

Valid as of 01.05.2017. [Download and view the previous pricelist](#)

## Accounts and Packages

### Set of services

#### Business package for start-up companies

SERVICE	PRICE
Unlimited number of current accounts opening	EUR 15,00
Registration of DNB Internet-bank and Code calculator to one user	
Code calculator to a second user – with 50% discount of the pricelist	
Production of VISA Business Debit payment card	
Maintenance of all current accounts with and DNB internetbank 50% discount for 12 months	
Payments within AS DNB bank, Standard domestic payments and EUR payments within Europe* at 50% discount for 12 months	

New companies are deemed to be the companies registered in the Commercial Register within the last 12 months prior to the execution of the set of services.

Fees for other services provided by the Bank to the Customer and not included in the “Business package for new companies” are payable by the Customer under the Price list.

When transferring interim account opened at the Bank into Current account, the Fee for execution of the “Business package for new companies” does not have to be paid and the package is to be executed free of charge.

The fee is not applicable if the Customer signs with the Bank the agreement on card acceptance service, card acceptance in Internet or DNB Link, or is using the services of SIA DNB lizings.

\* Payment within EEZ (European Economic Zone), as well as Switzerland and Monaco. In the payment order the following must be specified: the recipient's IBAN account number without spaces, the recipient bank SWIFT/BIC code, the type of fee Shared (SHA) and the mode of execution: Standard.

#### Business package for companies

SERVICE	PRICE
Unlimited number of current accounts opening	EUR 15,00
Registration of DNB Internet-bank and Code calculator to one user	
Code calculator to a second user - with 50% discount of the pricelist	
Production of Visa Business Debit payment card	
Production of Visa Business credit card (if the customer qualifies for a loan)	

Fees for other services provided by the Bank to the Customer and not included in the "Business package for companies" are payable by the Customer under the Price list.  
The fee is not applicable if the Customer signs with the Bank the agreement on card acceptance service, card acceptance in Internet or DNB Link, or is using the services of SIA DNB līzings.

# Current accounts

## Current account opening and maintenance

SERVICE	PRICE
Initial inspection of documents submitted by non-resident, electronic money institution and payment institution	Starting from EUR 1,000.00
Inspection of complicated documents prior to Current account opening	EUR 40.00
Opening of additional Current accounts and closure of Current accounts at Service places or Call center	EUR 5.00
Opening of additional Current accounts and closure of Current accounts at DNB Internet bank	Free of charge
Maintenance of a Current account:	EUR 3.50/ EUR 5.00*** per Current account per month
Termination of business relations and closure of Customer's last Current account	Free of charge
Renewal of a closed Account with the previous number	EUR 15.00
Amendments to the Customer's documents submitted to the Bank upon the Customer's request	EUR 7.00
Introduction of changes to the Customer's file executed in the Bank	EUR 10.00
Introduction of changes to the Customer's file executed in the Bank	EUR 10.00

\* When transferring interim account into permanent Current account, the Customer does not have to pay additional fee for opening of the relevant Current account or execution of the "Business package for new companies".

\*\* The fee is not applicable if the Customer signs with the Bank the agreement on card acceptance service, card acceptance in Internet or DNB Link, or is using the services of SIA DNB lizings.

\*\*\* For electronic money institutions and payment institutions, the Fee is EUR 5.00 a month per Current account.

# Escrow account

## Escrow account execution and amending

SERVICE	PRICE
Consideration of the Escrow account application*	EUR 50.00
Escrow account opening and preparation of the standard Escrow account agreement on transactions, if at the same time a mortgage loan with a pledge of real estate in favor of the bank is executed	0.4% of the transaction amount, min. EUR 50.00, max. EUR 200.00
Escrow account opening and preparation of the standard Escrow account agreement on transactions in amount of up to EUR 250 000.00**	0.4% of the transaction amount, min. EUR 50.00, max EUR 500.00
Escrow account opening and preparation of the standard Escrow account agreement on transactions in amount over EUR 250 000.00 or non-standard*** agreement**	As agreed, min. EUR 500.00
Amendments to the Escrow account agreement	0.1% of the transaction amount, min. EUR 50.00

\* The fee is payable prior to the consideration of application. Not applicable to the Escrow account agreement if the Customer draws a loan from the Bank.

\*\* The fee is reduced by the paid Escrow account application consideration fee.

\*\*\* E.g. if none of the parties is the Bank's customer.

## Crediting and withdrawal of funds from escrow account

SERVICE	PRICE
Transfer to the Escrow account and transfer of funds deposited at the Escrow account to another bank account opened in Latvia	Pursuant to "Payments" Price list
Transfer of funds deposited at the Escrow account from the Escrow account to an account opened at the Bank	Free of charge

# Payment cards VISA Business Debit

## Provision of debit card (producing and maintenance)

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Fee for production	EUR 10,00	New cards not available
Replacement of Card (in case of loss, theft, wear, damage or other defects)	EUR 10,00	EUR 10,00
Extra fee for the urgent production / replacement of Card**	EUR 25,00	EUR 25,00
Card delivery to the Service places***	EUR 5,00	EUR 5,00
Card delivery per mail		
- Within Latvia	Free of charge	Free of charge
- Abroad	EUR 5,00	EUR 5,00
PIN code reminder****	EUR 1,00	EUR 1,00
Annual fee for card maintenance*****		
- VISA Business Debit	EUR 10,00	USD 12,00

\* The Bank withholds the fees indicated in euros in US Dollars according to the euro reference exchange rate published by the European Central Bank in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.

\*\* If the Card is ordered on a banking day by 12.00, it shall be produced and supplied to Service places in Riga within 5 hours and to Service places outside Riga on the next banking day.

\*\*\* The fee is no applicable, if the Customer pays the fee for an urgent production of the Card

\*\*\*\* PIN code reminder service is applicable only for Cards produced after 03.09.2015.

\*\*\*\*\* The fee for Card servicing is payable for each year by paying the fee for the previous year in the respective calendar month the Card was produced in each year.

## Card transactions

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Cash withdrawal**		
- from ATMs of AS DNB banka, SEB banka, Swedbank, AB DNB banka Lithuania, DNB bank ASA Norway	0.20% of the transaction amount, min. EUR 1.00	0.20% of the transaction amount, min.USD 1.50
- at another bank, from ATMs of another bank	2.0% of the transaction amount, min. EUR 3.50	2.0% of the transaction amount, min. USD 4.00
- at the merchant (if merchant offers such service)***	Free of charge	Free of charge
One's own Account crediting through an ATM of AS DNB banka by Card ( also in case several Cards are used for the account crediting)		
- below EUR 10 000.00 in a calendar month	Free of charge	Free of charge
- above EUR 10 000.00 in a calendar month	0.2% of the transaction amount exceeding EUR 10 000.00 (or an equivalent in USD)	0.2% of the transaction amount exceeding EUR 10 000.00 (or an equivalent in USD)
Purchases in the Republic of Latvia and abroad****	Free of charge	Free of charge
Currency exchange mark-up*****	3,0%	3,0%
Payment of bills in ATMs of AS DNB banka*****	Free of charge	Free of charge

\* The Bank withholds the fees indicated in euros in US Dollars according to the euro reference exchange rate published by the European Central Bank in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.

