



Account provider name: Luminor Bank AS Latvian branch

Account name: payment account (current account)

Date: 01.07.2024

- 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	
Maintaining the account	
<u>Latvian and EEA resident</u>	
Account opening	0,00 EUR
Minimum service charge	1,30 EUR
Total yearly fee	15,60 EUR
<u>Non-EEA resident</u>	
Fee for verification of documents for an account opening for customers who are not legal residents (1) of EU, EEA or Swiss Confederation.	200, 00 EUR
Account monthly fee	15,00 EUR
Minimum service charge	1,30 EUR
Total yearly fee	135,60 EUR
<small>(1)A natural person who has the right to reside in a member state of EU, EEA or Swiss Confederation by virtue of EU or national law, including a natural person who has acquired asylum seeker, refugee or alternative status.</small>	
<u>Account closing</u>	
At the request of the customer	
At the initiative of the bank (2)	0,00 EUR
<small>(2) The fee is applied if the customer does not respond to notification from the Bank regarding due diligence arising from the Money Laundering and Terrorist Financing Prevention Act within 6 months.</small>	up to 100 EUR
Payments (excluding cards)	
Payment within Latvia (EUR)	

Internal payment European ordinary payment	Internet bank 0,00 EUR Branch 5,00 EUR
Payment (EUR) European ordinary payment	Internet bank 0,00 EUR Branch 5,00 EUR
Payment between third countries (non-EUR) Payment with shared charges (SHA/SHAR; OUR/DEBT)	Internet bank 0,00 EUR Branch 5,00 EUR – No service
Standing order Internal payment European payment Applying for the service Standing order E-Invoice Internal payment European ordinary payment Applying for the service	0,00 EUR 0,36 EUR Internet bank 0,00 EUR Branch 5,00 EUR 0,00 EUR 0,36 EUR Internet bank 0,00 EUR Branch 5,00 EUR
Cards and cash	
Debit card provision Card production and issue (including application and collection fees at the cheapest delivery channel (branch or post)) Monthly fee for using the card Total annual fee	4,00 EUR 1,30 EUR 15,60 EUR
Credit card provision 1) Card production and issue (including application and collection fees at the cheapest delivery channel (branch or post)) 2) Monthly fee for using the card Total annual fee 3) Annual interest rate on the amount used 18% per year (interest-free period until the 15th of the following month)	0,00 EUR 5,50 EUR Luminor Black card is only available together with the Luminor Black package). The fee shown is for the package. 66,00 EUR
Cash withdrawal 1) At a branch 2) At an ATM, using a debit card	Service not provided a) At the bank's ATMs up to 750,00 EUR 0,00 EUR b) At the bank's ATMs above 750,00 EUR 0,4% of the amount exceeding 750,00 EUR c) At an ATM of another bank 2,0% of the transaction amount, (min. 3,50 EUR)
Cash withdrawal	

<p>Cash withdrawal in banknotes in branch</p> <p><u>Cash withdrawal with debit card in Euros</u></p> <p>From Luminor ATMs: - up to 750 euros per month - the amount that exceeds 750 euros per month</p> <p>Cash withdrawal from ATMs of other banks in Latvia</p> <p><u>Cash withdrawal with credit card</u></p> <p>Luminor Black Luminor ATM From other banks' ATM (incl. abroad)</p> <p>Luminor Visa Infinite Luminor ATM From other banks' ATM (incl. abroad)</p>	<p>Service not provided</p> <p>0.00 EUR 0.4 % of the amount (min. 3,50 EUR) 2% of the amount (min. 3,50 EUR)</p> <p>Up to 1,200 EUR per calendar month free of charge 2% of the amount that exceeds 600,00 EUR (min. 3,50 EUR) Up to 400,00 EUR per calendar month free of charge 2% of the amount that exceeds 400,00 EUR (min. 3,50 EUR)</p> <p>Up to 2,000 EUR per calendar month free of charge 2% of the amount that exceeds 1,000 EUR (min. 3,50 EUR) Up to 1,000 EUR per calendar month free of charge 2% of the amount that exceeds 1,000 EUR (min. 3,50 EUR)</p>
<p>Cash deposit</p> <p>Cash deposit in EUR in branches Luminor Latvia ATM Visa Debit Luminor Black Luminor Visa Infinite</p>	<p>No service available</p> <p>Up to 2,000 EUR per calendar month free of charge 0,2% of the amount that exceeds 2,000 EUR (min. 3,50 EUR)</p> <p>Up to 1,200 EUR per calendar month free of charge 2% of the amount that exceeds 600,00 EUR (min. 3,50 EUR)</p> <p>Up to 2,000 EUR per calendar month free of charge 2% of the amount that exceeds 1,000 EUR (min 3,50 EUR)</p>
<p>Overdrafts and related services</p>	
<p>Overdraft</p> <p>1) Drawing up and issuing a loan 2) Interest rate per annum on the used amount</p>	<p>Service not available</p> <p>Service not available</p>
<p>Other services</p>	

Internet bank	Sign-up fee 0.00 EUR Monthly fee 0.00 EUR
<p>Comprehensive cost indicator</p> <p>Comprehensive cost indicator calculated on the basis of the activities carried out during the year:</p> <ul style="list-style-type: none"> • open a current account; • an open and monthly debit and/or credit card (excluding the credit limit); • connected and used monthly internet bank; • issued a means of authentication; • unlimited transfers have been made via Internet Banking in EUR currency to an account owned by you and to an account owned by another person in the Bank; • transfers made via internet bank in EUR currency to another bank in Latvia or EEA; 	28,80 EUR

Luminor

Annex 1

List of typical payment services

Term	Term in Luminor	Definition
Maintaining the account	Account	The account provider operates the account for use by the customer.
Providing a debit card	Debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Providing a credit card	Credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during agreed period is

		taken either in full or in part from customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
Payment order Euro within Latvia (EUR ¹)	Payment to Latvia (EUR ¹) and EU/EEA member states	The account provider transfers money from customer's account pursuant to customer's instructions to another account; a domestic payment that meets EUR requirements.
Payment order between third countries (non- EUR)	Cross-border payment	The account provider transfers money from customer's account pursuant to customer's instructions to another account; a payment where at least one party is located in a third country and which does not meet EUR requirements.
Standing order	Standing order	The account provider performs regular transfers at the client's order on a regular basis transfer funds according to the Client's above defined conditions.
Cash withdrawal	Cash withdrawal	The customer takes cash out of the customer's account.

(1) A payment order conforming to the requirements of Article 5 of Regulation (EU) No. 260/2012 of the European Parliament and of the Council and the technical requirements set forth in the annex to the same regulation.

1. The tariff information document includes services in EUR currency.
2. EEA - (European Economic Area) countries - Austria, Belgium, Bulgaria, Czech Republic, Denmark, France (including French Guiana, Guadeloupe, Martinique, Réunion), Greece, Croatia, Estonia, Italy, Ireland, Iceland, Cyprus, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Switzerland, Hungary, Germany, Sweden.