

<b>Remote Account Management Tools<sup>1</sup></b>	
Connection to Internetbank	Free
Internetbank servicing fee	Free
Replacement of access parameters to Internetbank	10 EUR
PrivatSecure virtual device <sup>2</sup> – issuance	20 EUR
DIGIPASS device (with or without PIN code) – issuance, replacement	50 EUR

<b>SMS bank</b>	
Connection to SMS bank	Free of charge
<b>Use of SMS bank</b>	<b>0.09 EUR per SMS</b>
Cancellation of SMS bank service	Free of charge

<b>Regular payments<sup>3</sup></b>	
<b>Type of transactions (services)</b>	<b>Fee</b>
Connection to Regular payments service	Free of charge
<b>Payments within AS "PrivatBank"</b>	
In any currency	5 EUR
<b>Transfer of a Regular Payment to another bank in SEPA countries, including Latvia</b>	
Transfer in EUR	0.28 EUR
<b>Transfer of a Regular Payment to non-SEPA countries; to any bank in USD</b>	
Transfer in EUR	20 EUR
Transfer in USD	10 USD
<b>Disconnection of Regular payment service</b>	
	Free of charge

<sup>1</sup> Delivery expenses not included.

<sup>2</sup> Available for smartphones running Android v4.0. and higher or iOS v8 and higher.

<sup>3</sup> In the account currency (EUR/USD)

The fees for services can be paid in any currency according to the current exchange rate of the Bank.

<b>Transfer Transactions</b>			
<b>Type of transactions (services)</b>	<b>At AS "PrivatBank"</b>	<b>Electronically (Internetbank)<sup>1</sup></b>	
<b>INTERNAL PAYMENTS</b>			
Internal transfers between accounts of one AS "PrivatBank" customer	free	free	
Internal banking transfers in favor of other AS "PrivatBank" customer	10 EUR	5 EUR	
<b>EXTERNAL PAYMENTS</b>			
Transfers in RUR, BYN, KZT	25 EUR	20 EUR	
<b>Domestic transfers and transfers to the SEPA countries<sup>2</sup> in EUR – charges type – SHA<sup>3</sup> (specifying IBAN and SWIFT code of the beneficiary bank)</b>			
<b>Regular</b>			
For residents of SEPA countries <sup>4</sup>	2.50 EUR	0.25 EUR	
For all others	30 EUR	20 EUR	
<b>Urgent</b>			
For residents of SEPA countries	10 EUR	7 EUR	
For all others	40 EUR	30 EUR	
<b>Transfer (EUR) outside the SEPA countries</b>			
<b>Regular</b>			
	<b>SHA<sup>5</sup></b>	<b>35 EUR</b>	<b>25 EUR</b>
	<b>OUR<sup>6</sup></b>	<b>50 EUR</b>	<b>40 EUR</b>
<b>Urgent</b>			
	<b>SHA</b>	<b>45 EUR</b>	<b>35 EUR</b>
	<b>OUR</b>	<b>60 EUR</b>	<b>50 EUR</b>

<sup>1</sup> Authorisation types limits:

	<b>1 payment</b>	<b>1 day</b>
<b>SMS password</b>	20 000 EUR	Without limit
<b>Digipass</b>	Without limit	Without limit
<b>PrivatSecure</b>	Without limit	Without limit

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> Refers only to companies, which conduct their actual business in the territory of the country of registration

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

<sup>6</sup> 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.

<b>Transfers in USD<sup>1</sup></b>		
<b>Charges – SHA<sup>2</sup></b>		
Regular	50 EUR	40 EUR
Urgent	70 EUR	60 EUR
Express	90 EUR	80 EUR
<b>Charges – OUR<sup>3</sup></b>		
Regular	80 EUR	80 EUR
Urgent	110 EUR	100 EUR
Express	130 EUR	120 EUR
<b>Charges – FULL OUR<sup>4</sup></b>		
Regular	100 EUR	90 EUR
Urgent	120 EUR	110 EUR
Express	140 EUR	130 EUR
<b>Transfer in PLN (charges type – SHA)<sup>5</sup></b>		
Regular	50 EUR	40 EUR
Urgent	60 EUR	50 EUR
<b>Transfers in GBP, CHF, JPY, CNY (regular)</b>		
<b>Charges – SHA</b>		
	50 EUR	40 EUR
<b>Charges – OUR</b>		
	60 EUR	50 EUR
<b>Additional commission fee for executing payment to the SEPA countries without IBAN and/or SWIFT code of the beneficiary bank</b>		
Payment in any currency	20 EUR	20 EUR
Accepting a collection order/legal executive's order for processing		20 EUR per document

<sup>1</sup> The Bank reserves the right to refuse to execute a payment if it cannot be made through the existing Correspondent Banks.