\*\* Cash withdrawal limit from ATMs:

- Daily limit: for VISA Business Debit Cards EUR 2 500.00.

- Limit over 30-day period for any type of Card is EUR 20 000.00.

- Cash withdrawal limit from ATMs equipped only with magnetic stripe reading technology - EUR 350.00 a day.

- If Card account currency is not euro, cash withdrawal limits from ATMs specified in this section are converted into the

Card account currency according to the euro reference exchange rate published by the European Central Bank at the beginning of each relevant period in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.

\*\*\* Cash withdrawal limit at the merchant per shopping time - EUR 100.00.

\*\*\*\* Purchase limit - EUR 5,000.00 a day.

\*\*\*\*\* Currency exchange mark-up is added to the currency exchange rate (reference exchange rate) applicable to the transaction executed with the Card in compliance with the Bank's Account Maintenance and Card Use Rules, if the transaction currency differs from the card account currency.

\*\*\*\*\* In ATMs of Bank you can pay the bills of Lattelecom, LMT, and Tele2.

## Information on card transactions

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
SMS info	EUR 0.09 per SMS text	EUR 0.09 per SMS text
Information on Account balance demands at ATMs		
- in ATMs of AS DNB banka	Free of charge	Free of charge
- in ATMs of other banks (if service is available)	EUR 0,50	USD 0,60
Dispatch of report on card transactions by mail (per Account)	EUR 5,00	USD 7,00

\* The Bank withholds the fees indicated in euros in US Dollars according to the euro reference exchange rate published by the European Central Bank in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.



## Other services

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Interest on unauthorized debit balance	36 % p.a.	36 % p.a.
Increase of standard cash withdrawal and purchase limits	EUR 5.00	EUR 5.00
Consideration of chargeback claims**	Free of charge	Free of charge
Requesting of Card transaction source documents from the merchant	EUR 10.00	EUR 10.00
Closed Card account maintenance (first to be charged one year after the Customer's written notice on the Card closure)	EUR 28.46 per year	EUR 28.46 per year

\* The Bank withholds the fees indicated in euros in US Dollars according to the euro reference exchange rate published by the European Central Bank in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.

\*\* If in relation to the Customer's claim on the transaction performed with a Card the Customer has provided the Bank with untrue information, the Customer shall reimburse to the Bank its costs and losses inflicted as the result of providing such untrue information, including costs for request and receipt of transaction verification documents and other payments made by the Bank to any third parties involved in processing of the respective transaction relating to consideration of the Customer's claim.

# Credit cards with credit line for legal entities VISA Business

## Provision of credit card (producing and maintenance)

SERVICE	PRICE
Card account currency	EUR
Production of card	
- Visa Business (along with PriorityPass cards and travel insurance)	EUR 45,00
Replacement of Card (in case of loss, theft, wear, damage or other defects)	
- Visa Business (along with PriorityPass cards and travel insurance)	EUR 20,00
Extra fee for the urgent production / replacement of Card*	EUR 25,00
Card delivery to the Service places**	EUR 5,00
Card delivery per mail	
- Within Latvia	Bez maksas
- Abroad	EUR 5,00
PIN code reminder***	EUR 1,00
Annual fee for Card maintenance****	
- Visa Business	EUR 45,00

\* If the Card is ordered on a banking day by 12.00, it shall be produced and supplied to Service places in Riga within 5 hours and to Service places outside Riga on the next banking day.

\*\*The fee is not applicable if the Customer pays the Fee for an urgent manufacturing of the Card

\*\*\* PIN code reminder service is applicable only for Cards produced after 03.09.2015.

\*\*\*\* The fee for Card servicing is payable for each year by paying the fee for the previous year in the respective calendar month the Card was produced in each year.

## Card transactions

SERVICE	PRICE
Cash withdrawal*	
- from ATMs of AS DNB banka, SEB banka, Swedbank, AB DNB banka Lithuania, DNB bank ASA Norway	1.0% of the transaction amount, min. EUR 1.00
- at another bank, from ATMs of another bank	2.0% of the transaction amount, min. EUR 3.50
- at the merchant (if merchant offers such service)**	Free of charge
One's own Account crediting through an ATM of AS DNB banka by Card (also in case several Cards are used for the Account crediting)	
- below EUR 10 000.00 in a calendar month	Free of charge
- above EUR 10 000.00 in a calendar month	0.2% of the transaction amount exceeding EUR 10 000.00 (or an equivalent in USD)
Purchases within the borders of Latvia and abroad***	Free of charge
Currency exchange mark-up****	0.03
Payment of bills in ATMs of AS DNB banka*****	Free of charge

\* Cash withdrawal limit from ATMs:

- Daily limit: for VISA Business Cards EUR 2 500.00.

- Limit over 30-day period for any type of Card is EUR 20 000.00.

- Cash withdrawal limit from ATMs equipped only with magnetic stripe reading technology - EUR 350.00 a day.

- If Card account currency is not euro, cash withdrawal limits from ATMs specified in this section are converted into the Card account currency according to the euro reference exchange rate published by the European Central Bank at the beginning of each relevant period in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.

\*\* Cash withdrawal limit at the merchant per shopping time - EUR 100.00.

\*\*\* Purchase limit - EUR 5,000.00 a day.

\*\*\*\* Currency exchange mark-up is added to the currency exchange rate (reference exchange rate) applicable to the transaction execute+ with the Card in compliance with the Bank's Account Maintenance and Card Use Rules, if the transaction currency differs from the Card account currency.

\*\*\*\*\* In ATMs of Bank you can pay the bills of Lattelecom, LMT, and Tele2.

## Information on card transactions

SERVICE	PRICE
SMS info	EUR 0.09 per SMS text
Information on Account balance demands at ATMs	
- in ATMs of AS DNB banka	Free of charge
- in ATM of other banks (if service is available)	EUR 0,50

## Credit line

SERVICE	PRICE
Annual interest rate on loan	18%
Loan maturity	Upon expiry of the Card

This rate is informative.

## Other fees

SERVICE	PRICE
Fee for 1 person's visit to the airport business area ("Priority Pass" program)	EUR 29,00 incl. VAT
Interest on unauthorized debit balance	36% p.a.
Increase of standard cash withdrawal and purchase limits	EUR 5,00
Granting of express overdraft	EUR 10,00
Consideration of chargeback claims*	Free of charge
Requesting of Card transaction source documents from the merchant	EUR 10,00

\* If in relation to the Customer's claim on the transaction performed with a Card the Customer has provided the Bank with untrue information, the Customer shall reimburse to the Bank its costs and losses inflicted as the result of providing such untrue information, including costs for request and receipt of transaction verification documents and other payments made by the Bank to any third parties involved in processing of the respective transaction relating to consideration of the Customer's claim.

