

<b>SMS bank</b>	
<b>Type of transactions (services)</b>	<b>fee</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>1</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 EUR	0.07 EUR <sup>2</sup>
In USD	0.10 USD
<b>Transfer of a Regular Payment to another bank in SEPA countries, including Latvia</b>	
Transfer in EUR	0.30 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
Regular payments (Fitek)	0.30 EUR
Disconnection of Regular payment service	free of charge

<sup>1</sup> In the account currency (EUR/USD)

<sup>2</sup> Regular payments of AS PrivatBank lease invoices – free of charge

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

Transfer Transactions		
Type of transactions (services)	At AS "PrivatBank"	Electronically (Internetbank) <sup>1</sup>
<b>Transfers within AS "PrivatBank"</b>		
Among accounts of one customer	free	Free
Among customers of the bank	1.00 EUR	Free
<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>		
Regular	4 EUR	0.25 EUR
Urgent	10 EUR	7 EUR
<b>Transfers (EUR) outside the SEPA countries</b>		
Regular		
	SHA <sup>4</sup> 20 EUR	12 EUR
	OUR <sup>5</sup> 40 EUR	35 EUR
Urgent		
	SHA 30 EUR	20 EUR
	OUR 55 EUR	45 EUR
<b>USD transfers<sup>6</sup></b>		
<b>Regular</b>		
	SHA <sup>7</sup> 45 EUR	35 EUR
	OUR <sup>8</sup> 55 EUR	45 EUR
	FULL OUR <sup>9</sup> 65 EUR	55 EUR
<b>Urgent</b>		
	SHA 55 EUR	45 EUR
	OUR 65 EUR	55 EUR
	FULL OUR 75 EUR	65 EUR
<b>Express</b>		
	SHA 70 EUR	60 EUR
	OUR 90 EUR	80 EUR

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

	1 payment	1 day
<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> 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>5</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.

<sup>6</sup> Banka patur tiesības atteikties izpildīt maksājumu, ja to nevar izpildīt ar esošo korespondentbanku starpniecību.

<sup>7</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>8</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>9</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.

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<b>Transfer Transactions (continued)</b>		
<b>Type of transactions (services)</b>	<b>At AS "PrivatBank"</b>	<b>Electronically (Internetbank)<sup>1</sup></b>
FULL OUR	110 EUR	100 EUR
<b>Transfers in RUR, BYN, KZT</b>		
OUR	15 EUR	5 EUR
<b>Transfers in PLN (charges type – SHA)<sup>2</sup></b>		
Regular	30 EUR	20 EUR
Urgent	40 EUR	30 EUR
<b>Transfers in GBP, CHF, JPY, CNY (regular)</b>		
SHA	25 EUR	20 EUR
OUR	35 EUR	30 EUR
<b>Receipt of payment orders without opening account at AS "PrivatBank"</b>		
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	
<b>Crediting funds on account</b>		
Crediting funds on account	Free	
<b>Bank fees for incoming payments marked: fees OUR (fee withheld from the sending bank):</b>		
Payments up to 99 999.99 c. u. <sup>3</sup> (any currency)	30 c. u. (transaction currency)	
Payments exceeding 100 000 c. u. (any currency)	50 c. u. (transaction currency)	
<b>Additional commission for crediting funds on account if the sender did not indicate IBAN<sup>4</sup></b>		
Additional commission for crediting funds on account if the sender did not indicate IBAN <sup>4</sup>	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	
<b>Accepting a collection order / legal executive's order for processing</b>		
Accepting a collection order / legal executive's order for processing	40.00 EUR per document	

<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> 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.

<sup>3</sup> Conventional unit

<sup>4</sup> The commission may be deducted from the amount to be credited.

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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>	
up to 3 000 EUR per day (included)	1.00 EUR
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>
To a legal entity's account (EUR) <sup>3</sup>	
<b>Other currencies</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 pcs	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>
Exchange of coins into banknotes and banknotes into coins (EUR only)	5% of amount, min. 10.00 EUR

<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.

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Cash Transactions (continued)	
Type of transactions (services)	Fee
<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), loan 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

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

Servicing of Payment Card Issues by AS "PrivatBank"		
Type of transactions (services)	Fee	
<b>"Account Key" card (instant)</b>		
Card issuance fee <sup>1, 2, 3</sup>	15 EUR	
<b>Card re-issuance:</b>		
by the bank's initiative during the period of validity <sup>4</sup>	Free	
<b>Card replacement</b>	<b>15 EUR</b>	
<b>Additional card issuance fee</b>	<b>15 EUR</b>	
Wire transfer of funds from the card account within AS PrivatBank	free of charge	
Receipt of payments (within the bank, as well as from other banks in Latvia and abroad) to the card account	free	
Refill in cash (% of the refill amount)	0%	
Refill currency	card currency	
Credit limit annual interest rate	28%	
Overdraft annual interest rate	56%	
Fee for withdrawal of personal funds (exceeding the credit limit)	0%	
<b>Purchase fee</b>	<b>free of charge</b>	
<b>The balance check at ATMs of AS "PrivatBank"</b>	<b>free of charge</b>	
<b>The balance check at ATMs of other banks</b>	<b>0,50 EUR</b>	
Fee for cash withdrawal from ATMs and POS-terminals of AS "PrivatBank"	free of charge	
Fee for cash withdrawal from ATMs and POS-terminals of other banks in EU countries	1%, min 2.85 EUR	
Fee for cash withdrawal from ATMs and POS-terminals of other banks outside EU countries	1.5%, min 2.85 EUR	
Fee for cash withdrawal at AS "PrivatBank" (EUR, USD)	In accordance with the fees for cash withdrawal from settlement account	
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%	
Fee for maintenance of card account with expired card <sup>5</sup>	15 EUR per month	
<b>Limits</b>	<b>Daily</b>	<b>Monthly</b>
Cash withdrawal from ATMs	2 500 EUR	10 000 EUR
Online (internet) purchases		3 000 EUR

<sup>1</sup> Fee includes payment for Internetbank.

