>3</sup>:</b>			
Cash withdrawal fee in AS "PrivatBank" ATMs	without fee		
Fee for cash withdrawal at AS "PrivatBank"	1% of amount		
Fee for cash withdrawal at other banks and their ATMs (EU countries)	4 withdrawals per month - without fee, starting from 5th withdrawal – 1.5%, min.3.50 EUR / 1.5% min 5 USD		
Fee for cash withdrawal at other banks and their ATMs (outside EU countries)	1.5%, min. 5 EUR	1.5% min 7 USD	
<b>Fee for cash withdrawal with negative card balance (credit funds)<sup>4</sup>:</b>			
Fee for cash withdrawal at AS "PrivatBank" and its ATMs	4%		
Cash withdrawal fee in AS "PrivatBank" ATMs	1.5%, min.3.50 EUR	1.5% min 5 USD	
Fee for cash withdrawal at other banks and their ATMs (EU countries)	4% + 3 EUR	4% + 4 USD	
Fee for cash withdrawal at other banks and their ATMs (outside EU countries)	4% + 3 EUR	4% + 4 USD	

<sup>1</sup> Deducted after the first debit transaction on the card.

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

<sup>3</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>Servicing of Payment Cards Issued by AS "PrivatBank" (continued)</b>		
Type of transactions (services)	Fee	
<b>VISA Gold credit card (for active cards only) (continued)</b>		
	EUR	USD
Extra fee for cash withdrawal at other banks/ATMs if the amount exceeds the equivalent of USD 10.000	1 % of amount	
Allowed attempts to enter wrong PIN code	3 attempts	
Limits	Daily	Monthly
Cash withdrawal from ATMs	3 000 EUR	10 000 EUR
Online (internet) purchases		10 000 EUR
Commission for transfer between customer accounts within AS "PrivatBank" (credit funds)	3% of amount	
Commission for transfer between customer accounts within AS "PrivatBank" (own funds)	Free	
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%	
Monthly instalment amount	Min. 5% of debt amount as of the last day of the reporting month <sup>1</sup>	
Deadline for monthly instalments	Up to 25 <sup>th</sup> day of the month following the reporting month	
Forfeit calculation start term <sup>2</sup>	1st day of the month following the month when a regular instalment was not paid	
Fee for untimely payment of a monthly instalment <sup>3,4</sup>	1% of the total debt amount as of the last day of the reporting month (min 7.11 EUR / 10 USD)	
Priority Pass discount card	50 USD VAT incl.	
Visit of VIP lounge at airport by discount card Priority pass user	35 USD	
Travel insurance for card user	49.80 EUR	
Closure of account	Free of charge	
	EUR	USD
Debt repayment agreement execution commission fee (loan restructuring)	2% of debt amount, min. 25 EUR	
Fee for consideration of application on debt repayment procedure	25 EUR	
Fee for reconsideration of the loan repayment agreement	12 EUR	

<sup>1</sup> At least 7.11 EUR / 10 USD.

<sup>2</sup> In case of a failure to pay a monthly instalment.

<sup>3</sup> Deducted is the payment term has been violated for more than 5 days and the delayed debt amount exceeds 7.11 EUR / 10 USD.

<sup>4</sup> If the Banks files a suit against the Customer due to an infringement of the terms of this Agreement by the Customer, the Bank is entitled to demand, and the Customer is obliged to pay the forfeit in the amount of 30 EUR and 5% (five percent) of the claim amount.