## Interest-free credit cards MasterCard Business (New Cards are not issued, renewed and replaced)

### Provision of credit card (maintenance)

SERVICE	PRICE
Card account currency	EUR
Annual fee for Card maintenance*	
- MasterCard Business (along with travel insurance)	EUR 45.00
PIN code reminder**	EUR 1,00

\* The fee for Card servicing is payable for each year by paying the fee for the previous year in the respective calendar month the Card was produced in each year.

\*\* PIN code reminder service is applicable only for Cards produced after 03.09.2015.

## Card transactions

SERVICE	PRICE
Cash withdrawal <sup>2</sup>	
- from ATMs of AS DNB banka, SEB banka, Swedbank, AB DNB banka Lithuania, DNB bank ASA Norway	2.0% of the transaction amount, min. EUR 1.00
- at another bank, from ATMs of another bank	2.0% of the transaction amount, min. EUR 3.50
- at the merchant (if merchant offers such service)**	Free of charge
One's own Account crediting through an ATM of AS DNB banka by Card ( also in case several Cards are used for the account crediting)	
- below EUR 10 000.00 in a calendar month	Free of charge
- above EUR 10 000.00 in a calendar month	0.2% of the transaction amount exceeding EUR 10 000 (or an equivalent in USD)
Purchases within the borders of Latvia and abroad***	0.5% of the transaction amount
Currency exchange mark-up****	3.0% of the transaction amount
Payment of bills in ATMs of AS DNB banka*****	Free of charge

\* Cash withdrawal limit from ATMs:

- Daily limit: for MasterCard Business Cards EUR 2 500.00.

- Limit over 30-day period for any type of Card is EUR 20 000.00.

- Cash withdrawal limit from ATMs equipped only with magnetic stripe reading technology - EUR 350.00 a day.

- If Card account currency is not euro, cash withdrawal limits from ATMs specified in this section are converted into the Card account currency according to the euro reference exchange rate published by the European Central Bank at the beginning of each relevant period in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.

\*\* Cash withdrawal limit at the merchant per shopping time - EUR 100.00.

\*\*\* Purchase limit - EUR 5,000.00 a day.

\*\*\*\* Currency exchange mark-up is added to the currency exchange rate (reference exchange rate) applicable to the transaction executed with the Card in compliance with the Bank's Account Maintenance and Card Use Rules, if the transaction currency differs from the Card account currency.

\*\*\*\*\* In ATMs of Bank you can pay the bills of Lattelecom, LMT, and Tele2.

## Information on card transactions

SERVICE	PRICE
SMS info	EUR 0.09 per SMS text
Information on Account balance demands at ATMs	
- in ATMs of AS DNB banka	Free of charge
- in ATM of other banks (if service is available)	EUR 0.50

## Credit line

SERVICE	PRICE
Annual interest rate on loan	0
Loan maturity	By the 15th date of each month
Annual interest on loan for overdue payments	36% p.a.

This rate is informative.



## Other fees

SERVICE	PRICE
Interest on unauthorized debit balance	36% p.a.
Increase of standard cash withdrawal and purchase limits	EUR 5.00
Granting of express overdraft	EUR 10.00
Consideration of chargeback claims <sup>7</sup>	Free of charge
Requesting of Card transaction source documents from the merchant	EUR 10.00

\* If in relation to the Customer's claim on the transaction performed with a payment Card the Customer has provided the Bank with untrue information, the Customer shall reimburse to the Bank its costs and losses inflicted as the result of providing such untrue information, including costs for request and receipt of transaction verification documents and other payments made by the Bank to any third parties involved in processing of the respective transaction relating to consideration of the Customer's claim.

## Credit cards with credit line MasterCard Business (New Cards are not issued, renewed and replaced)

### Provision of credit card (maintenance)

SERVICE	PRICE
Card account currency	EUR
Annual fee for Card maintenance*	
- MasterCard Business	EUR 45.00
PIN code reminder**	EUR 1,00

\* The fee for Card servicing is payable for each year by paying the fee for the previous year in the respective calendar month the Card was produced in each year.

\*\* PIN code reminder service is applicable only for Cards produced after 03.09.2015.

## Card transactions

SERVICE	PRICE
Cash withdrawal*	
- from ATMs of AS DNB banka, SEB banka, Swedbank, AB DNB banka Lithuania, DNB bank ASA Norway	2.0% of the transaction amount, min. EUR 1.00
- at another bank, from ATMs of another bank	2.0% of the transaction amount, min. EUR 3.50
- at the merchant (if merchant offers such service)**	Free of charge
One's own Account crediting through an ATM of AS DNB banka by Card ( also in case several Cards are used for the account crediting)	
- below EUR 10 000.00 in a calendar month	Free of charge
- above EUR 10 000.00 in a calendar month	0.2% of the transaction amount exceeding EUR 10 000 (or an equivalent in USD)
Purchases within the borders of Latvia and abroad***	Free of charge
Currency exchange mark-up****	3.0% of the transaction amount
Payment of bills in ATMs of AS DNB banka*****	Free of charge

\* Cash withdrawal limit from ATMs:

- Daily limit: for MasterCard Business Cards EUR 2 500.00.

- Limit over 30-day period for any type of Card is EUR 20 000.00.

- Cash withdrawal limit from ATMs equipped only with magnetic stripe reading technology - EUR 350.00 a day.

- If Card account currency is not euro, cash withdrawal limits from ATMs specified in this section are converted into the Card account currency according to the euro reference exchange rate published by the European Central Bank at the beginning of each relevant period in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.

\*\* Cash withdrawal limit at the merchant per shopping time - EUR 100.00.

\*\*\* Purchase limit - EUR 5,000.00 a day.

\*\*\*\* Currency exchange mark-up is added to the currency exchange rate (reference exchange rate) applicable to the transaction executed with the Card in compliance with the Bank's Account Maintenance and Card Use Rules, if the transaction currency differs from the card account currency.

\*\*\*\*\* In ATMs of Bank you can pay the bills of Lattelecom, LMT, and Tele2.

## Information on card transactions

SERVICE	PRICE
SMS info	EUR 0.09 per SMS text
Information on Account balance demands at ATMs	
- in ATMs of AS DNB banka	Free of charge
- in ATM of other banks (if service is available)	EUR 0.50
Dispatch of report on card transactions by mail (per Account)	EUR 5.00

## Credit line

SERVICE	PRICE
Annual interest rate on loan	18%
Loan maturity	Upon expiry of the Card
Annual interest on loan for overdue payments	36% p.a.

This rate is informative.

