

## **Pricelist and service conditions for Individuals, Non-Residents of Latvia**

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<b>Account Opening and Servicing</b>	
<b>Type of transactions (services)</b>	<b>Price</b>
Fee for consideration of documents for account opening/re-opening	250 EUR
Account opening	free
Additional fee for account opening without customer's personal presence at the Bank office	100 EUR
Servicing of account	10 EUR per month
Commission for the storage of funds following termination of business relations with the customer	200 EUR per month
Fee for maintenance of inactive account <sup>12</sup>	50 EUR per month
Closure of account <sup>3</sup>	15 EUR
Commission for the storage of funds in USD currency <sup>4</sup>	500 USD per month

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<sup>1</sup> An account shall be considered inactive if no transactions as per customer's instructions have occurred on the account over the last 6 months.

<sup>2</sup> Did not apply to customers who have an active Deposit Agreement with AS "PrivatBank".

<sup>3</sup> Bank is entitled to close the settlements account without notifying the customer if no transactions have been recorded during a year and the account balance does exceed the account closing fee.

<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>Remote Account Management Tools<sup>1</sup></b>	
<b>Type of transactions (services)</b>	<b>Price</b>
Connection to Internetbank	free
Subscription to Internetbank	free
Access parameters change for Internetbank	10 EUR
PrivatSecure virtual device <sup>2</sup> – issuance	10 EUR
DIGIPASS device (with PIN code or w/o PIN code) – issuance, replacement	35 EUR

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

<sup>2</sup> Available for smartphones running Android v4.0. and higher or iOS v8 and higher.  
Fees and services may be paid in any currency according to the current rate of the Bank.

<b>SMS bank</b>	
<b>Type of transactions (services)</b>	<b>Price</b>
Connection to SMS bank	free of charge
Use of SMS bank	0,09 EUR per SMS
Cancellation of SMS bank service	free of charge

<b>Currency Exchange<sup>1</sup></b>	
<b>Type of transactions (services)</b>	<b>Price</b>
<b>Currency Exchange in the Internetbank:</b>	
10 currency exchange operations per day	free of charge
Starting with 11th currency exchange operation per day	0.50 EUR per transaction

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<sup>1</sup> Exchange applications are accepted:

- Bank working days 09:00 a.m. till 5:30 p.m. Latvian time

Confirmations of exchange applications are accepted:

- Bank working days 09:00 a.m. till 6:00 p.m. Latvian time

Fees and services may be paid in any currency according to the current 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 the same customer of AS "PrivatBank"	free	free	
Internal payments in favour of another customer of AS "PrivatBank"	4 EUR	1 EUR	
<b>EXTERNAL PAYMENTS</b>			
Transfers in RUR, BYN, KZT	20 EUR	10 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	2.00 EUR	0.20 EUR	
For non-residents of SEPA countries	25 EUR	15 EUR	
<b>Urgent</b>			
For residents of SEPA countries	10 EUR	7 EUR	
For non-residents of SEPA countries	35 EUR	25 EUR	
<b>Transfer (EUR) outside the SEPA countries</b>			
<b>Regular</b>			
	SHA <sup>4</sup>	25 EUR	15 EUR
	OUR <sup>5</sup>	45 EUR	35 EUR
<b>Urgent</b>			
	SHA	30 EUR	20 EUR
	OUR	50 EUR	40 EUR

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

<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.

<b>Transfers in USD<sup>1</sup></b>		
<b>Charges – SHA<sup>2</sup></b>		
Regular	30 EUR	20 EUR
Urgent	45 EUR	35 EUR
Express	65 EUR	55 EUR
<b>Charges – OUR<sup>3</sup></b>		
Regular	65EUR	55 EUR
Urgent	85 EUR	75 EUR
Express	105 EUR	95 EUR
<b>Charges – FULL OUR<sup>4</sup></b>		
Regular	75 EUR	65 EUR
Urgent	95 EUR	85 EUR
Express	115 EUR	105 EUR
<b>Transfer in PLN (charges type – SHA)<sup>5</sup></b>		
Regular	45 EUR	35 EUR
Urgent	55 EUR	45 EUR
<b>Transfer in JPY, CNY (regular)</b>		
Charges – SHA	45 EUR	35 EUR
Charges – OUR	55 EUR	45 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

<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.

