



Bank Fees and service conditions for Individuals, Residents of Latvia

AS "PrivatBank"

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Legends:

 - price list position has been changed or added.

Account / Basic Account Opening and Servicing

Consideration of documents for opening settlement account ¹	20,00 EUR
Opening of account	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.	20 EUR
Sub-account opening	Free
Servicing of account ²	5 EUR / month
Closure of account	Free
Commission for the storage of funds following termination of business relations with the customer	100 EUR / month
Commission for the storage of funds in USD currency ³	500 USD / month
Commission for custody of bonds after termination of business relations with a client, incl. bank charges paid to the Custodian Bank	50 EUR / month

¹ No commission fee if a Deposit is placed or a leasing / consumer loan 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 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.

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

Connection to Internet bank system	Free
Change of access passwords to Internet bank system	3 EUR
PrivatSecure virtual device ² – issuance	5 EUR
DIGIPASS device (with PIN code) – issuance / replacement	35 EUR

SMS bank

Connection to SMS bank	Free
Use of SMS bank	0,09 EUR / SMS
Cancellation of SMS bank service	Free

Currency Exchange³

Currency Exchange in the Internet bank:	
Currency exchange operations	Free

¹ Delivery expenses not included.

² Available for smartphones running Android v4.0. and higher or iOS v8 and higher.

³ 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

Transfer Transactions		
	At branch	Internet bank ¹
Transfers within AS "PrivatBank"		
Among accounts of one customer	Free	Free
Among customers of the bank	1 EUR	Free
Domestic transfers and transfers to the SEPA countries ² in EUR – charges type – SHA³ (specifying IBAN and SWIFT code of the beneficiary bank)		
Regular	3 EUR	0,50 EUR
Urgent	10 EUR	7 EUR
Transfers (EUR) outside the SEPA countries		
Regular		
SHA ⁴	15 EUR	10 EUR
OUR ⁵	40 EUR	35 EUR
Urgent		
SHA	20 EUR	15 EUR
OUR	45 EUR	40 EUR
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 EUR	30 EUR	
Payments exceeding 100 000 EUR	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 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.

Additional commission for crediting funds on account if the sender did not indicate IBAN ⁶	15,00 EUR
Additional commission fee for executing payment order to the SEPA countries without IBAN and/or SWIFT code of the beneficiary bank	15,00 EUR

⁶ The commission may be deducted from the amount to be credited.

Amendment, Cancellation and Investigation of Transfers

Clarification of executed payment status (investigation of payment):

Within Latvia	10 EUR
Outside Latvia	40 EUR

Amendments to payment documents, cancellation of payment order in customer's instructions after acceptance for execution in AS "PrivatBank" ¹:

Regardless of payment currency and beneficiary bank's country	5 EUR
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Amendments to payment documents, cancellation of payment order in customer's instructions after acceptance for execution at a corresponding bank

Within Latvia	10 EUR
Вне Латвии	40 EUR

Refunding of assets upon Customer instructions/request of sending bank/initiative of Bank (fee withheld from refundable amount):

EUR	25 EUR
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Fee for inquiry for clarification of incorrect account number and/ or name of recipient in credit note (collected from sender's bank)

EUR	25 EUR
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Fee for reply to inquiry of sender's bank/ correspondent bank about the date of transferring funds to customer (collected from sender's bank)

EUR	25 EUR
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¹ Regarding payments (EUR) to the SEPA countries only revoke of a payment is available.