## Other fees

SERVICE	PRICE
Interest on unauthorized debit balance	36% p.a.
Increase of standard cash withdrawal and purchase limits	EUR 5.00
Granting of express overdraft	EUR 10.00
Consideration of chargeback claims*	Free of charge
Requesting of card transaction source documents from the merchant	EUR 10.00

\* If in relation to the Customer's claim on the transaction performed with a Card the Customer has provided the Bank with untrue information, the Customer shall reimburse to the Bank its costs and losses inflicted as the result of providing such untrue information, including costs for request and receipt of transaction verification documents and other payments made by the Bank to any third parties involved in processing of the respective transaction relating to consideration of the Customer's claim.

# Outgoing payments

## Outgoing payments within DNB (any currency)

SERVICE	Time**	Price at Service place	Time**	Price via "DNB Internet Banking" and "Uzņēmuma banka" system	Execution time*
Payments within AS DNB banka:					
- to own account	18:00	EUR 5,00	-	Free of charge	immediately
- to an account of another person	18:00	EUR 5,00	-	EUR 0.05	immediately
Payments within DNB Group***:					
- in EUR	15:00	EUR 5,00	15:30	EUR 0,36	on the same banking day
- in other currencies	17:30	EUR 5,00	18:00	EUR 2,00	on the next banking day
Payments of the company's group within DNB Group****:					
- EUR, SEK, NOK, USD, DKK, GBP	-	-	15:00	Free of charge	on the same banking day

\* The time by which the Bank shall transfer the payment amount to the recipient's bank or mediator. If it falls on the day which is not the banking day of the recipient's bank or mediator, the payment order may be executed on the next banking day of the recipient's bank or mediator.

\*\* The moment of receipt suspension or later time (according to Latvian time) within the Banking day, by which all incoming payment orders (on outgoing payments) and payment amounts (for incoming payments) shall be considered received on the current Banking day. The payment orders and payments amounts received by the Bank after the specified time shall be considered received on the next Banking day. If such time is not specified, the payment order or payment amount may be transferred to the Bank by the end of the Banking day, i.e., by the moment when the relevant branch or remote access system accepts the relevant type of payments. Payments with an improved FX rate shall be confirmed till 5:30 p.m. If a payment with an improved FX rate is confirmed after 5:30 p.m., the Bank may reject it.

\*\*\* The recipient bank SWIFT/ BIC code must be specified in the payment order: AB DNB BANKAS (AGBLLT2), DNB BANK ASA, ESTONIAN BRANCH (RIKOE22), DNB BANK ASA (DNBANOKK), DNB BANK ASA, AGENCIA EN CHILE (DNBACLRM), DNB BANK ASA, SHANGHAI BRANCH (DNBACNSH), DNB BANK ASA, FILIALE DEUTSCHLAND (DNBADEHX), DNB BANK ASA, FILIAL AF DNB BANK ASA, NORGE (DNBADKKX), DNB BANK ASA, FILIAL FINLAND (DNBAFIHX), DNB BANK ASA, LONDON BRANCH (DNBAGB2L), OAO DNB BANK (DNBARU2M), DNB BANK ASA, FILIAL SVERIGE (DNBASESX), DNB BANK ASA, SINGAPORE BRANCH (DNBASGSG), DNB BANK ASA, NEW YORK BRANCH (DNBAUS33), DNB LUXEMBOURG S.A. (UBNLLULL), DNB NORD BANK POLSKA SA (MHBFPLPW).

\*\*\*\* The fee shall be applicable subject to a respective agreement between the Bank and the Customer.

When identifying an atypical payment through your account its execution may be postponed by two hours, and we will contact you to clarify whether the respective Payment order has been placed by an authorised representative of your company. Immediately after obtaining your confirmation of placement of the Payment order it will be considered received. Should we fail to contact you and/or obtain the confirmation the Payment order shall be considered received and executed after expiry of the above period.

## Outgoing payments in EUR currency

SERVICE	Time**	At Service place Type of service fee - Shared (SHA)***	At Service place	Time**	Via "DNB Internet Banking" and "Uzņēmums a banka" system Type of service fee - Shared (SHA)***	Via "DNB Internet Banking" and "Uzņēmums a banka" system Type of service fee - Remitter (OUR)****
Domestic payments and payments within Europe****,***:						
- standard SEPA***** * payment (Execution time* - on the same banking day)	15:00	EUR 5,00	-	15:30	EUR 0,36	-
- express (Execution time* - on the same banking day)	16:30	EUR 20,00	-	17:00	EUR 14,00	-
Payments outside Europe****:						
- economy (Execution time* - on the day after the next banking day)	17:30	EUR 15,00	EUR 26,00	18:00	EUR 11,00	EUR 20,00



SERVICE	Time**	At Service place Type of service fee - Shared (SHA)***	At Service place	Time**	Via "DNB Internet Banking" and "Uzņēmum a banka" system Type of service fee - Shared (SHA)***	Via "DNB Internet Banking" and "Uzņēmum a banka" system Type of service fee - Remitter (OUR)****
- standard (Execution time* - on the next banking day)	17:30	EUR 20,00	EUR 36,00	18:00	EUR 14,00	EUR 25,00
- express (Execution time* - on the same banking day)	16:30	EUR 30,00	EUR 50,00	17:00	EUR 21,00	EUR 43,00

\* The time by which the Bank shall transfer the payment amount to the recipient's bank or mediator. If it falls on the day which is not the banking day of the recipient's bank or mediator, the payment order may be executed on the next banking day of the recipient's bank or mediator.

\*\* The moment of receipt suspension or later time (according to Latvian time) within the Banking day, by which all incoming payment orders (on outgoing payments) and payment amounts (for incoming payments) shall be considered received on the current Banking day. The payment orders and payments amounts received by the Bank after the specified time shall be considered received on the next Banking day. If such time is not specified, the payment order or payment amount may be transferred to the Bank by the end of the Banking day, i.e., by the moment when the relevant branch or remote access system accepts the relevant type of payments. Payments with an improved FX rate shall be confirmed till 5:30 p.m. If a payment with an improved FX rate is confirmed after 5:30 p.m., the Bank may reject it.

\*\*\* Shared (SHA) - the Customer as the remitter shall pay the fee set by the Bank (separately from the payment amount), whereas the recipient shall pay the fees set by other banks involved in the execution of payment and such fees may be withheld from the payment amount prior to crediting to the recipient's account. If the payment is to be executed within Europe in European currencies, the recipient shall receive the payment amount in full, except if the recipient's bank has agreed with the recipient that the fee shall be withheld from the incoming amount.

\*\*\*\* Remitter (OUR) - the Customer as the remitter shall pay the fee set by the Bank and such fee shall cover the fees set by all other banks involved in the process of execution of payment. However, the Bank shall not be held liable if during the process of execution of payment no fees of other banks are withheld or the recipient does not receive the payment amount in full due to other reasons beyond the Bank's control.

\*\*\*\*\* Member states of the European Economic Zone, Switzerland, Monaco.

\*\*\*\*\* In the payment order the following must be specified: the recipient's IBAN account number without spaces and the type of fee Shared (SHA), whereas for the payment outside the Republic of Latvia - the recipient bank SWIFT/BIC code. If the payment order lacks any of the compulsory requisites specified herein, the Bank shall apply the fee set for the relevant type of payment outside Europe.

\*\*\*\*\* SEPA payment - payment within Europe or Single Euro Payment Area in EUR currency. In the payment order for performance of such payment the following must be specified: the recipient's IBAN account number without spaces, the recipient bank SWIFT/BIC code, the type of fee - Shared (SHA) and the mode of execution: Standard. Upon the Customer's choice the payment order may include the following optional requisites: identifier assigned by the remitter and payment identifier assigned by the recipient. If the payment order lacks any of the compulsory requisites specified herein, the Bank shall apply the fee set for the relevant type of payment outside Europe.

When identifying an atypical payment through your account its execution may be postponed by two hours, and we will contact you to clarify whether the respective Payment order has been placed by an authorised representative of your company. Immediately after obtaining your confirmation of placement of the Payment order it will be considered received. Should we fail to contact you and/or obtain the confirmation the Payment order shall be considered received and executed after expiry of the above period.

## Outgoing payments in European currencies CZK, DKK, NOK, GBP, CHF, PLN, SEK

SERVICE	Time**	At Service place Type of service fee - Shared (SHA)***	At Service place Type of service fee - Remitter (OUR)****	Time**	Via "DNB Internet Banking" and "Uzņēmum a banka" system Type of service fee - Shared (SHA)***	Via "DNB Internet Banking" and "Uzņēmum a banka" system Type of service fee - Remitter (OUR)****
Domestic payments and payments within Europe*****,** ***:						
- standard (Execution time* - on the next banking day)	17:30	EUR 15,00	-	18:00	EUR 10,00	-
- express (in NOK) (Execution time* - on the same banking day)	13:30	EUR 20,00	-	14:00	EUR 15,00	-
Payments outside Europe***** *:						
- economy (Execution time* - on the day after the next banking day)	17:30	EUR 15,00	EUR 26,00	18:00	EUR 11,00	EUR 20,00

SERVICE	Time**	At Service place Type of service fee - Shared (SHA)***	At Service place Type of service fee - Remitter (OUR)****	Time**	Via "DNB Internet Banking" and "Uzņēmum a banka" system Type of service fee - Shared (SHA)***	Via "DNB Internet Banking" and "Uzņēmum a banka" system Type of service fee - Remitter (OUR)****
- standard (Execution time* - on the next banking day)	17:30	EUR 20,00	EUR 36,00	18:00	EUR 14,00	EUR 25,00
- express (in NOK) (Execution time* - on the same banking day)	13:30	EUR 30,00	EUR 50,00	14:00	EUR 21,00	EUR 43,00

\* The time by which the Bank shall transfer the payment amount to the recipient's bank or mediator. If it falls on the day which is not the banking day of the recipient's bank or mediator, the payment order may be executed on the next banking day of the recipient's bank or mediator.

\*\* The moment of receipt suspension or later time (according to Latvian time) within the Banking day, by which all incoming payment orders (on outgoing payments) and payment amounts (for incoming payments) shall be considered received on the current Banking day. The payment orders and payments amounts received by the Bank after the specified time shall be considered received on the next Banking day. If such time is not specified, the payment order or payment amount may be transferred to the Bank by the end of the Banking day, i.e., by the moment when the relevant branch or remote access system accepts the relevant type of payments. Payments with an improved FX rate shall be confirmed till 5:30 p.m. If a payment with an improved FX rate is confirmed after 5:30 p.m., the Bank may reject it.

\*\*\* Shared (SHA) - the Customer as the remitter shall pay the fee set by the Bank (separately from the payment amount), whereas the recipient shall pay the fees set by other banks involved in the execution of payment and such fees may be withheld from the payment amount prior to crediting to the recipient's account. If the payment is to be executed within Europe in European currencies, the recipient shall receive the payment amount in full, except if the recipient's bank has agreed with the recipient that the fee shall be withheld from the incoming amount.

\*\*\*\* Remitter (OUR) - the Customer as the remitter shall pay the fee set by the Bank and such fee shall cover the fees set by all other banks involved in the process of execution of payment. However, the Bank shall not be held liable if during the process of execution of payment no fees of other banks are withheld or the recipient does not receive the payment amount in full due to other reasons beyond the Bank's control.

\*\*\*\*\* Member states of the European Economic Zone, Switzerland, Monaco.

\*\*\*\*\* In the payment order the following must be specified: the recipient's IBAN account number without spaces and the type of fee Shared (SHA), whereas for the payment outside the Republic of Latvia - the recipient bank SWIFT/BIC code. If the payment order lacks any of the compulsory requisites specified herein, the Bank shall apply the fee set for the relevant type of payment outside Europe.

\*\*\*\*\* SEPA payment - payment within Europe or Single Euro Payment Area in EUR currency. In the payment order for performance of such payment the following must be specified: the recipient's IBAN account number without spaces, the recipient bank SWIFT/BIC code, the type of fee - Shared (SHA) and the mode of execution: Standard. Upon the Customer's choice the payment order may include the following optional requisites: identifier assigned by the remitter and payment identifier assigned by the recipient. If the payment order lacks any of the compulsory requisites specified herein, the Bank shall apply the fee set for the relevant type of payment outside Europe.

When identifying an atypical payment through your account its execution may be postponed by two hours, and we will contact you to clarify whether the respective Payment order has been placed by an authorised representative of your company. Immediately after obtaining your confirmation of placement of the Payment order it will be considered received. Should we fail to contact you and/or obtain the confirmation the Payment order shall be considered received and executed after expiry of the above period.

## Outgoing payments in currencies USD, RUB, CAD, KZT, BYR

SERVICE	Time**	At Service place Type of service fee - Shared (SHA)***	At Service place Type of service fee - Remitter (OUR)****	Time**	Via "DNB Internet Banking" and "Uzņēmums a banka" system Type of service fee - Shared (SHA)***	Via "DNB Internet Banking" and "Uzņēmums a banka" system Type of service fee - Remitter (OUR)****
- economy (Execution time* - on the day after the next banking day)	17:30	EUR 15,00	EUR 26,00	18:00	EUR 11,00	EUR 20,00
- standard (Execution time* - on the next banking day)	17:30	EUR 20,00	EUR 36,00	18:00	EUR 14,00	EUR 25,00
- express (in USD) (Execution time* - on the same banking day)	13:30	EUR 30,00	EUR 50,00	14:00	EUR 21,00	EUR 43,00

\* The time by which the Bank shall transfer the payment amount to the recipient's bank or mediator. If it falls on the day which is not the banking day of the recipient's bank or mediator, the payment order may be executed on the next banking day of the recipient's bank or mediator.