<b>Crediting of Account</b>	
<b>Type of transactions (services)</b>	<b>Price</b>
Crediting of funds in USD received from other banks (any type of charges)	0.5% of amount min. USD 50
Crediting of funds in other currencies received from other banks	free
Crediting to account number, which is not IBAN <sup>1</sup>	10 EUR
<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>2</sup> (any currency)	30 c. u. (transaction currency)
Payments exceeding 100 000 c. u. (any currency)	50 c. u. (transaction currency)

<sup>1</sup> Fee may be deducted from the amount to be transferred.

<sup>2</sup> Conventional unit

Fees and services may be paid in any currency according to the current rate of the Bank.



<b>Amendment, Cancellation and Investigation of Transfers</b>	
<b>Type of transactions (services)</b>	<b>Price</b>
<b>Clarification of executed payment status (investigation of payment):</b>	
In EUR (Latvia)	15 EUR
In any currency (abroad)	40 EUR
<b>Amendments to payment documents, cancellation of payment order in customer's instructions after acceptance for execution in AS "PrivatBank":</b>	
Regardless of payment currency and the country of beneficiary bank	10 EUR
<b>Amendments to payment documents, cancellation of payment order in customer's instructions after acceptance for execution at a corresponding bank<sup>1</sup></b>	
In EUR (Latvia)	15 EUR
In any currency (abroad)	40 EUR
<b>Refunding of assets upon Customer instructions/request of sending bank/initiative of Bank (fee withheld from refundable amount):</b>	
In USD	25 USD
In EUR	25 EUR
In other currencies	Amount in another currency equivalent to 25 EUR
<b>Fee for inquiry for clarification of incorrect account number and/ or name of recipient in credit note (collected from sender's bank)</b>	
	25 EUR or amount in another currency equivalent to 25 EUR
<b>Fee for reply to inquiry of sender's bank/ correspondent bank about the date of transferring funds to customer</b>	
	25 EUR or amount in another currency equivalent to 25 EUR

<sup>1</sup> Regarding payments (EUR) to the SEPA countries only revoke of a payment is available.

Fees and services may be paid in any currency according to the current rate of the Bank.

<b>Servicing of Payment Cards Issued by AS "PrivatBank"<sup>1</sup></b>	
<b>Type of transactions (services)</b>	<b>Price</b>
<b>VISA Electron<sup>2</sup>, Visa Classic Debit</b>	
Card annual fee <sup>3</sup>	30 EUR
Card replacement fee <sup>4</sup>	15 EUR
Bank fee for urgent card issue <sup>5</sup>	40 EUR
Fee for purchases	0.5% of purchase amount
Currency exchange fee <sup>6</sup>	3.0%
Bank fee for display of account balance on ATMs of AS PrivatBank	without fee
Bank fee for display of account balance on ATMs of other banks	0.50 EUR
Cash withdrawal fee in ATMs of AS "PrivatBank"	without fee
Cash withdrawal fee in other banks' ATMs	1.5%, min. 3.5 EUR
Fee for cash withdrawal at other banks	2.5%, min. 5 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%
Restrictions to cash withdrawal at ATMs – daily limit	1 500 EUR
Restrictions to cash withdrawal at ATMs – monthly limit	10 000 EUR
Monthly spending limit for online (internet) purchases	5 000 EUR
Commission for the storage of funds in USD currency <sup>7</sup>	500 USD per month

<sup>1</sup> Card validity term – 3 years.

<sup>2</sup> Only for existing, already issued cards.

<sup>3</sup> Fee for the card is debited once per year, for the first year is debited upon issue of a card.

<sup>4</sup> Card is prepared with old validity term.

<sup>5</sup> Card issue will take two business days.

<sup>6</sup> To be applied if the transaction currency varies from the currency of the funds available on the Card account.

<sup>7</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.

Fees and services may be paid in any currency according to the current rate of the Bank.

