

PRICE LIST FOR INDIVIDUAL RESIDENTS

Applies to a natural person who has the right to reside in the Republic of Latvia and whose permanent place of residence is in the Republic of Latvia.

1. Current account

1.1. Opening and closing

No.	Service	Service fee
1.1.1.	Consideration of documents and opening of a current account ¹	
1.1.1.1.	Initial examination of documents for a person:	
1.1.1.1.1.	who is a citizen of the EU, EEA, or Switzerland ²	25,00 EUR
1.1.1.1.2.	who is not a citizen of the EU, EEA, or Switzerland	325,00 EUR
1.1.1.2.	Opening of a current account	free of charge
1.1.2.	Closing of a current account	5,00 EUR

1.2. Maintenance

No.	Service	Service fee
1.2.1.	Maintenance of a current account ^{2;3;4}	5,00 EUR per month
1.2.1.1.	account maintenance for an account with internet banking and a payment card	1,00 EUR per month
1.2.1.2.	additional account maintenance fee for a connection ⁵ to a high-risk country	5,00 EUR per month
1.2.2.	Maintenance of an inactive ⁶ account	
1.2.2.1.	up to the 24 th month inclusive	10,00 EUR per month
1.2.2.2.	starting from the 25 th month	20,00 EUR per month
1.2.3.	Maintenance of customer accounts, including inactive accounts, where the average monthly balance across all current accounts exceeds the equivalent of EUR 10,000	free of charge
1.2.4.	Obtaining information required for checking the Customer's compliance or processing the correspondent Bank's request for Customer or account servicing from another source	actual costs (min. 5,00 EUR, max. 500,00 EUR)
1.2.5.	Fee for holding funds after the Bank has notified the Customer of the termination of cooperation	100,00 EUR per month
1.2.6.	Fee for the storage of funds for individuals who do not hold a current account with the Bank ⁷	50,00 EUR per month

1.3. Interest on the account balance

No.	Service	Interest rates per year
1.3.7.	Interest ^{8;9} calculation on the balance of each current account	
1.3.7.1.	up to 10 000 EUR	not calculated
1.3.7.2.	from 10 000 EUR	0,25%
1.3.7.3.	from 50 000 EUR	0,35%
1.3.7.4.	from 100 000 EUR	0,50%
1.3.7.5.	from 250 000 EUR	by agreement

1.4. Commercial Activity Income Account¹⁰

For a micro-enterprise taxpayer or a private individual who is registered or plans to register as a micro-enterprise taxpayer.

No.	Service	Service fee
1.4.1.	Opening of a current account ⁴	15,00 EUR
1.4.2.	Maintenance of an account ⁴	5,00 EUR per month
1.4.2.1.	Account maintenance where no incoming transactions have been recorded between the date on which the previous account maintenance fee was charged and the last business day of the current month	1,00 EUR/ per month
1.4.3.	Maintenance ⁴ of an inactive ⁷ account	
1.4.3.1.	up to the 24 th month inclusive	10,00 EUR per month
1.4.3.2.	starting from the 25 th month	20,00 EUR per month
1.4.4.	Maintenance of customer accounts, including inactive accounts, where the average monthly balance across all current accounts exceeds the equivalent of EUR 10,000	free of charge
1.4.5.	Closing of an account	5,00 EUR
1.4.6.	Transfers to the single tax account (automatic payment of tax, simplified tax payment solution)	free of charge

1.5. Account statements

No.	Service	Service fee, incl. VAT
1.5.1.	Receiving the Customer's independently prepared account statement in the Internet Bank	free of charge
1.5.2.	Receipt of an account statement prepared by the Bank at the Bank, via Internet Bank, or by e-mail	
1.5.2.1.	for a period of up to 12 months (inclusive)	0,50 EUR for one copy (min. 5,00 EUR)
1.5.2.2.	for a period of over 12 months	0,50 EUR for one copy (min. 10,00 EUR)
1.5.3.	Preparation of an account statement for a closed account	1,00 EUR for one copy (min. 10,00 EUR)

1.6. Enforcement actions provided for in the law

No.	Service	Service fee
1.6.1.	Acceptance for execution of a bailiff's order, a collection order issued by the State Revenue Service, an enforcement document (decision) issued by a court, a decision of the tax administration, or a document issued by another State or local government institution and official entitled to perform uncontested recovery	50,00 EUR
1.6.2.	Compulsory transfer of funds in accordance with a bailiff's order, a collection order issued by the State Revenue Service, an enforcement document (decision) issued by the court, a decision of the tax administration, or a document issued by another State and local government institution or official entitled to perform uncontested recovery, in accordance with the procedures laid down in laws and regulations	according to the Bank's Transfers price list

1.7. Activities related to the management of money laundering, terrorist financing and proliferation financing (ML/TF/PF) risk, and sanctions risks

No.	Service	Service fee
1.7.1.	Customer enhanced due diligence ¹¹	10,00-500,00 EUR

1.7.2.	Review of transaction documents or compliance check ¹²	100,00 EUR per hour, max.3000,00 EUR
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¹ Even if the account is not opened, the fee for document review shall not be refunded.