\*\* The moment of receipt suspension or later time (according to Latvian time) within the Banking day, by which all incoming payment orders (on outgoing payments) and payment amounts (for incoming payments) shall be considered received on the current Banking day. The payment orders and payments amounts received by the Bank after the specified time shall be considered received on the next Banking day. If such time is not specified, the payment order or payment amount may be transferred to the Bank by the end of the Banking day, i.e., by the moment when the relevant branch or remote access system accepts the relevant type of payments. Payments with an improved FX rate shall be confirmed till 5:30 p.m. If a payment with an improved FX rate is confirmed after 5:30 p.m., the Bank may reject it.

\*\*\* Shared (SHA) - the Customer as the remitter shall pay the fee set by the Bank (separately from the payment amount), whereas the recipient shall pay the fees set by other banks involved in the execution of payment and such fees may be withheld from the payment amount prior to crediting to the recipient's account. If the payment is to be executed within Europe in European currencies, the recipient shall receive the payment amount in full, except if the recipient's bank has agreed with the recipient that the fee shall be withheld from the incoming amount.

\*\*\*\* Remitter (OUR) - the Customer as the remitter shall pay the fee set by the Bank and such fee shall cover the fees set by all other banks involved in the process of execution of payment. However, the Bank shall not be held liable if during the process of execution of payment no fees of other banks are withheld or the recipient does not receive the

payment amount in full due to other reasons beyond the Bank's control.

When identifying an atypical payment through your account its execution may be postponed by two hours, and we will contact you to clarify whether the respective Payment order has been placed by an authorised representative of your company. Immediately after obtaining your confirmation of placement of the Payment order it will be considered received. Should we fail to contact you and/or obtain the confirmation the Payment order shall be considered received and executed after expiry of the above period.

## Outgoing payments in ILS, CNY

SERVICE	Time**	At Service place Type of service fee - Shared (SHA)***	At Service place Type of service fee - Remitter (OUR)****	Time**	Via "DNB Internet Banking" and "Uzņēmum a banka" system Type of service fee - Shared (SHA)***	Via "DNB Internet Banking" and "Uzņēmum a banka" system Type of service fee - Remitter (OUR)****
- economy (Execution time* - on the day after the next banking day)	13:30	EUR 15,00	EUR 26,00	14:00	EUR 11,00	EUR 20,00

CNY exchange rate to be requested before 10.30 a.m.

\* The time by which the Bank shall transfer the payment amount to the recipient's bank or mediator. If it falls on the day which is not the banking day of the recipient's bank or mediator, the payment order may be executed on the next banking day of the recipient's bank or mediator.

\*\* The moment of receipt suspension or later time (according to Latvian time) within the Banking day, by which all incoming payment orders (on outgoing payments) and payment amounts (for incoming payments) shall be considered received on the current Banking day. The payment orders and payments amounts received by the Bank after the specified time shall be considered received on the next Banking day. If such time is not specified, the payment order or payment amount may be transferred to the Bank by the end of the Banking day, i.e., by the moment when the relevant branch or remote access system accepts the relevant type of payments. Payments with an improved FX rate shall be confirmed till 5:30 p.m. If a payment with an improved FX rate is confirmed after 5:30 p.m., the Bank may reject it.

\*\*\* Shared (SHA) - the Customer as the remitter shall pay the fee set by the Bank (separately from the payment amount), whereas the recipient shall pay the fees set by other banks involved in the execution of payment and such fees may be withheld from the payment amount prior to crediting to the recipient's account. If the payment is to be executed within Europe in European currencies, the recipient shall receive the payment amount in full, except if the recipient's bank has agreed with the recipient that the fee shall be withheld from the incoming amount.

\*\*\*\* Remitter (OUR) - the Customer as the remitter shall pay the fee set by the Bank and such fee shall cover the fees set by all other banks involved in the process of execution of payment. However, the Bank shall not be held liable if during the process of execution of payment no fees of other banks are withheld or the recipient does not receive the payment amount in full due to other reasons beyond the Bank's control.

## Outgoing payments in currencies AUD, HKD, JPY

SERVICE	Time**	At Service place Type of service fee - Shared (SHA)***	At Service place Type of service fee - Remitter (OUR)****	Time**	Via "DNB Internet Banking" and "Uzņēmum a banka" system Type of service fee - Shared (SHA)***	Via "DNB Internet Banking" and "Uzņēmum a banka" system Type of service fee - Remitter (OUR)****
- economy (Execution time* - on the day after the next banking day)	17:30	EUR 15,00	EUR 26,00	18:00	EUR 11,00	EUR 20,00
- standard (Execution time* - on the next banking day)	13:30	EUR 20,00	EUR 36,00	14:00	EUR 14,00	EUR 25,00

\* The time by which the Bank shall transfer the payment amount to the recipient's bank or mediator. If it falls on the day which is not the banking day of the recipient's bank or mediator, the payment order may be executed on the next banking day of the recipient's bank or mediator.

\*\* The moment of receipt suspension or later time (according to Latvian time) within the Banking day, by which all incoming payment orders (on outgoing payments) and payment amounts (for incoming payments) shall be considered received on the current Banking day. The payment orders and payments amounts received by the Bank after the specified time shall be considered received on the next Banking day. If such time is not specified, the payment order or payment amount may be transferred to the Bank by the end of the Banking day, i.e., by the moment when the relevant branch or remote access system accepts the relevant type of payments. Payments with an improved FX rate shall be confirmed till 5:30 p.m. If a payment with an improved FX rate is confirmed after 5:30 p.m., the Bank may reject it.

\*\*\* Shared (SHA) - the Customer as the remitter shall pay the fee set by the Bank (separately from the payment amount), whereas the recipient shall pay the fees set by other banks involved in the execution of payment and such fees may be withheld from the payment amount prior to crediting to the recipient's account. If the payment is to be executed within Europe in European currencies, the recipient shall receive the payment amount in full, except if the recipient's bank has agreed with the recipient that the fee shall be withheld from the incoming amount.

\*\*\*\* Remitter (OUR) - the Customer as the remitter shall pay the fee set by the Bank and such fee shall cover the fees set by all other banks involved in the process of execution of payment. However, the Bank shall not be held liable if during the process of execution of payment no fees of other banks are withheld or the recipient does not receive the payment amount in full due to other reasons beyond the Bank's control.

When identifying an atypical payment through your account its execution may be postponed by two hours, and we will contact you to clarify whether the respective Payment order has been placed by an authorised representative of your company. Immediately after obtaining your confirmation of placement of the Payment order it will be considered received. Should we fail to contact you and/or obtain the confirmation the Payment order shall be considered received and executed after expiry of the above period.