## Servicing of Payment Card Issued by AS "PrivatBank" (continued)<sup>1</sup>

Type of transactions (services)	Price
<b>VISA Classic Credit</b>	
Card annual fee <sup>2</sup>	100 EUR
Card replacement fee <sup>3</sup>	19 EUR
Bank fee for urgent card issue <sup>4</sup>	40 EUR
Priority Pass discount card	35 EUR VAT incl.
Visit of VIP lounge at airport by discount card Priority pass user	35 EUR
Priority Pass card replacement fee <sup>3</sup>	15 EUR VAT incl.
Bank fee for display of account balance on ATMs of AS PrivatBank	without fee
Bank fee for display of account balance on ATMs of other banks	0.50 EUR
Fee for purchases	0.5% of purchase amount
Currency exchange fee <sup>5</sup>	3.0%
Cash withdrawal fee in ATMs of AS "PrivatBank"	without fee
Cash withdrawal fee in other banks' ATMs	1.5%, min. 3.5 EUR
Fee for cash withdrawal at other banks	2.5%, min. 5 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%
Commission for the storage of funds in USD currency <sup>6</sup>	500 USD per month
Restrictions to cash withdrawal at ATMs – daily limit	2 500 EUR or equivalent in another currency
Restrictions to cash withdrawal at ATMs – monthly limit	10 000 EUR or equivalent in another currency
Monthly spending limit for online (internet) purchases	5 000 EUR
Annual interest rate for allowed credit <sup>7</sup>	14%
Annual forfeit interest rate	36%
Minimal guarantee deposit <sup>8</sup>	1000 EUR
Annual % rate paid for guarantee deposit <sup>9</sup>	0.7%

<sup>1</sup> Card validity term – 3 years.

<sup>2</sup> Fee for the card is debited once per year, for the first year is debited upon issue of a card.

<sup>3</sup> Card is prepared with old validity term.

<sup>4</sup> Card issue will take two business days.

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

<sup>6</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>7</sup> The available credit limit may be determined individually by agreement with the Bank.

<sup>8</sup> Guarantee deposit amount in particular cases may be changed upon decision of the Bank's Credit Committee.

Fees and services may be paid in any currency according to the current rate of the Bank.

Travel insurance for card user	50 EUR / 70 USD
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<sup>9</sup> As of 1 March, 2014 – 0.7% per annum.

Fees and services may be paid in any currency according to the current rate of the Bank.

## Servicing of Payment Card Issued by AS "PrivatBank" (continued)<sup>1</sup>

Type of transactions (services)	Price
<b>VISA Gold</b>	
Card annual fee <sup>2</sup>	150 EUR
Card replacement fee <sup>3</sup>	32 EUR
Bank fee for urgent card issue <sup>4</sup>	40 EUR
Priority Pass discount card	35 EUR VAT incl.
Visit of VIP lounge at airport by discount card Priority pass user	35 EUR
Priority Pass card replacement fee <sup>3</sup>	15 EUR VAT incl.
Bank fee for display of account balance on ATMs of AS PrivatBank	without fee
Bank fee for display of account balance on ATMs of other banks	0.50 EUR
Fee for purchases	0.5% of purchase amount
Currency exchange fee <sup>5</sup>	3.0%
Cash withdrawal fee in ATMs of AS "PrivatBank"	without fee
Cash withdrawal fee in other banks' ATMs	1.5%, min. 3.5 EUR
Fee for cash withdrawal at other banks	2.5%, min. 5 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%
Commission for the storage of funds in USD currency <sup>6</sup>	500 USD per month
Restrictions to cash withdrawal at ATMs – daily limit	3 000 EUR or equivalent in another currency
Restrictions to cash withdrawal at ATMs – monthly limit	10 000 EUR or equivalent in another currency
Monthly spending limit for online (internet) purchases	10 000 EUR
Annual interest rate for allowed credit <sup>7</sup>	14%
Annual forfeit interest rate	36%
Minimal guarantee deposit <sup>8</sup>	2000 EUR
Annual % rate paid for guarantee deposit <sup>9</sup>	0.7%

<sup>1</sup> Card validity term – 3 years.

<sup>2</sup> Fee for the card is debited once per year, for the first year is debited upon issue of a card.

<sup>3</sup> Card is prepared with old validity term.

<sup>4</sup> Card issue will take two business days.

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

<sup>6</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>7</sup> The available credit limit may be determined individually by agreement with the Bank.

<sup>8</sup> Guarantee deposit amount in particular cases may be changed upon decision of the Bank's Credit Committee.

Fees and services may be paid in any currency according to the current rate of the Bank.

Travel insurance for card user	free
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<sup>9</sup> As of 1 March, 2014 – 0.7% per annum.

Fees and services may be paid in any currency according to the current rate of the Bank.