² For a Customer placing a deposit, document review is free of charge. For a Customer who has concluded a deposit agreement, the current account maintenance fee shall not apply during the term of the deposit agreement.

³ The fee shall be charged for the current month on the last business day of the month. Upon closure of the account, the fee shall be charged on the date of account closure.

⁴ For a Customer with an CAI account opened with the Bank, the account required for the use of a payment card shall be opened and maintained free of charge.

⁵ A connection to a high-risk country exists if the Customer is a national of a high-risk country or receives regular income in a high-risk country. [The list of high-risk countries](#) is available on the Bank's [website](#).

⁶ An inactive current account is one in which no incoming or outgoing non-cash payments or cash transactions have been made within a period of 6 months (12 months for a Commercial Activity Income Account), and where the account's activity is not connected to other banking operations.

⁷ The fee is charged starting from the 13th month of storage and is deducted on the last business day of each month. The maximum commission cannot exceed the total amount of funds being stored.

⁸ Interest is not accrued on funds held in blocked accounts. Interest calculations commence from the start of the next calendar month following the unblocking of the account.

⁹ When a Customer status changes from non-resident to resident, interest will be calculated beginning from the next calendar month after the Bank has registered the status change.

¹⁰ All other fees are in accordance with the Bank's price list for legal entities who are residents of Latvia.

¹¹ The amount of the fee shall be determined unilaterally by the Bank in accordance with the complexity of the Customer/ activity and the risk factors to be assessed.

¹² The amount of the fee shall be determined unilaterally by the Bank in accordance with the actual time incurred.

2. Cash operations

2.1. Cash deposit to own account ^{1;2;3}

No.	Service	Service fee
2.1.1.	EUR, USD	
2.1.1.1.	up to 3 000 (per day)	0,15% of amount (min. 2,00 EUR)
2.1.1.2.	over 3 000 (per day)	0,55% of amount
2.1.2.	In other currencies	2,50% of amount (min. 10,00 EUR)
2.1.3.	To cover the service fee	free of charge

2.2. Cash withdrawal from the account⁴

No.	Service	Service fee
2.2.1.	EUR	1% of amount (min. 20,00 EUR) ⁵
2.2.2.	In other currencies ⁶	2% of amount (min.20,00 EUR)

2.3. Additional fees

No.	Service	Service fee
2.3.1.	Preparation of cash for withdrawal in the denominations requested by the Customer	1% of amount (min. 5,00 EUR)
2.3.2.	Cash withdrawal without prior notification ⁴	1,5% of amount
2.3.3.	Fine for non-withdrawal of a cash amount ordered in writing	0,5% of the ordered amount

2.4. Money Exchange and Cash Handling Services

No.	Service	Service fee
2.4.1.	Exchange ³ of banknotes ⁶ for banknotes of other denominations	1% of amount (min. 10,00 EUR)
2.4.2.	Acceptance of worn and damaged banknotes ²	
2.4.2.1.	EUR	free of charge
2.4.2.2.	in other currencies	not accepted
2.4.3.	Verification of EUR banknotes for validity	0,5% of amount (min.10,00 EUR)
2.4.4.	Handling of coins ^{7;8}	
2.4.4.1.	for Customers who hold an account with the Bank	5,00 EUR for every 50 coins
2.4.4.2.	for customers who do not hold an account with the Bank	10,00 EUR for every 50 coins

2.5. Cash withdrawal using payment cards issued by other banks at Bank's POS terminals

No.	Service	Service fee
2.5.1.	Cash withdrawal using payment cards issued by other banks ⁴ (service available at the branch on Muižas Street 1, Riga)	3,5% of amount (min. 5,00 EUR)

¹ Foreign currency coins are not accepted by the Bank.

² The Bank reserves the right not to accept worn and damaged banknotes if they do not comply with the Bank's internal requirements (General Business Terms and Conditions).

³The service (in all specified currencies) is available for Customer who hold an account with the Bank.

⁴ Amounts exceeding EUR 3 000 or the equivalent in another currency must be ordered in writing at a Customer Service Centre at least 2 (two) business days in advance.

⁵ If the account is being closed and the account balance is up to EUR 10, the service is free of charge.

⁶ If such currency is available at the Bank.

⁷ Coins must be sorted by denominations.

⁸ The coin processing fee is charged in addition to the fee for cash deposit and cash withdrawal transactions.

3. Issuance of documents and statements

3.1. Issuance of confirmation for the execution of a payment order in the Bank

No.	Service	Service fee, incl. VAT
3.1.1.	Issuance of a confirmed duplicate copy of payment document	5,00 EUR
3.1.2.	Search for the payment document in the archive and confirmation of the copy	20,00 EUR

3.2. Preparation and issuance of bank statements^{1,2}

No.	Service	Service fee, incl. VAT
3.2.1.	Confirming the existence and balance of an account	12,00 EUR
3.2.2.	Other types of statements	by agreement (min. 18,00 EUR)
3.2.3.	Issuance of a statement after termination of the business relationship with the Customer	35,00 EUR
3.2.4.	Statement upon auditor's request, approval of auditors' requests	by agreement (min. 50,00 EUR)