<sup>2</sup> SHA commission type – the payer pays the Bank's commission, commissions of other banks involved in payment execution are deducted from the payment amount.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> 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.

Cash Transactions	
Type of transactions (services)	Fee
<b>Depositing of cash</b>	
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
<b>To own account<sup>1</sup></b>	
up to 3 000 EUR per day (including)	free
from 3 000 EUR	0.2% of amount
<b>Other currencies (USD, GBP)</b>	<b>0.8% of amount, min. 10.00 USD/GBP</b>
<b>To third party account in AS "PrivatBank"</b>	
To an individual's account (EUR) <sup>2</sup>	
<b>up to 3 000 EUR per day (included)</b>	1.00 EUR
<b>from 3 000 EUR</b>	0.2% of amount
<b>Other currencies (USD, GBP)</b>	<b>0.8% of amount, min. 10.00 USD/GBP</b>
To a legal entity's account (EUR) <sup>3</sup>	1%, min. 5.00 EUR <sup>4</sup>
<b>Other currencies (USD, GBP)</b>	<b>0.8% of amount, min. 10.00 USD/GBP</b>
Crediting cash to accounts of IF Latvia and BTA insurance companies for customers who have acquired insurance policy at AS "PrivatBank"	Free
<b>Processing of coins for deposit into account (EUR only)</b>	
Up to 50 pcs (including)	Free
Over 50 psc	1% of amount, min. 5.00 EUR
<b>Exchange of cash to another nominal<sup>5</sup></b>	
Exchange of EUR banknotes into other nominal banknotes	1% of amount, min. 5.00 EUR
<b>Exchange of USD banknotes into other nominal banknotes</b>	<b>4% of amount, min. 20.00 USD</b>

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

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

<sup>3</sup> For AS "Privat Lizings" and SIA "AmberReal" clients – free of charge

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

<sup>5</sup> If funds are available at cash desk.

Exchange of coins into banknotes and banknotes into coins (EUR only)	5% of amount, min. 10.00 EUR
<b>Cash withdrawal from settlement account at the Bank:<sup>1, 2</sup></b>	
<b>To the authorised representative of a legal entity<sup>3</sup>:</b>	
Up to 1000.00 EUR (including)	2 EUR
From 1000.00 EUR to 10000.00 EUR <sup>4</sup>	0.5% of amount
Over 10000.00 EUR with prior application	0.8% of amount
Over 10000.00 EUR without prior application <sup>5</sup>	1.00% of amount
<b>USD</b>	<b>1.00% of amount, min 10.00 USD</b>
Out of-time withdrawal of the previously requested amount	0.30% of amount
<b>To authorised third parties<sup>6</sup>:</b>	
To authorised third parties	1.5% of amount, not less than 3.00 EUR

<sup>1</sup> Amounts over 10000.00 EUR and equivalent amounts in other currencies should be ordered at the Bank 1 business day in advance but not later than 1.00 PM – for disbursement in EUR, USD.

<sup>2</sup> Fee for cash withdrawal related to the term deposit (a one-time issue of the entire amount of the deposit and interest on the deposit within 14 calendar days after the end of the deposit period does not apply to the early termination of the deposit), lean or leasing is not collected.

<sup>3</sup> Authorised representative – Member of the Board, attorney-in-fact, or another authorised person whom the legal entity authorised and stated as its representative

<sup>4</sup> If funds are available at cash desk or with a prior application.

<sup>5</sup> Possible only at branches and customer service centres.

<sup>6</sup> Authorised third party – a person whom the legal entity authorised to execute a specific cash transaction from the current account of the legal entity with the Bank

<b>Deposits<sup>1</sup></b>	
<b>Term Deposit<sup>2</sup> – a deposit with a monthly interest payment</b>	
	<b>EUR</b>
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%
<b>Currency saving deposit – deposit with compound interest calculation<sup>3</sup></b>	
	<b>EUR</b>
Minimum deposit amount:	50
% p.a.	0.20%

<sup>1</sup> In case of early termination of a Deposit agreement or in case of withdrawing a part of the Currency Saving Account, if done without observing the term for submitting the Notification for termination of a Deposit agreement (or for withdrawal of a part of the Currency Saving Account), a forfeit of 0.5% is deducted from the payable amount of the deposit as of the payment day.

<sup>2</sup> 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 and the Bank deducts the deposit interest paid earlier from the payable deposit amount.

<sup>3</sup> **The Bank transfers the Saving Deposit interest calculated, starting with the accrued interest in the amount of 0.05 EUR.**

The fees for services can be paid in any currency according to the current exchange rate of the Bank.