

Account Opening and Servicing	
Type of transactions (services)	Fee
Consideration of documents for opening settlement account ¹	5 EUR
Consideration of documents for opening settlement for pensions/allowances/compensations	Free
Initial examination of documents for opening a current or card account to customers with an personal identification document issued outside the EU, EEA or Switzerland and who do not have a permanent residence permit in the Republic of Latvia.	10 EUR
Opening of account	Free
Sub-account opening	Free
Servicing of account	Free
Fee for maintenance of inactive ² account	3 EUR a month
Closure of account	free
Commission for the storage of funds following termination of business relations with the customer	10 EUR a month
Commission for the storage of funds in USD currency ³	500 USD a month

Remote Account Management Tools⁴	
Type of transactions (services)	Fee
Connection to Internet bank system	free
Change of access passwords to Internet bank system	3.00 EUR
PrivatSecure virtual device ⁵ – issuance	5 EUR
DIGIPASS device (with PIN code) – issuance	35 EUR / 50 USD
DIGIPASS device (w/o PIN code) – issuance	25.00 EUR
DIGIPASS device – replacement	25.00 EUR

SMS bank	
Type of transactions (services)	fee
Connection to SMS bank	free of charge
Use of SMS bank	0.09 EUR per SMS
Cancellation of SMS bank service	free of charge

¹ No commission fee if a Deposit is placed or a leasing is taken. Commission fee is not charged when opening an account as part of implementation of the Unified Principles of Switching Current Accounts of Individuals.

² An account shall be considered inactive if no transactions as per customer's instructions have occurred on the account over the last 6 months. Except for the clients who have active deposit in AS "PrivatBank".

³ The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.

⁴ Delivery expenses not included.

⁵ Available for smartphones running Android v4.0. and higher or iOS v8 and higher.

Transfer Transactions		
Type of transactions (services)	At AS "PrivatBank"	Electronically (Internet bank)¹
Transfers within AS "PrivatBank"²		
Among accounts of one customer	free	Free
Among customers of the bank	1.00 EUR	Free
Crediting accounts of IF Latvia, Seesam Latvia, Baltikums and BTA insurance companies for customers who have acquired insurance policy at AS "PrivatBank"	Free	Free
Domestic transfers and transfers to the SEPA countries³ in EUR – charges type – SHA⁴ (specifying IBAN and SWIFT code of the beneficiary bank)		
Regular	2 EUR	0.20 EUR
Urgent	10 EUR	7 EUR
Transfers (EUR) outside the SEPA countries		
Regular		
	SHA⁵	11 EUR
	OUR⁶	25 EUR
Urgent		
	SHA	16 EUR
	OUR	35 EUR
USD transfers⁷		
Regular		
	SHA⁸	20 EUR
	OUR⁹	35 EUR
	FULL OUR¹⁰	50 EUR

¹ Authorisation types limits:

	1 payment	1 day
SMS password	20 000 EUR	Without limit
Digipass	Without limit	Without limit
PrivatSecure	Without limit	Without limit

² Except transfers from VISA Platinum, VISA Gold, VISA "Universal" (credit funds) card accounts.

³ SEPA countries – Austria, Belgium, Bulgaria, Croatia, Cyprus, Denmark, Estonia, Finland, France, Germany, Gibraltar, Great Britain, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Rumania, San Marino, Spain, Slovakia, Slovenia, Sweden, Switzerland, the Czech Republic.

⁴ SHA commission type for EUR payments in Latvia and SEPA countries – the payer pays the sender bank's commission, the beneficiary pays the beneficiary bank's commission. The payment amount is credited to the beneficiary bank in full.

⁵ SHA commission type – the payer pays the Bank's commission, commissions of other banks involved in payment execution are deducted from the payment amount.

⁶ OUR commission type – the payer pays the Bank's commission that includes commissions of all banks involved in payment execution. The beneficiary receives the payment amount in full.

⁷ The Bank reserves the right to refuse to execute a payment if it cannot be made through the existing Correspondent Banks.

⁸ SHA commission type – the payer pays the Bank's commission, commissions of other banks involved in payment execution are deducted from the payment amount.