3.3. Additional services

No.	Service	Service fee, incl. VAT
3.3.1.	Execution of a power of attorney in the Bank	25,00 EUR
3.3.2.	Verification of notarized power of attorney	25,00 EUR
3.3.3.	Review of a decision issued by an official or institution regarding the appointment, dismissal, or changing of the Customer's representative, or granting of authority to the representative to act on the Customer's account	25,00 EUR
3.3.4.	Consideration of inheritance documents (for each heir)	18,00 EUR
3.3.5.	Copying of the Customer's documents held by the Bank at the Customer's request (per page)	1,21 EUR

3.4. Other expenses related to the preparation of documents and statements

No.	Service	Service fee, incl. VAT
3.4.1.	Sending of correspondence by courier	30,00 EUR+ actual costs
3.4.2.	Sending of registered letter	10,00 EUR+ actual costs
3.4.3.	Additional fee for the preparation of documents or statements in English or Russian	actual costs (min. 20,00 EUR)
3.4.4.	Additional fee for notarization of documents or statements	actual costs (min. 100,00 EUR)

¹Where the content of a statement includes multiple services listed in the Price List, the fee for the statement shall be determined as the aggregate of the relevant service fees set out in the Price List.

² The Bank reserves the right to charge an additional fee for expedited preparation of a statement (within 24 hours); the expedited statement service is offered only at the Bank's Customer Service Centre in Riga, Muiža Street 1.

4. Transfers

4.1. Crediting an incoming money transfer to Customer's account with the Bank¹

No.	Service	Service fee
		In the Bank
4.1.1.	In EUR, USD	free of charge ²
4.1.2.	In other currencies	by agreement
4.1.3.	Execution of an incoming transfer with the commission type OUR (commission is paid by the sending bank)	
4.1.3.1.	up to 20000 EUR (inclusive)	20,00 EUR
4.1.3.2.	from 20000 EUR to 50000 EUR (inclusive)	35,00 EUR
4.1.3.3.	over 50000 EUR	50,00 EUR

4.2. Transfers within the Bank

No.	Service	Service fee			
		In the Bank		Using Internet Bank	
		EUR	In other currencies	EUR	In other currencies
4.2.1.	Transfer to one's own account	2,50 EUR	2,50 EUR	free of charge	free of charge
4.2.2.	Transfer to an account of another Customer	2,50 EUR	5,00 EUR	free of charge	1,00 EUR

4.3. EUR transfers to EEA Countries^{3;4;5}

No.	Priority	Cut-off time	Value date ⁶	Service fee	
				In the Bank	Using Internet Bank
4.3.1.	SEPA Instant ⁷	no restrictions	D (executed within a few seconds)	5,00 EUR	0,36 EUR
4.3.2.	standard	13:00 16:00	D D ⁸		
4.3.3.	express	16:00	D (executed within 1 hour during on the Bank's business hours)	20,00 EUR	15,00 EUR

4.4. International transfers^{3;4}

No.	Currency	Priority	Cut-off time	Value date ⁶	Service fee			
					In the Bank		Using Internet Bank	
					SHA	OUR	SHA	OUR
4.4.1.	EUR	standard	17:00	D + 1	25,00 EUR	55,00 EUR	20,00 EUR	50,00 EUR
4.4.2.		urgent	15:00	D	30,00 EUR	70,00 EUR	25,00 EUR	65,00 EUR
4.4.3.		express	15:00	D (executed within 2 hours during on the Bank's business hours)	45,00 EUR	90,00 EUR	40,00 EUR	85,00 EUR
4.4.4.	CNY	standard	17:00	D + 3	25,00 EUR	55,00 EUR	20,00 EUR	50,00 EUR

4.5. Other services related to transfer servicing

No.	Service	Service fee	
		EUR transfers to/from EEA ⁵ Countries	International transfers
4.5.1.	Drawing up of a payment order	3,00 EUR	10,00 EUR
4.5.2.	Amendments in an unexecuted payment	3,00 EUR	10,00 EUR
4.5.3.	Amendments and additions in an executed payment ⁹	5,00 EUR	70,00 EUR
4.5.4.	Request to revoke a money transfer ⁹	10,00 EUR	100,00 EUR
4.5.5.	Request to cancel a money transfer	10,00 EUR	50,00 EUR
4.5.6.	Investigation of an incoming money transfer with incorrect details	10,00 EUR	50,00 EUR
4.5.7.	Investigation of an executed money transfer, upon the Customer's request ⁹	10,00 EUR	100,00 EUR
4.5.8.	Investigation of an expected incoming money transfer, upon the Customer's request ⁹	10,00 EUR	150,00 EUR
4.5.9.	Return of an incoming money transfer at the request of the payer's bank or payer	50,00 EUR	50,00 EUR
4.5.10.	Return of an incoming money transfer to the payer's bank if the Bank is unable to process the incoming money transfer	-	50,00 EUR
4.5.11.	Additional fee for manual processing of payment details	25,00 EUR	25,00 EUR

4.6. Regular payment

No.	Service	Service fee
4.6.1.	Registration, corrections	5,00 EUR, incl. VAT
4.6.2.	Execution of transfers	according to the Internet Bank Transfers price list

4.7. Regular payment of electronic invoices

No.	Service	Service fee
4.7.1.	Registration, corrections	5,00 EUR, incl. VAT
4.7.2.	Cancellation of payment for an unpaid invoice	3,00 EUR
4.7.3.	Payment of invoices	0,36 EUR ¹⁰

SHA The payer pays the fee set by Bank for the transfer. All other fees related to the transfer, including those of the Correspondent Bank, Intermediary Bank, and the Beneficiary's payment service provider, if any, are paid by the Payee. The Payee's payment service provider credits the Payee's account with the transfer amount after deducting any applicable fees.

