

Riga, 14 February 2020

**Annex 1**

Type of service	Before	After
SMS banking	0.28 EUR per month; Free of charge for users of package Universal	0.09 EUR per SMS
<b>VISA UNIVERSĀLĀ credit card (EUR), instant-issue or personalised</b>		
Fee for processing and issuance of personalised card	7.11 EUR	10 EUR
Fee for re-issuance of personalised card	7.11 EUR	10 EUR
<b>Fee for cash withdrawal with negative card balance (credit funds):</b>		
Fee for cash withdrawal at AS "PrivatBank" and its ATMs; at other banks and ATMs of EU countries and outside EU countries	4% (depending on withdrawal amount)	4%, min. 3.00 EUR
Monthly payment 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	5% of the amount of the credit limit used + 100% of the overdrawn amount
Date of monthly instalments	By the 25th of the month following the reporting month	By the last working day of the month following the reporting month
Late payment interest rate (per annum)	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	54%
Interest rate on unauthorised negative balance	Base credit limit interest rate	54%
<b>VISA Gold UNIVERSĀLA credit card (EUR)</b>		
Monthly card maintenance fee	7.11 EUR	10 EUR
Fee for re-issuance of card	7.11 EUR	10 EUR
Due to physical damage, loss, theft	3.56 EUR	10 EUR
Due to validity expiry	free of charge	10 EUR
Fee for early re-issuance of card	1.42 EUR	10 EUR

<b>Fee for cash withdrawal with positive card balance (own funds) for Gold card</b>		
Fee for cash withdrawal at AS "PrivatBank" branches	1%	According to the Price list for cash withdrawal from current account
<b>Fee for cash withdrawal with negative card balance (credit funds):</b>		
Fee for cash withdrawal at AS "PrivatBank" and its ATMs; at other banks and ATMs of EU countries and outside EU countries	4% (depending on withdrawal amount)	4%, min. 3 EUR
Monthly payment 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	5% of the amount of the credit limit used + 100% of the overdrawn amount
Date of monthly instalments	By the 25th of the month following the reporting month	By the last working day of the month following the reporting month
Late payment interest rate (per annum)	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	54%
Interest rate on unauthorised negative balance	Base interest rate	54%

*Yours AS PrivatBank*