⁹ OUR commission type for USD payments – the payer pays the Bank's commission and Correspondent bank's commission. The Bank is not responsible for commission type change from OUR to SHA by banks involved in payment execution.

¹⁰ FULL OUR commission type for USD payments – the payer pays the Bank's commission that includes commissions of all banks involved in payment execution. The beneficiary receives the payment amount in full.

Transfer Transactions		
Type of transactions (services)	At AS "PrivatBank"	Electronically (Internet bank)¹
Transfers within AS "PrivatBank"²		
Urgent		
SHA	35 EUR	25 EUR
OUR	50 EUR	40 EUR
FULL OUR	70 EUR	60 EUR
Express		
SHA	50 EUR	40 EUR
OUR	70 EUR	60 EUR
FULL OUR	90 EUR	80 EUR
Transfers in RUR, BYN, KZT		
OUR	10 EUR	5 EUR
Transfers in PLN (charges type – SHA)³		
Regular	25 EUR	20 EUR
Urgent	40 EUR	30 EUR
Transfer GBP, CHF, JPY, CNY (regular)		
SHA	25 EUR	20 EUR
OUR	35 EUR	30 EUR

¹ Authorisation types limits:

	1 payment	1 day
SMS password	20 000 EUR	Without limit
Digipass	Without limit	Without limit
PrivatSecure	Without limit	Without limit

² Except transfers from VISA Platinum, VISA Gold, VISA "Universal" (credit funds) card accounts.

³ SHA commission type for payments in PLN – the payer pays the sender bank's commission, the beneficiary pays the beneficiary bank's commission. The payment amount is credited to the beneficiary bank in full.

Transfer Transactions (continued)	
Receipt of payment orders without opening account at AS "PrivatBank"	
Domestic transfers and transfers to the SEPA countries in EUR – charges type – SHA (specifying IBAN and SWIFT code of the beneficiary bank)	1%, min. 6 EUR
Transfers (EUR) outside the SEPA countries	1%, min. 6 EUR + commission for appropriate payment type
Foreign currency	1%, min. 10 EUR + commission for appropriate payment type
Crediting funds on account	
Crediting funds on account	Free
Bank fees for incoming payments marked: fees OUR (fee withheld from the sending bank):	
Payments up to 99 999.99 c. u. ¹ (any currency)	30 c. u. (transaction currency)
Payments exceeding 100 000 c. u. (any currency)	50 c. u. (transaction currency)
Additional commission for crediting funds on account if the sender did not indicate IBAN ²	14.23 EUR or equivalent in another currency
Additional commission fee for executing payment order to the SEPA countries without IBAN and/or SWIFT code of the beneficiary bank	14.23 EUR or equivalent in another currency
Accepting a collection order / legal executive's order for processing	20 EUR per document

¹ Conventional unit.

² The commission may be deducted from the amount to be credited.

Cash Transactions	
Type of transactions (services)	Fee
Depositing of cash	
Acceptance of damaged, old USD, GBP banknotes for deposit to account	7% of amount
Acceptance of damaged banknotes in other currencies	Not accepted
Banknotes checking upon the Customer's request	1.00 EUR for each banknote
To own account¹	
Up to 1 000 EUR (included) in a day	free
Over 1 000 EUR	0.2% of amount, min. 5.00 EUR
Other currencies (USD, GBP)	0.8% of amount, min. 10.00 USD/GBP
To third party account in AS "PrivatBank"	
To an individual's account (EUR, USD) ²	
Up to 1 000 EUR (included) in a day	1.00 EUR
Over 1 000 EUR	0.2% of amount, min. 5.00 EUR
Other currencies (USD, GBP)	0.8% of amount, min. 10.00 USD/GBP
To a legal entity's account (EUR) ³	
Other currencies (USD, GBP)	0.8% of amount, min. 10.00 USD/GBP
Crediting cash to accounts of IF Latvia and BTA insurance companies for customers who have acquired insurance policy at AS "PrivatBank"	Free
Crediting cash to customer account to pay for consumer loan, leasing, mortgage loan issued at AS "PrivatBank"	Free

¹ Depositing of cash to customer account on the day of registration of the deposit agreement in EUR currency - free of charge.