OUR All fees related to the transfer—including fees from Bank, Correspondent Bank, Intermediary Bank, and the Payee's payment service provider—are paid by the Payer. The Payer also agrees to cover any additional fees imposed by the banks involved in executing the transfer, if any. Bank reserves the right to deduct additional fees from the Customer's accounts without prior approval. The Payee's payment service provider credits the Payee's account with the full transfer amount. Bank is not liable if the Correspondent Bank, Intermediary Bank, or the Payee's payment service provider fails to follow Bank's instructions or if the transfer is not received in full due to circumstances beyond Bank's control.

¹ An additional fee of 0,7% of the amount (min. EUR 20,00) is applied for crediting an incoming payment to a Bank Customer's account from a credit institution located in countries subject to international sanctions (e.g., Russia, Belarus).

² This applies only if the Customer's IBAN account number is correctly specified in the "recipient" field of the received SWIFT MT 103 message.

³ An additional fee of 0,7% of the amount (min. EUR 20,00) is applied to outgoing payments made from the Bank's Customer account to a credit institution located in a country subject to international sanctions (e.g., Russia, Belarus).

⁴ The Bank processes the Customer's payment order with a value date determined by the payment priority indicated in the order (Standard, Urgent, Express), considering the Bank's specified times for payment order submission. The value date may be postponed to the next available date in cases of non-business days at the Bank or non-working days in the relevant currency's clearing system.

⁵ EEA payment Prerequisites:

- the payment currency is EUR;
 - the beneficiary's account number must be in IBAN format;
 - the beneficiary bank's identification code (SWIFT/BIC) must be provided;
 - the payment must be sent to EEA countries (Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Liechtenstein, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, as well as the United Kingdom, Andorra, Gibraltar, San Marino, Monaco, Switzerland and the Vatican City);
 - the payment type is standard;
 - the remitter pays the SHA charges (shared charges) of their own bank only;
 - the beneficiary bank and beneficiary details must be correct.
- If any of these details are missing, the transfer is processed as an international transfer, and the corresponding fee is applied.

⁶D - the date on which the Customer submits the payment order to the Bank.

⁷ The payment can be executed as an instant payment (SEPA Instant) provided that:

- the beneficiary's account is held with a payment service provider established in an EEA country that participates in the instant payment system RT1 or TIPS;
- the execution date is not set in the future (i.e., it is not a scheduled payment);
- the payment amount is up to EUR 100,000.

If the beneficiary bank cannot accept the payment as an instant payment, or if there are other obstacles or additional checks are required, the instant payment will not be executed. In such cases, the payment may be sent with Standard or Express execution speed.

⁸ If transfers are directed to banks that participate in the electronic clearing system of the Bank of Latvia ([List of participants](#)).

⁹ If additional fees are charged by banks involved in the transfer, Bank reserves the right to deduct such fees from the Customer's accounts without prior approval.

¹⁰ A fee of 0,28 EUR applies, provided the company-service provider holds a current account with Bank.

5. Internet Bank and SMS - alert

5.1. Internet Bank

No.	Service	Service fee
5.1.1.	Installation	
5.1.1.1.	one user	free of charge
5.1.1.2.	each subsequent user	5,00 EUR
5.1.2.	Subscription fee	free of charge
5.1.3.	Connecting to the SMS authorization service	free of charge
5.1.4.	Providing and/or replacement of code calculator DIGIPASS DP260 on Customers request	35,00 EUR
5.1.5.	Reissue of Internet Bank user login on Customer's request	10,00 EUR
5.1.6.	Internet Bank user and/or code calculator DIGIPASS DP260 unlocking	free of charge

5.2. SMS alert

No.	Service	Service fee
5.2.1.	Connecting to the SMS alert	free of charge
5.2.2.	Subscription fee	free of charge
5.2.3.	The cost of one SMS message	free of charge

6. Currency exchange

6.1. Cash^{1;2}

No.	Service	Service fee
6.1.1.	Currency exchange for Customer holding an account with the Bank	according to the rates set by Bank, 0,1% of the amount (min. 10,00 EUR)
6.1.2.	Currency exchange for Customers who do not hold an account with the Bank	according to the rates set by Bank, 0,2% of the amount (min. 10,00 EUR)

6.2. Non-cash

No.	Service	Service fee
6.2.1.	Currency exchange ² according to the rates set by the Bank	free of charge

¹ The Bank accepts only new-design USD banknotes issued from 2009 onwards.

