



Account provider name: Luminor Bank AS Latvian branch

Account name: payment account (current account)

Date: 14.11.2019

- This document provides information on the rates applicable to the main services related with a payment account. It will help you compare these fees with other accounts' fees.
- The fees can be also applied to services connected with the account but not listed herein. Full information is here: www.luminor.lv.
- A glossary of the terms used herein is available for free.

Service ¹	Fee
General account services	
Account maintaining	
1) Opening the account (including the fee for verification of documents)	0,00 EUR
2) Maintaining/servicing the account	Monthly 0,00 EUR Total annual fee 0,00 EUR
3) Closing the account	0,00 EUR
4) Activating the Internet banking site	0,00 EUR
5) Using the Internet banking site	Monthly 0,00 EUR Total annual fee 0,00 EUR
Payments (except cards)	
Transfer	
1) Service provided at a branch:	
a. intra-bank transfer to own account	5,00 EUR
b. intra-bank transfer to another person's account	5,00 EUR
c. transfer to another bank in Latvia or a member state of the EEA ² (SEPA payment)	5,00 EUR
2) Service provided on the Internet banking site:	
a. intra-bank transfer to own account	0,00 EUR

b. intra-bank transfer to another person's account	0,00 EUR
c. transfer to another bank in Latvia or a member state of the EEA ² (SEPA payment)	0,00 EUR
Standing order	
1) Applying for the service:	
a. at a branch	0,00 EUR
b. on the Internet banking site	0,00 EUR
2) Using the service:	
a. intra-bank transfer to own or to another person's account	0,00 EUR
b. transfer to another bank in Latvia or a member state of the EEA ² (SEPA payment)	0,36 EUR
E-invoice	
1) Applying for the service:	
a. at a branch	0,00 EUR
b. on the Internet banking site	0,00 EUR
2) Using the service (for each transfer)	0,00 EUR
Cards and cash	
Providing a debit card	
1) Making and issuing the card (including the fee for applying for and receiving the card on the cheapest delivery channel (at branch or by past)	4,00 EUR
2) Using the card	Monthly Total annual fee
	1,30 EUR 15,60 EUR
Providing a credit card	
1) Making and issuing the card (including the fee for applying for and receiving the card on the cheapest delivery channel (at branch or by past)	4,00 EUR
2) Using the card	Monthly Total annual fee
	2,00 EUR 24,00 EUR
3) Interest rate per annum on the amount used	18%

<p>Cash withdrawal</p> <p>1) At a bank's branch:</p> <p>2) At an ATM with a debit card:</p> <p>a. ATMs of the bank or partner banks up to EUR 700</p> <p>b. ATMs of the bank or partner banks over EUR 700</p> <p>c. ATMs of other banks</p> <p>3) At an ATM with a credit card</p>	<p>Service is not available</p> <p>0,00 EUR</p> <p>0,2% of the amount exceeding 700 EUR</p> <p>2,0% of the transaction amount, min. 3,50 EUR</p> <p>2,0% of the transaction amount, min. 3,50 EUR</p>
<p>Account overdraft and related services</p>	
<p>Overdraft</p> <p>1) Handling and issuing the loan</p> <p>2) Interest rate per annum on the amount used</p>	<p>Service is not available</p> <p>Service is not available</p>
<p>Service set</p>	
<p>Mini package includes:</p> <p>1) Opening and maintenance of unlimited number of accounts;</p> <p>2) Activating and using the Internet banking site;</p> <p>3) Unlimited number of transfer to another bank in Latvia or a member state of the EEA² (SEPA payment) via Internet banking site;</p> <p>4) Unlimited number of Standing order execution.</p>	<p>Monthly 1.00 EUR</p> <p>Total annual fee 12.00 EUR</p>
<p>Basic package includes:</p> <p>1) Opening and maintenance of unlimited number of accounts;</p> <p>2) Activating and using the Internet banking site; Making, issuing and using one debit card;</p> <p>3) Making, issuing and using one debit card;</p> <p>4) Unlimited number of transfer to another bank in Latvia or a member state of the EEA² (SEPA payment) via Internet banking site;</p> <p>5) Unlimited number of Standing order and E-invoice execution.</p>	<p>Monthly 2.20 EUR</p> <p>Total annual fee 26.40 EUR</p>

<p>Comfort package includes:</p> <ol style="list-style-type: none"> 1) Opening and maintenance of unlimited number of accounts; 2) Activating and using the Internet banking site; 3) Making, issuing and using till three debit card (linked to package owner accounts); 4) Making, issuing and using one credit card; 5) Unlimited number of transfer to another bank in Latvia or a member state of the EEA² (SEPA payment) via Internet banking site; 6) Unlimited number of Standing order and E-invoice execution. 	<table style="width: 100%; border: none;"> <tr> <td style="text-align: right;">Monthly</td> <td style="text-align: right;">3.65 EUR</td> </tr> <tr> <td style="text-align: right;">Total annual fee</td> <td style="text-align: right;">43.80 EUR</td> </tr> </table>	Monthly	3.65 EUR	Total annual fee	43.80 EUR
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Total annual fee	43.80 EUR				
<p>Additional services included in Basic package:</p> <ol style="list-style-type: none"> 1. SMS info on account transactions the package card is linked to. <p>Additional services included in Comfort package:</p> <ol style="list-style-type: none"> 1. SMS info on account transactions the package card is linked to; 2. Unlimited number of Cross-border, currency transfers via Internet banking site (type "Standard", Fee "Shared (SHA)"). 					
<p>Comprehensive indicator of costs</p>					
<p>The comprehensive indicator of costs has been calculated on the basis of operations performed per year:</p> <ul style="list-style-type: none"> • current account opened; • debit and/or credit card opened and used every month (not including credit limit); • Internet banking site activated and used every month; • means of authentication issued; • on the Internet banking site, unlimited transfers in EUR made to one's own account and/or 50 transfers to another person's account within Bank; • on the Internet banking site, 30 transfers in EUR made to another bank in Latvia or the EEA²; • every month, cash withdrawn in the amount of the minimum salary with a debit card at a Bank's ATM. 	<p>Total annual fee:</p> <p>Without set (Mini package): 59.60 EUR</p> <p>With Basic package: 54.40 EUR</p> <p>With Comfort package: 43.80 EUR</p>				

1. The Rate Information Document includes services in EUR.

2. European Economic Area (EEA) countries: Austria, Belgium, Bulgaria, Czech Republic, Denmark, France (including French Guiana, Guadeloupe, Martinique, Réunion), Greece, Croatia, Estonia, Italy, Ireland, Iceland, Cyprus, Latvia, United Kingdom (including Gibraltar), Lithuania, Lichtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden.