

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

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Account Opening and Servicing	
Type of transactions (services)	Price
Fee for consideration of documents for account opening/re-opening	250 EUR
Account opening	free
Servicing of account ¹	50 EUR per month
Commission for the storage of funds following termination of business relations with the customer	200 EUR per month
Closure of account ²	15 EUR
Commission for the storage of funds in USD currency ³	500 USD per month

¹ No commission fee if Customer has active Deposit, leasing or consumer loan, as well as within the first 2 months after the termination of the last Deposit Agreement.

² Bank is entitled to close the settlements account without notifying the customer if no transactions have been recorded during 6 months and the account balance does exceed the account closing fee.

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.

Remote Account Management Tools¹	
Type of transactions (services)	Price
Connection to Internetbank	free
Subscription to Internetbank	free
Access parameters change for Internetbank	10 EUR
PrivatSecure virtual device ² – issuance	10 EUR
DIGIPASS device (with PIN code or w/o PIN code) – issuance / replacement	35 EUR

¹ Delivery expenses not included.

² 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.

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

Currency Exchange¹	
Type of transactions (services)	Price
Currency Exchange in the Internetbank:	
10 currency exchange operations per day	free of charge
Starting with 11th currency exchange operation per day	0.50 EUR per transaction

¹ 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.

Transfer Transactions			
Type of transactions (services)	At AS "PrivatBank"	Electronically (Internetbank)¹	
INTERNAL PAYMENTS			
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	
Domestic transfers and transfers to the SEPA countries² in EUR – charges type – SHA³ (specifying IBAN and SWIFT code of the beneficiary bank)			
Regular			
For residents of SEPA countries	2.00 EUR	0.50 EUR	
For non-residents of SEPA countries	25 EUR	15 EUR	
Urgent			
For residents of SEPA countries	10 EUR	7 EUR	
For non-residents of SEPA countries	35 EUR	25 EUR	
Transfer (EUR) outside the SEPA countries			
Regular			
	SHA ⁴	25 EUR	15 EUR
	OUR ⁵	45 EUR	35 EUR
Urgent			
	SHA	30 EUR	20 EUR
	OUR	50 EUR	40 EUR
Additional commission fee for executing payment to the SEPA countries without IBAN and/or SWIFT code of the beneficiary bank			
Payment in any currency	20 EUR	20 EUR	

¹ Authorisation types limits:

	1 payment	1 day	
SMS password	20 000 EUR	w/o limit	
Digipass	w/o limit	w/o limit	
PrivatSecure	w/o limit	w/o limit	

² 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.

³ 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.

⁴ SHA commission type – the payer pays the Bank's commission, commissions of other banks involved in payment execution are deducted from the payment amount.

⁵ 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.

Crediting of Account	
Type of transactions (services)	Price
Crediting to account number, which is not IBAN ¹	10 EUR
Bank fees for incoming payments marked: fees OUR (fee withheld from the sending bank):	
Payments up to 99 999.99 EUR	30 EUR
Payments exceeding 100 000 EUR	50 EUR

¹ Fee may be deducted from the amount to be transferred.

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Amendment, Cancellation and Investigation of Transfers	
Type of transactions (services)	Price
Clarification of executed payment status (investigation of payment):	
In Latvia	15 EUR
Abroad	40 EUR
Amendments to payment documents, cancellation of payment order in customer's instructions after acceptance for execution in AS "PrivatBank":	
Regardless of the country of beneficiary bank	10 EUR
Amendments to payment documents, cancellation of payment order in customer's instructions after acceptance for execution at a corresponding bank¹	
In Latvia	15 EUR
Abroad	40 EUR
Refunding of assets upon Customer instructions/request of sending bank/initiative of Bank (fee withheld from refundable amount):	
In EUR	25 EUR
Fee for inquiry for clarification of incorrect account number and/ or name of recipient in credit note (collected from sender's bank)	
	25 EUR
Fee for reply to inquiry of sender's bank/ correspondent bank about the date of transferring funds to customer	
	25 EUR

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

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Servicing of Payment Cards Issued by AS "PrivatBank"

Type of transactions (services)	Price
VISA Electron, Visa Classic Debit	
Account servicing	According to "Account opening and servicing" section
Commission for the storage of funds in USD currency ¹	500 USD per month
VISA Classic Credit	
Account servicing	According to "Account opening and servicing" section
Commission for the storage of funds in USD currency ²	500 USD per month
Annual forfeit interest rate	36%
VISA Gold	
Account servicing	According to "Account opening and servicing" section
Commission for the storage of funds in USD currency ³	500 USD per month
Annual forfeit interest rate	36%
VISA VIRTUAL	
Account servicing	According to "Account opening and servicing" section
Commission for the storage of funds in USD currency ⁴	500 USD per month

¹ The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.

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.

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 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 "Privat Bank" (continued)	
Type of transactions (services)	Fee (EUR)
VISA Platinum credit card	
Credit limit type	Non-Renewable
Account servicing	According to "Account opening and servicing" section
Base % rate per year (per month)	14.04% (1.17%)
Fee for transfer (own funds)	In accordance with the Transfer Fees
Commission for the storage of funds in USD currency ¹	500 USD per month
Amount of monthly payments	5% of the spent credit limit + 100% of the overdraft
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 ²	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%

¹ The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.

² Deducted for overdue debt exceeding 7 EUR.

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Additional card VISA Virtual	
Account servicing	According to "Account opening and servicing" section
Additional card VISA Classic Debit	
Account servicing	According to "Account opening and servicing" section

Deposits¹

"STANDARD"

with interest payment at the end of deposit term and possibility to add funds to the deposit

	EUR
Minimum deposit amount:	1000
% 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%

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.

Loans	
Extension of loan agreement	
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

Additional Services	
Type of transactions (services)	Price
Account statements and appendices¹	
Account statement in Internetbank	Free
Account statements for a period of (on request):	
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
Financial reports printing	
Financial reports printing (per page)	0.05 EUR +VAT
Issuance of references¹	
Standard reference ²	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
Forwarding of documents (delivery expenses)	
Regular letter	5 EUR +VAT
Registered letter	15 EUR +VAT
Courier mail delivery	45 EUR +VAT
Other services	
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 ³ for each page of a document certified by the employee
Check of validity of the notarized power of attorney issued in Latvia ⁴	5 EUR VAT incl.
Accepting a collection order/legal executive`s order for processing	20 EUR per document

¹ Delivery expenses not included.

² Standard reference – a reference on opened accounts, account balance, closing of account.

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

⁴ The commission fee is applied for every document verification.

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