² For information on amounts exceeding EUR 3 000 or the equivalent in another currency, please contact us at +371 67019324 or +371 67019325.

7. Lending services

7.1. Loan^{1;2}

No.	Service	Service fee
7.1.1.	Loan application processing	by agreement (min. 200,00 EUR)
7.1.2.	Loan agreement, including an increase in the Loan amount	1% of loan amount (min. 300,00 EUR)
7.1.3.	Execution of changes and amendments to the contract at the request of the Customer:	
7.1.3.1.	change of payment date, change of repayment account, or extension of the term of issuance of loan or submission of documents up to 1 month	by agreement (min. 100,00 EUR)
7.1.3.2.	other changes at the Customer's request ³	by agreement (min 250,00 EUR)
7.1.4.	Resource reservation	by agreement
7.1.5.	Preparation, drawing up, or reconciliation of documents in the event of a sale of the property mortgaged to the Bank, if the transaction is financed by another creditor	free of charge ⁴
7.1.6.	Preparation of references, approvals, or consents	by agreement (min. 70,00 EUR, incl. VAT)

7.2. Credit card limits⁵

No.	Service	Service fee
7.2.1.	Monthly fee for card account maintenance	according to the Bank's Price list section - Current account maintenance
7.2.2.	Base interest rate per year	28%
7.2.3.	Fee for payments using own funds	according to the Bank's Price list section - Transfers
7.2.4.	Fee for holding funds in USD currency	500,00 USD per month
7.2.5.	Monthly payment amount (includes the fee for the use of credit funds during the reporting period)	5% of the spent credit limit amount + 100% of the overdraft (min. 10,00 EUR)
7.2.6.	Deadline for monthly instalments	Until the last working day of the month following the reference month
7.2.7.	Annual penalty interest for late repayment of debt (overdue interest rate per year)	60%
7.2.8.	Closure of account	free of charge
7.2.9.	Annual interest rate on an unauthorized negative balance (per year)	60%
7.2.10.	Fee for preparation of a debt repayment agreement (loan restructuring)	2% of debt amount (min. 25,00 EUR)
7.2.11.	Fee for review of an application for debt repayment arrangements	25,00 EUR
7.2.12.	Fee for repeated rereview of a debt repayment agreement	12,00 EUR

¹ If the fee for a service is not specified in the Bank's Price list, or if the administrative costs of the service exceed those set out therein, the Bank shall determine an individual fee and agree it with the Customer prior to providing the service.

² This also applies to leasing services.

³ If the loan has been granted for the Customer's personal needs, the fee for amendments may be reduced in cases provided for by law.

⁴ If the loan is granted for the Customer's business or economic purposes, the Price list for legal entities shall apply in the event of a sale of property pledged to the Banks as well as where the Customer refinances with another creditor.

⁵ Fees shall apply to assumed credit card limit agreements from Privatbank.

8. Deposits

8.1. Ordinary deposit

No.	Service	Interest rates
		Term
8.1.1.	Ordinary deposit (interest of the deposit will be paid at the end of term) ¹	according to Deposit Rates

8.2. Subordinated deposit

No.	Service	Interest rates
		Term
8.2.1.	Subordinated deposit ²	by agreement

8.3. Early termination of the deposit agreement³

No.	Service	Service fee
8.3.1.	If the Customer does not notify the Bank of termination of the deposit agreement at least 30 calendar days in advance	0,75% of the deposit amount
8.3.2.	For agreements concluded from 01.07.2022., if the Customer notifies the Bank at least 30 calendar days in advance	0,50% of the deposit amount

¹ The minimum deposit amount required to receive interest is EUR 3 000.

² The minimum deposit amount required to receive interest is EUR 50 000.

³ If the deposit agreement is terminated before maturity, no accrued interest shall be paid to the Customer and any interest previously paid shall be deducted from the deposit amount of the deposit to be paid out. **The terms for termination of a subordinated deposit are set out in the agreement concluded between the Bank and the Customer.**

9. Payment cards

9.1. Mastercard Debit

No.	Service	Service fee	
		Card in EUR	Card in USD
9.1.1.	Issuance of a payment card /additional card	5,00 EUR	10,00 USD
9.1.2.	Receipt of payment card /additional card (where the card issuance fee is also charged)		
9.1.2.1.	Delivery by post within Latvia ¹	free of charge	free of charge
9.1.2.2.	Collection at the Bank	10,00 EUR	15,00 USD
9.1.3.	Urgent issuance of a card ²	35,00 EUR	50,00 USD
9.1.4.	Monthly fee ³ for a card/ additional card	1,75 EUR	4,00 USD
9.1.5.	Payment card replacement or renewal before or after its expiry date	5,00 EUR	10,00 USD
9.1.5.1.	delivery by post within Latvia ¹	free of charge	free of charge
9.1.5.2.	collection at the Bank	10,00 EUR	15,00 USD
9.1.6.	Review a claim ⁴	free of charge	free of charge
9.1.7.	Interest on the use of the authorized credit limit per annum	24%	is not issued
9.1.8.	Interest on exceeding the authorized credit limit or on an unauthorized negative account balance ⁵ per annum	60%	60%
9.1.9.	Credit limit arrangement fee	free of charge	is not issued
9.1.10.	Credit limit extension or contract amendment fee	10,00 EUR	is not issued
9.1.11.	Cash withdrawal		
9.1.11.1.	at ATMs in SEPA countries ⁶	free up to 400,00 EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR)	2% (min.5,00 USD)
9.1.11.2.	at ATMs in non-SEPA ⁶ countries	2% of amount (min. 3,00 EUR)	2% of amount (min.5,00 USD)
9.1.11.3.	at the Bank's POS terminals in Latvia	2% of amount (min. 7,00 EUR)	2% of amount (min. 10,00 USD)
9.1.11.4.	at other bank's POS terminals	2% of amount (min. 7,00 EUR)	2% of amount (min.10,00 USD)
9.1.12.	Account balance at ATMs		
9.1.12.1.	in SEPA countries ⁶	0,25 EUR	0,40 USD
9.1.12.2.	in non-SEPA countries ⁶	0,50 EUR	0,70 USD
9.1.13.	Purchase fee		
9.1.13.1.	in SEPA countries ⁶	free of charge	free of charge
9.1.13.2.	in non-SEPA countries ⁶	free of charge	0,25%
9.1.14.	Daily spending limit		
9.1.14.1.	at merchants / service providers	2 500 EUR	3 500 USD
9.1.14.2.	at ATMs	1 500 EUR	1 800 USD
9.1.15.	Administration of the card's daily spending limit ⁷	10,00 EUR	15,00 USD
9.1.16.	Currency conversion surcharge if the currency of the card-linked account differs from the transaction currency	3%	3%

No.	Service	Service fee	
		Card in EUR	Card in USD
9.1.17.	Other fees related to card issuance and delivery		
9.1.17.1.	fee for changing the card collection location and/or method of receipt ⁸	10,00 EUR	15,00 USD
9.1.17.2.	preparation of a card for dispatch outside Latvia (the card issuance fee is also charged)	100,00 EUR	120,00 USD
9.1.18.	Activation of card received by post		
9.1.18.1.	in Internet Bank	free of charge	free of charge
9.1.18.2.	at the Bank	10,00 EUR	15,00 USD
9.1.19.	Processing of a payment credited to the card	0,15% of amount (min. 0,10 EUR)	0,15% of amount (min. 0,15 USD)

9.2. Mastercard Standard

No.	Service	Service fee	
		Card in EUR	Card in USD
9.2.1.	Issuance of a payment card / additional card	5,00 EUR	10,00 USD
9.2.2.	Receipt of payment card /additional card (where the card issuance fee is also charged simultaneously)		
9.2.2.1.	delivery post within Latvia ¹	free of charge	free of charge
9.2.2.2.	collection at the Bank	10,00 EUR	15,00 USD
9.2.3.	Urgent issuance of a card ²	35,00 EUR	50,00 USD
9.2.4.	Monthly fee ³ for a card/ additional card	2,50 EUR	5,00 USD
9.2.5.	Payment card replacement or renewal before or after its expiry date	5,00 EUR	10,00 USD
9.2.5.1.	delivery by post within Latvia ¹	free of charge	free of charge
9.2.5.2.	collection at the Bank (the card replacement or renewal fee is also charged)	10,00 EUR	15,00 USD
9.2.6.	Review a claim ⁴	free of charge	free of charge
9.2.7.	Interest on the use of the authorized credit limit per annum	24%	is not issued
9.2.8.	Interest on exceeding the authorized credit limit or on an unauthorized negative account balance⁵ per annum	60%	60%
9.2.9.	Credit limit arrangement fee	free of charge	is not issued
9.2.10.	Credit limit extension or contract amendment fee	10,00 EUR	is not issued
9.2.11.	Cash withdrawal		
9.2.11.1.	at ATMs in SEPA countries ⁶	free up to 600,00 EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR)	2% of amount (min. 5,00 USD)
9.2.11.2.	at ATMs in non-SEPA ⁶ countries	2% of amount (min. 3,00 EUR)	2% of amount (min. 5,00 USD)
9.2.11.3.	at the Bank's POS terminals in Latvia	2% of amount (min. 7,00 EUR)	2% of amount (min. 10,00 USD)
9.2.11.4.	at other bank's POS terminals	2% of amount (min. 7,00 EUR)	2% of amount (min.10,00 USD)

No.	Service	Service fee	
		Card in EUR	Card in USD
9.2.12.	Account balance at ATMs		
9.2.12.1.	in SEPA countries ⁶	0,25 EUR	0,40 USD
9.2.12.2.	in non-SEPA countries ⁶	0,50 EUR	0,70 USD
9.2.13.	Purchase fee		
9.2.13.1.	in SEPA countries ⁶	free of charge	free of charge
9.2.13.2.	in non-SEPA countries ⁶	free of charge	0,25% of amount (min. 0,20 USD)
9.2.14.	Daily spending limit		
9.2.14.1.	at merchants / service providers	4 000 EUR	5000 USD
9.2.14.2.	at ATMs	2 000 EUR	2500 USD
9.2.15.	Administration of the card's daily spending limit ⁷	10,00 EUR	15,00 USD
9.2.16.	Currency conversion surcharge if the currency of the card-linked account differs from the transaction currency	3%	3%
9.2.17.	Other fees related to card issuance and delivery		
9.2.17.1.	fee for changing the card collection location and/or method of receipt ⁸	10,00 EUR	15,00 USD
9.2.17.2.	preparation of a card for dispatch outside Latvia (the card issuance fee is also charged)	100,00 EUR	120,00 USD
9.2.18.	Activation of card received by post		
9.2.18.1.	in Internet Bank	free of charge	free of charge
9.2.18.2.	at the Bank	10,00 EUR	15,00 USD
9.2.19.	Processing of a payment credited to the card	0,15% of amount (min. 0,10 EUR)	0,15% of amount (min. 0,15 USD)

9.3. Mastercard Gold

No.	Service	Service fee	
		Card in EUR	Card in USD
9.3.1.	Issuance of a payment card / additional card	5,00 EUR	10,00 USD
9.3.2.	Receipt of payment card /additional card (where the card issuance fee is also charged)		
9.3.2.1.	delivery by post within Latvia ¹	free of charge	free of charge
9.3.2.2.	collection at the Bank	10,00 EUR	15,00 USD
9.3.3.	Urgent issuance of a card ²	35,00 EUR	50,00 USD
9.3.4.	Monthly fee ³ for a card/ additional card	5,00 EUR	10,00 USD
9.3.5.	Payment card replacement or renewal before or after its expiry date	5,00 EUR	10,00 USD
9.3.5.1.	delivery by post within Latvia ¹	free of charge	free of charge
9.3.5.2.	collection at the Bank (a card replacement or renewal fee is also charged)	10,00 EUR	15,00 USD
9.3.6.	Review a claim ⁴	free of charge	free of charge
9.3.7.	Interest on the use of the authorized credit limit per annum	24%	is not issued
9.3.8.	Interest on exceeding the authorized credit limit or on an unauthorized negative account balance⁵ per annum	60%	60%
9.3.9.	Credit limit arrangement fee	free of charge	is not issued

No.	Service	Service fee	
		Card in EUR	Card in USD
9.3.10.	Credit limit extension or contract amendment fee	10,00 EUR	is not issued
9.3.11.	Cash withdrawal		
9.3.11.1.	at ATMs in SEPA ⁶ countries	free up to 1000,00 EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR)	2% of amount (min. 5,00 USD)
9.3.11.2.	at ATMs in non-SEPA ⁶ countries	2% of amount (min. 3,00 EUR)	2% of amount (min. 5,00 USD)
9.3.11.3.	at the Bank's POS terminals in Latvia	2% of amount (min. 7,00 EUR)	2% of amount (min. 10,00 USD)
9.3.11.4.	at other bank's POS terminals	2% of amount (min. 7,00 EUR)	2% of amount (min. 10,00 USD)
9.3.12.	Account balance at ATMs	-	
9.3.12.1.	in SEPA countries ⁶	0,25 EUR	0,40 USD
9.3.12.2.	in non-SEPA countries ⁶	0,50 EUR	0,70 USD
9.3.13.	Purchase fee	-	
9.3.13.1	in SEPA countries ⁶	free of charge	free of charge
9.3.13.2	in non-SEPA countries ⁶	free of charge	0,25%
9.3.14.	Daily spending limit	-	
9.3.14.1.	at merchants / service providers	7 000 EUR	9 000 USD
9.3.14.2.	at ATMs	2 800 EUR	3 500 USD
9.3.15.	Administration of the card's daily spending limit ⁷	10,00 EUR	15,00 USD
9.3.16.	Currency conversion surcharge if the currency of the card-linked account differs from the transaction currency	3%	3%
9.3.17.	Other fees related to card issuance and delivery		
9.3.17.1.	fee for changing the card collection location and/or method of receipt ⁸	10,00 EUR	15,00 USD
9.3.17.2.	preparation of a card for dispatch outside Latvia (the card issuance fee is also charged)	100,00 EUR	120,00 USD
9.3.18.	Activation of card received by post		
9.3.18.1.	in Internet Bank	free of charge	free of charge
9.3.18.2.	at the Bank	10,00 EUR	15,00 USD
9.3.19.	Processing of a payment credited to the card	0,15% of amount (min. 0,10 EUR)	0,15% of amount (min. 0,15 USD)
9.3.20.	Travel insurance (Standard program)	free of charge	free of charge
9.3.21.	Priority Pass ⁹	35 EUR per visit per person	45 USD per visit per person
9.3.22.	Fast Track ¹⁰	according to the airport price list	according to the airport price list

9.4. Travel insurance

No.	Service	Service fee per year
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9.4.1.	Standard program	10,00 EUR
9.4.2.	Silver program	20,00 EUR
9.4.3.	Gold program	30,00 EUR
9.4.4.	Platinum program	40,00 EUR

¹ The fee covers two consignments within Latvia: the card and the PIN code.