Servicing of Payment Card Issued by AS "PrivatBank"

VISA Electron¹, Visa Classic Debit (including when opening Basic account)

Servicing of card account	In accordance with the fee section " Account / Basic Account Opening and Servicing "
Annual interest rate on an unauthorised overdraft	56%

VISA Virtual

Servicing of card account	In accordance with the fee section " Account / Basic Account Opening and Servicing "
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VISA Classic Credit

Servicing of card account	In accordance with the fee section " Account / Basic Account Opening and Servicing "
Servicing of card account	36%

VISA UNIVERSĂLĂ credit card (EUR)

Credit limit type	Non-renewable
Servicing of card account	In accordance with the fee section " Account / Basic Account Opening and Servicing "
Base % rate per year	22,8%
Fee for transfer (own funds)	In accordance with the fee section " Transfer Transactions "
Commission for the storage of funds in USD currency ²	500 USD / 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

Penalty for late payment of debt:

Interest rate overdue (per year)	54%
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¹ Only for existing, already issued cards.

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.

Closure of account	Free
Interest rate on unauthorized negative balance	54%
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
VISA Gold UNIVERSÅLA credit card (EUR)	
Servicing of account	In accordance with the fee section " Account / Basic Account Opening and Servicing "
Base % rate per year (month)	18% (1,5%) ¹
Fee for transfer (own funds)	In accordance with the fee section " Transfer Transactions "
Commission for the storage of funds in USD currency ²	500 USD / 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
Penalty for late payment of debt:	
Interest rate overdue (per year)	54%
Interest rate on unauthorized negative balance	54%
Closure of account	
Closure of account	Free
Debt repayment agreement execution commission fee (loan restructuring)	
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
VISA Gold credit card (for active cards only)	
Credit limit type	Non-renewable
Servicing of account ³	In accordance with the fee section " Account / Basic Account Opening and "

¹ Interest is calculated only for the used part of credit.

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 Deducted after the first debit transaction on the card.

	<u>Servicing</u>
Base % rate per year (month)	18% (1,5%)
Commission for transfer	In accordance with the fee section " <u>Transfer Transactions</u> "
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%
Closure of account	Free
Debt repayment agreement execution commission fee (loan restructuring)	
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
VISA Platinum credit card	
Credit limit type	Non-renewable
Grace period ¹	45 days
Servicing account ²	In accordance with the fee section " <u>Account / Basic Account Opening and Servicing</u> "
Base % rate per year (per month)	14,04% (1,17%)
Commission for the storage of funds in USD currency ³	500 USD / month
Fee for transfer	In accordance with the fee section " <u>Transfer Transactions</u> "
Amount of monthly payments	
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	1st day of the month following the month when a regular

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 part worth 15 EUR is deducted monthly starting with the month when the card was produced.

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.

	instalment was not paid
Penalty for late payment of the minimum monthly payment ¹	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%
Closure of account	Free
Additional card VISA Virtual²	
Servicing account	In accordance with the fee section " Account / Basic Account Opening and Servicing "
Additional card VISA Classic Debit³	
Servicing account	In accordance with the fee section " Account / Basic Account Opening and Servicing "
Credit against Deposit Coverage	
Consideration of credit against deposit coverage application	Free
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

¹ Deducted for overdue debt exceeding 7 EUR.

² A separate account is opened.

³ A separate account is opened.

Junior card	
Currency	EUR
Servicing account	In accordance with the fee section " Account / Basic Account Opening and Servicing "
Fee for unauthorised credit limit excess	34,20% / year
Closure of account	Free

Loan With Real Estate Pledge	
Fee, in case a Loan is issued with real estate pledge	
Amount of loan	Up to 90% of market value (purchase price)
Amount of loan in cooperation with Altum	Up to 95% of market value (purchase price)
Loan term	Up to 30 years
Application consideration	Free
Loan disbursement	1% of loan amount, min. 100 EUR
Loan issue for refinancing of obligations	1,5% of loan amount, min. 150 EUR
Fee, in case a Loan was issued with real estate pledge, using the "laid-down keys" principle	
First payment	40% of market value
Loan term	up to 15 years
Loan disbursement	1% of loan amount, min. 100 EUR
Interest rates (floating)	
EUR	from 3% + 6M EURIBOR
Fees for modifications in the Loan contract, in the related contracts, as well as for other related activities	
Change of pledgor	1% of loan principal amount balance, min. 100 EUR, max. 450 EUR
Change of pledge	1% of loan principal amount balance, min. 100 EUR, max. 450 EUR
Loan (liabilities) renewal	1% of loan principal amount balance, min. 100 EUR, max. 450 EUR
Change of the schedule (date) of Loan repayment	20 EUR
Recalculation of Loan repayment schedule	45 EUR
Other changes to loan agreements and their related agreements	70 EUR
For preparation and/or coordination of documents, in case the loan is refinanced to another credit institution or the pledged property is sold to the borrower or lendee from another credit institution or lending institution, and/or settlements were carried out with third parties	425 EUR