² If no separate agreement on charging commission fee is concluded between the Bank and the individual.

³ SIA "AmberReal" clients – free of charge.

⁴ Maximum amount of the fee – 70.00 EUR (only charged upon settlement of bills from an organisation, which has an account with AS "PrivatBank").

Cash Transactions (continued)	
Type of transactions (services)	Fee
Processing of coins for deposit into account (EUR only)	
Up to 50 pcs (including)	free
Over 50 pcs	5% of amount, min. 10.00 EUR
Exchange of cash to another nominal¹	
Exchange of EUR banknotes into other nominal banknotes	1% of amount, min. 5.00 EUR
Exchange of USD banknotes into other nominal banknotes	4% of amount, min. 20.00 USD
Exchange of coins into banknotes and banknotes into coins (EUR only)	5% of amount, min. 10.00 EUR
Cash withdrawal from clients account^{2, 3}	
EUR cash withdrawal from account at the Bank:	
In a calendar months the one-time cash amount withdrawal till 700.00 EUR (including)	Free - 1 time per month ⁴
Every next cash withdrawal till 10000.00 EUR ⁵ (including)	0.2% of amount, min. 3.00 EUR
Over 10000.00 EUR with prior application	0.3% of amount
Over 10000.00 EUR without prior application ⁶	0.8% of amount
Other currencies (USD, GBP)	0.8% of amount, min. 10.00 USD/GBP
Fee for cash disbursement from other bank card accounts in branch POS terminals	2% of amount
Out of-time withdrawal of the previously requested amount	0.3% of amount

¹ If funds are available at cash desk.

² Amounts over 10000.00 EUR and equivalent amounts in other currencies should be ordered at the Bank 2 business days in advance but not later than 1.00 PM.

³ Fee for cash withdrawal related to deposit (a single payment of the total deposit amount and deposit interest does not apply to the early termination of the deposit), loan or leasing is not collected.

⁴ if the one-time cash withdrawal exceeds 700.00 EUR, the commission is deducted from the amount of money exceeding 700.00 EUR.

⁵ If funds are available at cash desk or with a prior application.

⁶ Possible only at PrivatBank branches.

Servicing of Payment Card Issued by AS "PrivatBank"		
Type of transactions (services)	Fee	
VISA Electron¹, Visa Classic Debit (including when opening Basic account)		
Card issuance fee	free	
Monthly fee for servicing card account	1 EUR / month	
Annual fee for additional card	5 EUR	
Card replacement fee	5 EUR	
Fee for purchases	without fee	
Currency exchange fee ²	3.0%	
Commission for the storage of funds in USD currency ³	500 USD per month	
Cash withdrawal fee in AS "PrivatBank" ATMs	without fee	
Cash withdrawal fee in ATMs (EU countries)	2 withdrawals per month - without fee, starting from 3rd 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	
Fee for account balance check at AS "PrivatBank" ATM's	without fee	
Fee for account balance check at ATM's of other banks	0,50 EUR	
Reservation (holding) of transaction amounts in RUB, 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	
Limits	Daily	Monthly
Cash withdrawal from ATMs	1 500 EUR	10 000 EUR
Online (internet) purchases		1 500 EUR

¹ Only for existing, already issued cards.

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

³ 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 Card Issued by AS "PrivatBank" (continued)		
Type of transactions (services)		Fee
VISA Virtual		
Issuance of VISA Virtual card for settlements on the Internet ¹		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 ²		3.0%
Cash withdrawal fee at AS "PrivatBank" (VISA Virtual)		0.5% of amount
Reservation (holding) of transaction amounts in RUB, 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)		10 EUR
Limits	Daily	Monthly
Online (internet) purchases		10 000 EUR
Fee for maintenance of card account with expired card (Privat Travel Card) ²		50 USD a month

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

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

Servicing of Payment Card Issued by AS "PrivatBank" (continued)