<sup>2</sup> Not charged from cards obtained in the Package for Legal Entities.

<sup>3</sup> Bank will charge a fee against Customer's account on the day of issue of a Card.

<sup>4</sup> The card is produced with the expiry term of the previous card

<sup>5</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.

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

<b>Servicing of Payment Card Issues by AS "PrivatBank" (continued)</b>		
<b>Type of transactions (services)</b>	<b>Fee</b>	
<b>"Account Key" card (personalized)</b>		
Card issuance fee <sup>1, 2</sup>	35 EUR	
Minimum contribution to the card	35 EUR	
<b>Card re-issuance:</b>		
by the bank's initiative during the period of validity <sup>3</sup>	Free	
<b>Card replacement</b>	<b>35 EUR</b>	
Additional card issuance fee	35 EUR	
Wire transfer of funds from the card account within AS PrivatBank	Free	
Receipt of payments (within the bank, as well as from other banks in Latvia and abroad) to the card account	Free	
Refill in cash (% of the refill amount)	0%	
Refill currency	card currency	
Commission for the storage of funds in USD currency <sup>4</sup>	50 USD per month	
Credit limit annual interest rate	24%	
Overdraft annual interest rate	36%	
<b>The balance check at ATMs of AS "PrivatBank"</b>	<b>free of charge</b>	
<b>The balance check at ATMs of other banks</b>	<b>0,50 EUR</b>	
Fee for withdrawal of personal funds (exceeding the credit limit)	0%	
<b>Purchase fee</b>	<b>free of charge</b>	
Fee for cash withdrawal from ATMs and POS-terminals of AS "PrivatBank"	free of charge	
Fee for cash withdrawal from ATMs and POS-terminals of other banks in EU countries	1%, min 2.85 EUR	
Fee for cash withdrawal from ATMs and POS-terminals of other banks outside EU countries	1.5%, min 2.85 EUR	
Fee for cash withdrawal at AS "PrivatBank" (EUR, USD)	In accordance with the fees for cash withdrawal from settlement account	
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%	
Fee for maintenance of card account with expired card <sup>5</sup>	15 EUR per month	
<b>Limits</b>	<b>Daily</b>	<b>Monthly</b>
Cash withdrawal from ATMs	2 500 EUR	10 000 EUR
Online (internet) purchases		3 000 EUR

<sup>1</sup> Fee includes payment for Internetbank.

<sup>2</sup> Bank will charge a fee against Customer's account on the day of issue of a Card.

<sup>3</sup> The card is produced with the expiry term of the previous card

<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.

<sup>5</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.

<b>Servicing of Payment Card Issues by AS "PrivatBank" (continued)</b>		
<b>Type of transactions (services)</b>	<b>Fee</b>	
<b>VISA Business Debit</b>		
<b>Card issuance fee<sup>1</sup></b>	<b>15 EUR</b>	
<b>Additional card annual fee<sup>2</sup></b>	<b>15 EUR</b>	
<b>Card and PIN-code replacement fee<sup>2</sup></b>	<b>15 EUR</b>	
Fee for purchases (in EU countries)	without fee	
Fee for purchases (outside EU countries)	without fee	
Currency exchange fee <sup>3</sup>	3.0%	
Commission for the storage of funds in USD currency <sup>4</sup>	1000 USD per month	
<b>The balance check at ATMs of AS "PrivatBank"</b>	<b>free of charge</b>	
<b>The balance check at ATMs of other banks</b>	<b>0,50 EUR</b>	
Fee for cash withdrawal from ATMs and POS-terminals of AS "PrivatBank"	free of charge	
Fee for cash withdrawal from ATMs and POS-terminals of other banks in EU countries	1%, min 2.85 EUR	
Fee for cash withdrawal from ATMs and POS-terminals of other banks outside EU countries	1.5%, min 2.85 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%	
Fee for cash withdrawal at AS "PrivatBank" (EUR, USD)	In accordance with the fees for cash withdrawal from settlement account	
Annual interest rate of permitted credit	28%	
Annual forfeit interest rate	56%	
Fee for maintenance of card account with expired card <sup>5</sup>	15 EUR per month	
<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> Fee includes payment for Internetbank.

<sup>2</sup> The card is produced with the expiry term of the previous card

<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.**

<sup>5</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.

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Deposits <sup>1</sup>		
Term Deposit <sup>2</sup> – a deposit with a monthly interest payment		
		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%
Currency saving deposit – deposit with compound interest calculation <sup>3</sup>		
		EUR
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.

<b>Cash Payments for Utilities and Subscription Fees in Bank branches</b>	
<b>Type of transactions (services)</b>	<b>Fee</b>
Settling of utility bills, subscription fees and other bills in EUR	1%, min. 4 EUR <sup>1</sup>
Payments to the account of the Ukrainian embassy within the Bank (for visas and consular fee)	1%, min. 2.13 EUR

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<sup>1</sup> Maximum amount of the fee – 71.14 EUR (only charged upon settlement of bills from an organisation, which has an account with AS "PrivatBank").  
The fees for services can be paid in any currency according to the current exchange rate of the Bank.