Preparation of permits for activities with Loan collateral (sale, distribution, transformation, etc. of the pledged property, except refinancing)		30 EUR
Early loan repayment		Free
Loan guarantee / letter of certification		50 EUR
Inspection of the Loan collateral:	Riga, Riga region	75 EUR
	outside Riga, Riga region	100 EUR
Escrow account		
Opening and maintenance of an escrow account		0.4% of agreement amount, min. 50 EUR, max. 450 EUR
	in addition, in case enhanced due diligence must be carried out for the origin of funds	100 EUR
	in addition, in case the contract is prepared in two languages: in Latvian and in English/Russian	50 EUR
Amendments to provisions of deal account agreement		50 EUR
Other fees		
Review of application on debt repayment procedure		30 EUR
Statement on liabilities balance, repayment discipline		20 EUR, incl. VAT 21%
Preparation of a contract copy (for each contract)		10 EUR, incl. VAT 21%

Consumer loan	
Credit currency	EUR
Fee for credit application review	Free
Fee for loan appropriation and issuing ¹	5.5% of the loan amount or its increase, min. 50 EUR
Consumer loan for every needs	
Minimum credit amount	500 EUR
Maximum credit amount	10 000 EUR
Credit period	12 – 60 months
Interest rate	From 9%
Consumer loan for vehicle purchase	
Minimum credit amount	1000 EUR
Maximum credit amount	12 000 EUR
Credit period	12 – 60 months
Interest rate	From 7%
Interest rate if the credit is not used for the purpose	Additional 8% to the rate specified in the agreement
Consumer loan for real estate purchase or renovation	
Minimum credit amount	500 EUR
Maximum credit amount	10 000 EUR
Credit period	12 – 84 months
Interest rate	From 8%
Interest rate if the credit is not used for the purpose	Additional 8% to the rate specified in the agreement
Consumer loan for refinancing liabilities	
Minimum credit amount	500 EUR
Maximum credit amount	15 000 EUR
Credit period	12 – 84 months
Interest rate	From 7%
Consumer loan for health care	
Minimum credit amount	500 EUR

¹ The fee indicated in price list may vary according to the proposal.

Maximum credit amount	10 000 EUR
Credit period	12 – 60 months
Interest rate	From 8%
Fee for amendments to agreement	
Current payment date change	20 EUR
Change of the credit period	45 EUR
Grace period	30 EUR
Recalculation of repayment schedule	45 EUR
Other amendments (incl. Loan restructuring)	30 EUR
Agreement renewal fee	60 EUR
Fee for consideration of application on debt repayment procedure	30 EUR
Early loan repayment (incl. Partial)	Free
Other fees	
Concluding debt agreement	50 EUR
Preparing and issuing reference	20 EUR, VAT 21% incl.
Issuance of documents from the archive (for each agreement)	10 EUR, VAT 21% incl.