Type of transactions (services)	Fee	
VISA Classic Credit		
Card issuance fee	Free	
Monthly fee for servicing card account	2 EUR per month	
Annual fee for additional card	15 EUR	
Card 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 ¹	3.0%	
Commission for the storage of funds in USD currency ²	500 USD per month	
Cash withdrawal fee in AS "PrivatBank" ATMs	without fee	
Cash withdrawal fee in ATMs (EU countries)	2 withdrawals per month - without fee, starting from 3 rd 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	
Fee for account balance check at AS "PrivatBank" ATM's	without fee	
Fee for account balance check at ATM's of other banks	0,50 EUR	
Reservation (holding) of transaction amounts in RUB, 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	
Limits	Daily	Monthly
Cash withdrawal from ATMs	2 500 EUR	10 000 EUR
Online (internet) purchases		2 000 EUR

¹ To be applied if the transaction currency varies from the currency of the funds available on the Card account.

² 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
VISA UNIVERSĀLĀ credit card (EUR)	
Credit limit type	Renewable
Grace period¹	45 days
Monthly fee for servicing card account	1 EUR per month
Fee for instant card processing and issuance	free
Fee for re-issuance of instant card	5 EUR
Issue of personalised card	10 EUR
Re-issue of an additional personalised card	10 EUR
Card validity term	2 years
Annual fee for card maintenance	Free
Credit limit maximum amount ²	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 ³	3.0%
Fee for cash withdrawal with positive card balance (own funds)⁴:	
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)	2 withdrawals per month - without fee, starting from 3 rd withdrawal – 1%, min. 1.50 EUR
Cash withdrawal fee in ATMs (outside EU countries)	1%, min. 3.50 EUR
Cash withdrawal fee in other banks (EU countries)	2.5%, min. 5 EUR
Cash withdrawal fee in other banks (outside EU countries)	2.5%, min. 5 EUR
Fee for account balance check at AS "PrivatBank" ATM's	without fee
Fee for account balance check at ATM's of other banks	0,50 EUR

¹ In case the credit limit used during the previous month has been repaid in full up until the 15th of the following month, interest on Card credit limit will not be calculated for 45 (forty-five) calendar days of usage of the Card credit limit or its part.

² 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.

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

⁴ 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	
VISA UNIVERSĂLĂ credit card (EUR) (continued)		
Fee for cash withdrawal with negative card balance (credit funds)¹:		
Fee for cash withdrawal at AS "PrivatBank" and its ATMs; at other banks and ATMs of EU countries and outside EU countries	4%, min. 3 EUR	
Limits	Daily	Monthly
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 ²	
Fee for transfer (own funds)		
	In accordance with the Transfer Fees ¹	
Reservation (holding) of transaction amounts in RUB, 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 currency³		
	500 USD per month	
Monthly payments amount (which include fee for using loan funds in the accounting period)		
	5% of the spent credit limit amount + 100% of the overdraft	
Deadline for monthly instalments		
	Until the last working day of the month following the reference month	

¹ 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.

² Regular payments, Transfer transactions, EUR only.

³ 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
VISA UNIVERSĀLĀ credit card (EUR) (continued)	
Penalty for late payment of debt:	
Interest rate overdue (per year)	54%
Closure of account	free
Interest rate on unauthorized negative balance	54%
Connection to SMS bank	
	free of charge
Use of SMS bank	0.09 EUR per sms
Cancellation of SMS bank service	free of charge
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

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

Type of transactions (services)	Fee
VISA Gold UNIVERSĀLA credit card (EUR)	
Credit limit type	Renewable
Grace period¹	45 days
Fee for card processing and issuance	free
Monthly card maintenance fee (is charged on 5th day of every month)	10 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%) ²
Fee for purchases in Latvia and abroad	Free
Currency exchange fee ³	3.0%
Fee for re-issuance of card	
Due to physical damage, loss, theft	10 EUR
Due to validity expiry	10 EUR
Upon the Bank's incentive	Free
Fee for early re-issuance of card	10 EUR
Fee for cash withdrawal with positive card balance (own funds)⁴:	
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)	2 withdrawals per month - without fee, starting from 3th withdrawal – 1%, min. 1.50 EUR
Cash withdrawal fee in ATMs (outside EU countries)	1%, min. 3.50 EUR
Cash withdrawal fee in other banks (EU countries)	2.5%, min. 5 EUR
Cash withdrawal fee in other banks (outside EU countries)	2.5%, min. 5 EUR

¹ In case the credit limit used during the previous month has been repaid in full up until the 15th of the following month, interest on Card credit limit will not be calculated for 45 (forty-five) calendar days of usage of the Card credit limit or its part.