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

Type of transactions (services)	Price
<b>VISA VIRTUAL</b>	
Card annual fee <sup>1</sup>	12 EUR
Fee for online purchases	1 EUR
Currency exchange fee <sup>2</sup>	3.0%
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 spending limit for online (internet) purchases	5 000 EUR
Urgent card production (within 1 business day)	20 EUR
Card validity term	2 years
Commission for the storage of funds in USD currency <sup>3</sup>	500 USD per month

<sup>1</sup> Tariff includes fee for Internetbank.

<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.

Fees and services may be paid in any currency according to the current rate of the Bank.

<b>Servicing of Payment Cards Issued by AS "Privat Bank" ( continued)</b>		
<b>Type of transactions (services)</b>	<b>Fee (EUR)</b>	
<b>VISA Platinum credit card</b>		
Credit limit type	Renewable	
Fee for card processing and issuance	free	
Fee for re-issuance of card <sup>1</sup>	Due to physical damage loss or theft	20 EUR
	Due to validity expiry	free
	Upon the Bank's incentive	free
Card validity term	3 years	
Urgent card issuance <sup>2</sup>	20 EUR	
Annual fee for card maintenance, placing large deposit <sup>3</sup>	Free	
Annual fee for card w/o credit limit maintenance <sup>4</sup>	180 EUR	
Annual fee for card maintenance <sup>5</sup>	255 EUR	
Credit limit standard amount	7500 EUR	
Credit limit maximum amount	individually	
Base % rate per year (per month)	14.04% (1.17%)	
Fee for purchases in Latvia and abroad	without fee	
Currency exchange fee <sup>6</sup>	3.0%	
Commission for the storage of funds in USD currency <sup>7</sup>	500 USD per month	
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	
<b>Fee for cash withdrawal with a positive card balance (own funds):</b>		
Fee for cash withdrawal at AS "PrivatBank" ATMs	without fee	
Fee for cash withdrawal at other banks ATMs in EU countries	3 withdrawals per month - without fee, starting from 4th withdrawal – 1% + 3,5 EUR	
Fee for cash withdrawal at other banks ATMs non-EU countries	1% min. 3,5 EUR	
Fee for cash withdrawal at other banks	2,5% min. 5 EUR	
Fee for transfer	In accordance with the Transfer Fees	

<sup>1</sup> The card is reissued with the old expiration date.

<sup>2</sup> The card is issued within two working days.

<sup>3</sup> The annual fee is not deducted if client has deposit in AS "PrivatBank" for no less that 300000 EUR. Only for existing clients.

<sup>4</sup> The annual fee part worth 15 EUR / 25 USD is deducted monthly starting with the month when the card was produced.

<sup>5</sup> 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.

<sup>6</sup> To be applied if the transaction currency varies from the currency of the funds available on the Card account.

<sup>7</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 "Privat Bank" ( continued)</b>		
<b>Type of transactions (services)</b>	<b>Fee (EUR)</b>	
<b>VISA Platinum credit card (continued)</b>		
<b>Fee for cash withdrawal with a negative card balance (credit funds):</b>		
Fee for cash withdrawal at AS "PrivatBank" ATMs, at ATMs of other banks in EU countries and outside EU countries	4%, min. 3,5 EUR	
Fee for cash withdrawal at other banks	4%, min. 5 EUR	
Fee for transfer	2% of amount + In accordance with the Transfer Fees	
<b>Limits</b>	<b>Daily</b>	<b>Monthly</b>
Cash withdrawal from ATMs	3 000 EUR	15 000 EUR
Monthly limit for online purchases	10 000 EUR <sup>1</sup>	
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%	
Amount of monthly payments	5% of the spent credit limit + 100% of the overdraft	
Grace period <sup>2</sup>	Up to 45 days	
Deadline for monthly instalments	Up to the last day of the month following the reporting month	
Deadline for starting the calculation of the penalty	1st day of the month following the month when a regular instalment was not paid	
Penalty for late payment of the minimum monthly payment <sup>3</sup>	1% of the total debt as of the last day of the accountable month (min. 7 EUR)	
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 EUR	
Priority pass card replacement fee (VAT incl.) <sup>4</sup>	20 EUR	
Closure of account	Free of charge	

<sup>1</sup> By default, can be changed independently in the Internet bank.

<sup>2</sup> If the amount of the credit limit used in the previous month will be repaid in full by the 15th of the following month.

<sup>3</sup> Deducted for overdue debt exceeding 7 EUR.

<sup>4</sup> The card is reissued with the old expiration date.

Fees and services may be paid in any currency according to the current rate of the Bank.

<b>Additional card VISA Gold</b>		
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
<b>Limits</b>	<b>Daily</b>	<b>Monthly</b>
Cash withdrawal from ATMs	3 000 EUR	10 000 EUR
Online (internet) purchases		0 EUR <sup>1</sup>
<b>Additional card VISA Virtual</b>		
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	
<b>Additional card VISA Electron</b>		
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 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

<sup>1</sup> Upon the application of a customer another limit may be set  
Fees and services may be paid in any currency according to the current rate of the Bank.

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

Type of transactions (services)	Price	
<b>Additional card Electron (continued)</b>		
Fee for purchases	Free of charge	
Fee for replacement due to physical damage, loss, theft	5 EUR	6 USD
<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
<b>Credit against Deposit Coverage</b>		
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%	
<b>Other services</b>		
Fee for certifying documents (per document)	35 EUR + VAT	
Execution of a power of attorney to a bank employee	28 EUR + VAT	

Deposits <sup>1</sup>	
<b>"STANDARD"</b>	
with interest payment at the end of deposit term and possibility to add funds to the deposit	
	<b>EUR</b>
<b>Minimum deposit amount:</b>	<b>1000</b>
% 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%
<b>Current Savings Deposit<sup>234</sup></b>	
deposit with compound interest calculation	
	<b>EUR</b>
Minimum deposit amount:	50
% p.a.	0.20%

<sup>1</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. The early termination fee is not withheld.

<sup>2</sup> 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.

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

<sup>4</sup> **The terms of the Current Savings Deposit are in force for Deposit Agreements concluded before 30 September 2020 (inclusive).**

Fees and services may be paid in any currency according to the current rate of the Bank.

<b>Loans</b>	
<b>Extension of loan agreement</b>	
Amount under 35571.80 EUR	35.57 EUR
Amount above 35571.80 EUR	71.14 EUR
Amendments to provisions of loan agreement and the associated agreements (for each agreement)	35.57 EUR
Commission fee for refinancing	569.15 EUR
Change of crediting currency	0.2% of loan principal amount balance, min. 71.14 EUR
Preparing permits for operations with pledged property (sale, division, transformation, etc., except recrediting)	14.23 EUR
Statements on liabilities balance, repayment discipline	7.11 EUR

Additional Services	
Type of transactions (services)	Price
<b>Account statements and appendices<sup>1</sup></b>	
Account statement in Internetbank	Free
<b>Account statements for a period of (on request):</b>	
Up to 1 year from application date	10 EUR
Over 1 year from application date	20 EUR
Copy of S.W.I.F.T. message	4 EUR +VAT
<b>Financial reports printing</b>	
Financial reports printing (per page)	0.05 EUR +VAT
<b>Issuance of references<sup>1</sup></b>	
Standard reference <sup>2</sup>	20 EUR +VAT
Non-standard reference	40 EUR +VAT
Issue of Statement of Personal Income Tax Withheld from Interest Income on Deposits	1.42 EUR + VAT
<b>Forwarding of documents (delivery expenses)</b>	
Regular letter	5 EUR +VAT
Registered letter	15 EUR +VAT
Courier mail delivery	45 EUR +VAT
<b>Other services</b>	
S.W.I.F.T. messages	5 EUR +VAT
Compensation for preparing invitations to Latvia for the Bank's Customers	7 EUR +VAT + fee for invitation assurance
Actualization of the client's address at the initiative of bank	25 EUR +VAT
Issuing copies of loan agreements and accompanying agreements upon Customer's or their authorised persons' request	1.42 EUR <sup>3</sup> for each page of a document certified by the employee
Check of validity of the notarized power of attorney issued in Latvia <sup>4</sup>	5 EUR VAT incl.
Accepting a collection order/legal executive's order for processing	20 EUR per document

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

<sup>2</sup> Standard reference – a reference on opened accounts, account balance, closing of account.

<sup>3</sup> Or its equivalent in USD or EUR according to the rate set by the Bank on the payment day.

<sup>4</sup> The commission fee is applied for every document verification.

Fees and services may be paid in any currency according to the current rate of the Bank.