Consumer loan for study	
Minimum credit amount	10 000 EUR
Maximum credit amount	50 000 EUR
Credit currency	EUR
Credit period	84 months
Fee for credit application review	Free
Fee for loan appropriation and issuing ¹	1% from credit amount
Interest rate	From 6,5%
Fee for amendments to agreement	
Current payment date change	20 EUR
Change of the credit period	45 EUR
Grace period	30 EUR
Recalculation of repayment schedule	45 EUR
Other amendments (incl. Loan restructuring)	30 EUR
Agreement renewal fee	60 EUR
Fee for consideration of application on debt repayment procedure	30 EUR
Early loan repayment (incl. Partial)	Free
Other fees	
Concluding debt agreement	50 EUR
Preparing and issuing reference	20 EUR, VAT 21% incl.
Issuance of documents from the archive (for each agreement)	10 EUR, VAT 21% incl.

¹ The fee indicated in price list may vary according to the proposal.

Leasing	
Minimum leasing amount	1000 EUR
Lease currency	EUR
Lease period	6 – 60 months ¹
Leasing application review	Free
Fee for lease appropriation and issuing	From 1% of deal amount, min. 50 EUR, VAT included
Interest rate	From 5.5%
Fee for amendments to agreement	
Change of the lease period	45 EUR, VAT included
Grace period	30 EUR, VAT included
Recalculation of repayment schedule	45 EUR, VAT included
Current payment date change	20 EUR, VAT included
Partial repayment of principal amount	Free
Debt capitalization	30 EUR, VAT included
Agreement renewal fee	60 EUR, VAT included
Fee for consideration of application on debt repayment procedure	50 EUR, VAT included
Other fees	
Preparing an issuing reference	20 EUR, VAT included
Documents issuing from the archive	15 EUR, VAT included
Preparing an issuing consent to sublease	85 EUR, VAT included
Preparing an issuing power of attorney to leave LR	20 EUR, VAT included
Concluding debt agreement	50 EUR, VAT included

¹ If purchasing a new motor vehicle – up to 84 months.

Additional Services	
Account statements¹	
Account statements for current and previous month (at the branch of the Bank)	Free
Account statements for current and previous month (by post)	2 EUR
Statements for a period of:	
Up to 3 months from application date	3 EUR
Up to 6 months from application date	10 EUR
Over 6 months from application date	15 EUR
Over 1 year since application date	20 EUR
Over 2 years since application date	25 EUR
Financial reports printing	
Financial reports printing (per page)	0,05 EUR +VAT
Search / issuance of payment documents	
Search of payment documents executed by the Bank in the archive and their copying at the customer's request (per document)	10.00 EUR + VAT
Printout / confirmation of payment orders executed in the Internet bank	1.00 EUR per each printout and / or confirmation of a payment order
Issuance of references²	
Standard reference ³	7 EUR VAT incl
Non-standard reference	15 EUR VAT incl
Forwarding of documents (delivery expenses)	
Regular letter	2,13 EUR +VAT
Registered letter	8,54 EUR +VAT
Forwarding by courier mail	
Up to 0.5 kg	42,69 EUR +VAT
From 0.5 kg to 1 kg	Actual expenses + 14.23 EUR +VAT
Over 1 kg	On agreement +VAT

¹ Delivery expenses are not included.

² Delivery expenses are not included.

³ Standard reference – a reference in the state language of the Republic of Latvia on holding of account, amount of account balance, as well as the loan granted to the customer and paid-up capital.

Other services	
S.W.I.F.T. messages	8,54 EUR +VAT
Copying of documents	0.50 EUR +VAT per 1 page
Fee for providing information on request of auditors	24,70 EUR +VAT
Power of attorney	7.11 EUR VAT incl.
Servicing with a power of attorney, which is issued by other institutions	15 EUR VAT incl. ¹
Issuing copies of loan agreements and accompanying agreements upon Customer's or their authorised persons' request	1,50 EUR ² for each page of a document certified by the employee
Consideration of inheritance documents (for each heir)	20,00 EUR VAT incl.
Accepting a collection order / legal executive's order for processing	20,00 EUR / document

¹ The commission fee is applied for every document verification.

² Or its equivalent in USD or EUR according to the rate set by the Bank on the payment day.