² Interest is calculated only for the used part of credit.

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

⁴ 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	
VISA Gold UNIVERSÄLÄ credit card (EUR) (continued)		
Fee for cash withdrawal with negative card balance (credit funds)¹:		
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	4%, min. 3 EUR	
Limits	Daily	Monthly
Cash withdrawal from ATMs	3 000 EUR	10 000 EUR
Online (internet) purchases		10 000 EUR
Allowed attempts to enter wrong PIN code	3 attempts	
Fee for transfer (credit funds)	3% of amount + In accordance with the Transfer Fees ²	
Fee for transfer (own funds)	In accordance with the Transfer Fees ¹	
Reservation (holding) of transaction amounts in RUB, 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 ³	500 USD per month	
Monthly payments amount	5% of the spent credit limit amount + 100% of the overdraft	
Deadline for monthly instalments	Until the last working day of the month following the reference month	

¹ 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.

² Regular payments, Transfer transactions, EUR only.

³ 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
VISA Gold UNIVERSĂLĂ credit card (EUR) (continued)	
Penalty for late payment of debt:	
Interest rate overdue (per year)	54%
Interest rate on unauthorized negative balance	54%
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) ¹
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

¹ 60 EUR in case of winter sports.

Servicing of Payment Cards Issued by AS "PrivatBank" (continued)		
Type of transactions (services)	Fee	
VISA Gold credit card (for active cards only)		
	EUR	USD
Credit limit type	Renewable	
Period of grace¹	45 days	
Fee for card processing and issuance	free	
Fee for re-issuance of card	Due to physical damage, loss, theft	10 EUR
	Due to validity expiry	10 EUR
	Upon the Bank's incentive	free
Fee for early re-issuance of card	10 EUR	
Card validity term	2 years	
Annual fee for card maintenance ²	56.91 EUR	
Credit limit minimal amount	0 EUR	
Credit limit maximum amount	7114.36 EUR	
Base % rate per year (month)	18% (1.5%)	
Fee for purchases in Latvia and abroad	without fee	
Currency exchange fee ³	3.0%	
Fee for cash withdrawal with positive card balance (own funds)⁴:		
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	
Fee for cash withdrawal at other banks and their ATMs (outside EU countries)	1.5%, min. 5 EUR	
Fee for cash withdrawal with negative card balance (credit funds)⁴:		
Fee for cash withdrawal at AS "PrivatBank" and its ATMs	4%, min. 3 EUR	
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

¹ In case the credit limit used during the previous month has been repaid in full up until the 15th of the following month, interest on Card credit limit will not be calculated for 45 (forty-five) calendar days of usage of the Card credit limit or its part.

² Deducted after the first debit transaction on the card.

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

⁴ 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	
VISA Gold credit card (for active cards only) (continued)		
	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, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%	
Monthly payments amount	5% of the spent credit limit amount + 100% of the overdraft	
Deadline for monthly instalments	Until the last working day of the month following the reference month	
Interest rate overdue (per year)	54%	
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	

Servicing of Payment Cards Issued by AS "PrivatBank" (continued)		
Type of transactions (services)	Fee	
VISA Platinum credit card		
	EUR	USD
Credit limit type	Renewable	
Grace period ¹	45 days	
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 ²	Free	Free
Annual fee for card w/o credit limit maintenance ³	180 EUR	300 USD
Annual fee for card maintenance ⁴	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 ⁵	3.0%	
Commission for the storage of funds in USD currency ⁶	500 USD per month	
Fees for cash withdrawal⁷:		
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	

¹ In case the credit limit used during the previous month has been repaid in full up until the 15th of the following month, interest on Card credit limit will not be calculated for 45 (forty-five) calendar days of usage of the Card credit limit or its part.

² 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.

³ The annual fee part worth 15 EUR / 25 USD is deducted monthly starting with the month when the card was produced.

⁴ 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.

⁵ To be applied if the transaction currency varies from the currency of the funds available on the Card account.