² The card is issued at the Bank's Customer Service Centre in Riga, 1 Muiža Street, if the Customer's application is submitted to the Bank by 12.00, the card is issued within the same business day; if the application is submitted after 12:00, it is issued within the next working day. In all cases, an additional card issuance fee shall apply.

³ The monthly fee for the card/additional card is charged for each calendar month, starting from the date the card is produced until the card is closed.

⁴ If investigating a complaint requires transaction confirmation documents, a fee based on the actual service cost will apply.

⁵ The fee is calculated on the amount exceeding the funds available in the Customer's account; however, where a credit limit has been granted for the account, it is calculated on the amount exceeding the authorized credit limit.

⁶ SEPA – the Single Euro Payment Area.

⁷ Changing the limit independently via Internet Bank is free of charge.

⁸ The fee is applied from the moment the card is handed over for dispatch. The fee charged for the initially select card collection location and method is non-refundable.

⁹ The service provides access to over 1500 VIP airport lounges across more than 143 countries.

¹⁰ The service offers priority access to security checkpoints at airports worldwide, including Riga, Vilnius, and Tallinn, through a user-friendly app.

10. Broker operations

10.1. Transactions with financial instruments¹

No.	Service	Service fee
10.1.1.	USA and Canadian stocks	0,05% USD / CAD per share (min. 50,00 USD / CAD) ²
10.1.2.	Baltic, European, and Scandinavian stocks / exchange-traded funds (ETFs)	0,4% of trading amount (min. 50,00 EUR)
10.1.3.	Other financial instruments	by agreement
10.1.4.	Bonds	0,1% of trading amount (min. 120,00 EUR)

10.2. Financial instruments custody¹

No.	Service	Service fee
10.2.1.	Opening of financial instrument account	free of charge
10.2.2.	Closing of financial instrument account	free of charge
10.2.3.	Holding of financial instruments (per month) ³ :	
10.2.3.1.	NASDAQ CSD registered shares	0,025% (min. 1,00 EUR)
10.2.3.2.	bonds	0,025% (min. 50,00 EUR)
10.2.3.3.	shares registered in other depositories / exchange-traded funds (ETFs)	0,025% (min. 10,00 EUR)
10.2.3.4.	other financial instruments	by agreement
10.2.4.	Custody of defaulted Bonds (per month)	0,005% face value (min. 20,00 EUR for ISIN)
10.2.5.	Receiving an account statement in the Internet Bank	according to the price list section Account statement
10.2.6.	Receiving an account statement in the Bank	according to the price list section Account statement
10.2.7.	Another type of inquiry/statement on request	100,00 EUR, incl. VAT (for inquiry/statement)
10.2.8.	Financial instruments blocking for shareholder meeting	by agreement
10.2.9.	Deregistration of financial instruments	20,00 EUR
10.2.10.	Acceptance/transfer of financial instruments registered with NASDAQ CSD (LV):	
10.2.10.1.	stocks, bonds	10,00 EUR
10.2.10.2.	other financial instruments	17,00 EUR
10.2.10.3.	direct transfer within the Bank	10,00 EUR
10.2.11.	Acceptance/transfers of financial instruments registered in other depositories:	
10.2.11.1.	financial instruments acceptance	50,00 EUR per ISIN
10.2.11.2.	transfer of bonds	0,5% of the market value (min. 100,00 EUR)
10.2.11.3.	transfer of other financial instruments	0,5% of the market value (min. 50,00 EUR)
10.2.12.	Participation in corporate events of choice	by agreement

¹ Third-party fees (e.g., state duties, taxes, commissions, interest, penalties, or other expenses not mentioned in this Bank's Price List) are charged to the Customer's account.

² Fees are charged in EUR.

³ The custody fee is calculated based on the current market value as of the last day of the month, according to the type of each financial instrument (shares, bonds, investment funds).

11. Escrow account**11.1. Application**

No.	Service	Service fee
11.1.1.	Consideration of application	by agreement (min. 50,00 EUR ¹)

11.2. Execution of agreement

No.	Service	Service fee
11.2.1.	Execution of standard agreement ²	
11.2.1.1.	according to the normal procedure (within 3 business days)	0,3% from transaction amount (min. 500,00 EUR)
11.2.1.2.	according to the expedited procedure (within 24 hours)	0,6% from transaction amount (min. 500,00 EUR)
11.2.2.	Execution of non-standard agreement	by agreement (min. 500,00 EUR)
11.2.3.	Amendments to the agreement (for each time)	by agreement (min.50,00 EUR)

11.3. Closing

No.	Service	Service fee
11.3.1.	Closing an account	free of charge

11.4. Other services

No.	Service	Service fee, incl. VAT
11.4.1.	Preparation of a printout from the State Unified Computerized Land Register	15,00 EUR

¹ The application is reviewed after payment of the service fee. If an Escrow account agreement is concluded, the fee for preparation of the Escrow account agreement is concluded, the fee for preparation of the Escrow account agreement shall be reduced by this amount. If the Escrow account agreement is not concluded, the document review fee shall not be-refunded.

² The agreement is executed in Latvian for an unpledged real estate sale and purchase transaction between one buyer and a one seller after the full set of required documents has been submitted to the Bank.