# Incoming payments

## Incoming payments

SERVICE	Time**,*****	Type of service fee Shared (SHA)***	Type of service fee Remitter (OUR)****	Execution time*
- Within AS DNB banka	-	Free of charge	Free of charge	immediately
- From the bank of DNB Group	19:00	Free of charge	Free of charge	on the same banking day
- Domestic payments in European currencies	19:00	Free of charge	Free of charge	on the same banking day
- Within Europe in European currencies	19:00	Free of charge	Free of charge	on the same banking day
- Other payments	19:00	EUR 7,00	Free of charge	on the same banking day

\* The time by which the Bank shall transfer the payment amount to the recipient's bank or mediator. If it falls on the day which is not the banking day of the recipient's bank or mediator, the payment order may be executed on the next banking day of the recipient's bank or mediator.

\*\* The moment of receipt suspension or later time (according to Latvian time) within the Banking day, by which all incoming payment orders (on outgoing payments) and payment amounts (for incoming payments) shall be considered received on the current Banking day. The payment orders and payments amounts received by the Bank after the specified time shall be considered received on the next Banking day. If such time is not specified, the payment order or payment amount may be transferred to the Bank by the end of the Banking day, i.e., by the moment when the relevant branch or remote access system accepts the relevant type of payments. Payments with an improved FX rate shall be confirmed till 5:30 p.m. If a payment with an improved FX rate is confirmed after 5:30 p.m., the Bank may reject it.

\*\*\* Shared (SHA) - the Customer as the remitter shall pay the fee set by the Bank (separately from the payment amount), whereas the recipient shall pay the fees set by other banks involved in the execution of payment and such fees may be withheld from the payment amount prior to crediting to the recipient's account. If the payment is to be executed within Europe in European currencies, the recipient shall receive the payment amount in full, except if the recipient's bank has agreed with the recipient that the fee shall be withheld from the incoming amount.

\*\*\*\* Remitter (OUR) - the Customer as the remitter shall pay the fee set by the Bank and such fee shall cover the fees set by all other banks involved in the process of execution of payment. However, the Bank shall not be held liable if during the process of execution of payment no fees of other banks are withheld or the recipient does not receive the payment amount in full due to other reasons beyond the Bank's control.

\*\*\*\*\* If the currency of the incoming payment does not correspond to the account currency and the payment amount exceeds EUR 5,000 or the equivalent thereof in another currency, the moment of receipt suspension is 17:30.

## Payment services

### Registration and execution of regular payment order

SERVICE	PRICE
Registration of regular payment order	Free of charge
Execution of regular payment order:	
- to Customer's account within AS DNB banka	Free of charge
- to another Customer's account within AS DNB banka	Free of charge - for private individuals EUR 0.05 - for legal entities
- to a different Latvian bank in EUR currency	EUR 0,36
- to a different Latvian bank in other currencies	EUR 10,00

### Regular invoice payment

SERVICE	PRICE
Regular invoice payment	EUR 0.36 per each payment

### Payment transaction printout and confirmation at Service places

SERVICE	PRICE
Payment transaction printout and confirmation at Service places	EUR 1,00



## Issuance of SWIFT or SEPA statement copy on outgoing or incoming payment

SERVICE	PRICE
Issuance of SWIFT or SEPA statement copy on outgoing or incoming payment	EUR 8,00

## Revocation, amendment and search of payment order

SERVICE	PRICE
Payment within AS DNB banka	EUR 20,00
Payments written off from Customer's account, but not transferred outside DNB	EUR 20,00
Domestic payments:	
- up to 6 months after receipt of payment order	EUR 25,00
- over 6 months after receipt of payment order	EUR 100,00
International payments:	
- up to 6 months after receipt of payment order	EUR 50,00
- over 6 months after receipt of payment order	EUR 100,00

## Fee for convertor

SERVICE	PRICE
Fee for convertor	EUR 20,00 gadā

## Cash deposit or withdrawal using a code at ATMs of AS DNB Banka

SERVICE	PRICE
Drawing up an application to obtain the Code	EUR 5.00 - at Service places or Call center EUR 2.00 - at DNB Internet bank
ATM Operation	1% of the amount

Daily cash withdrawal limit - EUR 700.00, daily cash deposit limit - EUR 700.00.

## Use of electronic channels

### Use of DNB Internetbank

SERVICE	PRICE
Registration	Free of charge
Service fee*	EUR 3,00/month
Connection:	
- Code card	EUR 2,00
- Code calculator Digipass GO 3	EUR 8,00
- Code calculator Digipass 270	EUR 18,00
Unblocking of Code calculator	EUR 4,00
Repeated connection of Code calculator, if Code calculator is damaged due to technical reasons (within 2 years after connection)	Free of charge

\*The fee is payable per every calendar month on the last banking date of the current calendar month for the current calendar month.

## Use of "UZŅĒMUMA BANKA" system

SERVICE	PRICE
Preparation and installation of "Uzņēmuma banka" system installation set within Latvia*	EUR 35.00
Subscription fee	EUR 27.00 per month
Adding the enterprise to the installed system without the visit of the Bank's specialist and using the electronic signatures in the system	EUR 7.00
Adding and providing the electronic signature on the Bank's USB memory	EUR 7.00
Installation of the system's upgrade within Latvia	Free of charge

\* The service includes training of Customer's employees and issuance of one free-of-charge electronic signature on the Bank's USB memory.

## Use of DNB LINK payment service (for cooperation partners)

SERVICE	PRICE
Registration	EUR 30.00
Servicing*	EUR 7.00 per month
Execution of payment order	1.5% of the payment amount, yet no less than EUR 0.07
Drawing up an amendment to the agreement	EUR 20.00

\* The fee is calculated starting from the month following the one the agreement was entered in.

# SWIFT services

## SWIFT services

SERVICE	PRICE
SWIFT PAKALPOJUMI (MT940/ 941/ 942 OUT UN MT101 IN)	
Sending of account information and execution of payment order (MT940 OUT and MT101 IN):	
- information exchange with a foreign bank	EUR 15.00 a month per account
- information exchange with a DNB Group bank	Free of charge
Sending of MT 941 or MT 942 OUT report	EUR 1.00 for each report
Execution of the received MT 101 IN payment order	Pursuant to the "Payments" section of the Price list
AUTOMATED CROSS BORDER SWEEPING SERVICE	
Service activation and modification	Upon individual agreement
Maintenance	Upon individual agreement

# Term deposit account opening and maintenance

## Term deposit account opening and maintenance

SERVICE	PRICE
Opening, maintenance of a Term deposit account and initial transfer to a Term deposit account	Free of charge
Re-Crediting the Open term deposit account, Saving account	Pursuant to the "Payments" section of the Price list
Transfer from all types of Term deposit accounts and Open term deposit account, Saving account to the Customer's Account in AS DNB banka	Free of charge
Transfer of a portion of the Deposit from Open term deposit account and Saving account with the Customer notifying the Bank:	
- at least 7 calendar days in advance	Free of charge*
- less than 7 calendar days in advance	1% of the Deposit amount to be transferred, min. EUR 5.00**
Termination of all types of Term deposits prior to the maturity date of the Deposit**,***	Free of charge*,***

The Customer may withdraw any portion of the Deposit from the Open term deposit account, Saving account if at least 1 month has lapsed from the Open term deposit account, Saving account crediting with the initial amount.