⁶ The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.

⁷ 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	
VISA Platinum credit card (continued)		
	EUR	USD
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	
Limits	Daily	Monthly
Cash withdrawal from ATMs	3 000 EUR	15 000 EUR
Online (internet) purchases		0 EUR ¹
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, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%	
Monthly payments amount	5% of the spent credit limit amount + 100% of the overdraft	
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 ²	1st day of the month following the month when a regular instalment was not paid	
Fee for past-due minimum monthly payment ³	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	
Visit of VIP lounge at airport by discount card Priority pass user	35 USD	

¹ Upon the application of a customer another limit may be set.

² In case of a failure to pay a monthly instalment.

³ Deducted if the delayed debt amount exceeds 7 EUR / 10 USD / 7 EUR.

Servicing of Payment Cards Issued by AS "PrivatBank" (continued)		
Type of transactions (services)	Fee	
VISA Platinum credit card (continued)		
	EUR	USD
Priority pass card replacement fee (VAT incl.) ¹	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 ²	20 EUR	30 USD
Closure of account	Free of charge	
Additional card VISA Gold		
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
Limits	Daily	Monthly
Cash withdrawal from ATMs	3 000 EUR	10 000 EUR
Online (internet) purchases		0 EUR ³
Additional card VISA Virtual		
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	
Additional card VISA Electron		
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

¹ Card is prepared with old validity term.

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

³ Upon the application of a customer another limit may be set.

Servicing of Payment Cards Issued by AS "PrivatBank" (continued)		
Type of transactions (services)	Fee	
Additional card VISA Electron (continued)		
Fee for purchases	Free of charge	
Fee for replacement due to physical damage, loss, theft	5 EUR	6 USD
Limits	Daily	Monthly
Cash withdrawal from ATMs	1 500 EUR	10 000 EUR
Online (internet) purchases		1 500 EUR
Credit against Deposit Coverage		
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	

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	according to cash transaction fees	
Cash withdrawal fee at other banks and their ATMs (EU countries)	2 withdrawals per month - without fee, starting from 3 rd 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	
Fee for account balance check at AS "PrivatBank" ATM's	without fee	
Fee for account balance check at ATM's of other banks	0,50 EUR	
Fee for unauthorised credit limit excess	34.2% (per annum)	
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.

AS PrivatBank Payment Card Transaction Limits			
Payment cards	Online (internet) transaction limits monthly	Cash withdrawal limits from ATMs	
		daily	monthly
Visa Electron Visa Classic Debit	1 500 EUR	1 500 EUR	10 000 EUR
Visa Classic Credit, Visa Classic Universal	2 000 EUR	2 500 EUR	10 000 EUR
Visa Virtual	10 000 EUR	-	-
Visa Gold, Visa Gold Universal	10 000 EUR	3 000 EUR	10 000 EUR
Junior card	0 EUR	1 500 EUR	3 000 EUR
Incorrect PIN code attempts (all cards)			3

Deposits ¹	
"STANDARD"	
with interest payment at the end of deposit term and possibility to add funds to the deposit	
	EUR
Minimum deposit amount:	100
% p.a. - 3 months	0.01%
- 6 months	0.10%
- 9 months	0.15%
- 12 months (1 year)	1.00%
- 24 months (2 years)	1.30%
- 36 months (3 years)	1.30%
- 60 months (5 years)	1.30%
Current Savings Deposit²³	
deposit with compound interest calculation	
	EUR
Minimum deposit amount:	50
% p.a.	0.20%

¹ The customer is entitled to terminate the agreement before the deposit expiry term with notice to the bank 2 banking business days in advance. The deposit is terminated based on the customer's written application. The calculated deposit interest is not paid to the customer. The early termination fee is not withheld.

² The customer may withdraw an amount up to 1000 EUR / 1000 USD from Current Savings Deposit in the relevant currency within a day without notice thereof to the bank. If the withdrawal amount exceeds 1000 EUR / 1000 USD in the relevant currency of Current Savings Deposit, the customer must notify the bank thereof 2 banking business days in advance.

³ The Bank transfers the Saving Deposit interest calculated, starting with the accrued interest in the amount of 0.05 EUR.