\* Fees for the transfer from the Term deposit account are also applicable pursuant to the section of the Price list "Deposit transfer to the Term deposit account and transfer from the Term deposit account".

\*\* Admissible only if the Customer notifies the Bank in writing at least 7 calendar days in advance.

\*\*\* The Customer shall lose the interest accrued on the Deposit. The Bank shall be entitled to charge from the Deposit also the interest paid to the Customer on the Deposit earlier.

# Annual interest rates on Term deposits

## Savings account at the Bank's branch

Currency	EUR	USD	NOK
Min. deposit balance to earn the interest	100	100	-
Maturity and Annual interest rates on deposits - open-end (for at least 1 month) subject to the Customer's prior withdrawal notice	0,03	0,15	-

If the Savings account agreement is concluded at the Bank's branch

## Savings account via Internetbank

Currency	EUR	USD	NOK
Min. deposit balance to earn the interest	100	100	-
Maturity and Annual interest rates on deposits - open-end (for at least 1 month) subject to the Customer's prior withdrawal notice	0,03	0,15	-

If the Savings account agreement is concluded via the Bank's Internet bank.

## Term deposit at the Bank's branch

Currency	EUR	USD	NOK
Min. deposit	1000*	1000*	10 000*
1 month	-	-	-
3 months	-	-	-
6 months	-	-	-
12 months	0,05	0.75	0,65
24 months	-	-	-
36 months	-	-	-

If the Term deposit agreement is concluded at the Bank's branch.

\* On deposits, the amount of which is equal to or exceeds EUR 200,000, USD 200,000 or NOK 2,000,000, the annual interest rate on deposit is stipulated on individual basis.

## Term deposit via Internetbank

Currency	EUR	USD	NOK
Min. deposit	100*	100*	100*
1 month	-	-	-
3 months	-	0,40	0,60
6 months	-	0,60	0,65
12 months	0,10	0,80	0,70
24 months	0,10	1,00	0,70
36 months	0,10	-	-

If the Term deposit agreement is concluded via the Bank's Internet bank.

\* On deposits, the amount of which is equal to or exceeds EUR 200,000, USD 200,000 or NOK 2,000,000, the annual interest rate on deposit is stipulated on individual basis.



# Investment loan

## Investment loan

SERVICE	PRICE
Loan servicing and execution	Starting at 1% of the loan amount, min. EUR 150.00
Execution of amendments to loan agreement (including amendments to payment schedule)	0.5% of the outstanding loan balance, min. EUR 150.00
Undrawn loan portion	0.5% p.a. of the undrawn credit limit
Early loan repayment in case of refinancing	2% of the early repayment amount, min. EUR 500.00
Early loan repayment	0.5% to 1% of the early repayment amount, min. EUR 300.00
Submission of commercial pledge application and signing with a secure e-signature on behalf of the commercial pledge provider (should the latter not have a secure e-signature)	EUR 30.00
Disbursement of an extraordinary loan or a portion thereof on the due date or the following business day*	0.1% of the requested amount, min. EUR 80.00
Issuance of the Bank's consent to operations with property pledged to the Bank **	EUR 35.00

Fees for corporate customers are set on individual basis, based on mutual agreement between the Customer and the Bank.

\* Extraordinary loan disbursement is made by the Bank on the due date or the following business day subject to compliance with the contractual disbursement prerequisites and submission of documents that are acceptable to the Bank in form and fact by 1 p.m. on the due date.

\*\* If the Bank's consent is subject to notarisation, in addition to the fee the Customer shall cover any legal fees incl. cost of notary services.

# Working capital loan

## Working capital loan

SERVICE	PRICE
Loan servicing and execution	Starting at 1% of the loan amount, min. EUR 150.00
Execution of amendments to loan agreement (including amendments to payment schedule)	0,5% of the outstanding loan balance, min. EUR 150.00
Undrawn loan portion	0.5% p.a. of the undrawn credit limit
Early loan repayment in case of refinancing	2% of the early repayment amount, min. EUR 500.00
Early loan repayment	0.5% to 1% of the early repayment amount, min. EUR 300,00
Submission of commercial pledge application and signing with a secure e-signature on behalf of the commercial pledge provider (should the latter not have a secure e-signature)	EUR 30.00
Disbursement of an extraordinary loan or a portion thereof on the due date or the following business day*	0.1% of the requested amount, min. EUR 80,00
Issuance of the Bank's consent to operations with property pledged to the Bank **	EUR 35,00

Fees for corporate customers are set on individual basis, based on mutual agreement between the Customer and the Bank.

\* Extraordinary loan disbursement is made by the Bank on the due date or the following business day subject to compliance with the contractual disbursement prerequisites and submission of documents that are acceptable to the Bank in form and fact by 1 p.m. on the due date.

\*\* If the Bank's consent is subject to notarisation, in addition to the fee the Customer shall cover any legal fees incl. cost of notary services.

# Credit line

## Credit line

SERVICE	PRICE
Credit line servicing and execution	Starting at 1% of the loan amount, min. EUR 150.00
Execution of amendments to credit line agreement (including amendments to payment schedule)	0,5% of the outstanding credit line balance, min. EUR 150.00
Undrawn credit line limit	0,5% - 2% p.a. of the undrawn credit line limit
Early credit line repayment in case of refinancing	2% of the early repayment amount, min. EUR 500,00
Early credit line repayment	0.5% to 1% of the early repayment amount, min. EUR 300,00
Submission of commercial pledge application and signing with a secure e-signature on behalf of the commercial pledge provider (should the latter not have a secure e-signature)	EUR 30.00
Disbursement of an extraordinary credit line or a portion thereof on the due date or the following business day*	0.1% of the requested amount, min. EUR 80,00
Issuance of the Bank's consent to operations with property pledged to the Bank **	EUR 35,00

Fees for corporate customers are set on individual basis, based on mutual agreement between the Customer and the Bank.

\* Extraordinary loan disbursement is made by the Bank on the due date or the following business day subject to compliance with the contractual disbursement prerequisites and submission of documents that are acceptable to the Bank in form and fact by 1 p.m. on the due date.

\*\* If the Bank's consent is subject to notarisation in addition to the fee the Customer shall cover any legal fees incl. cost of notary services.

# Overdraft

## Overdraft

SERVICE	PRICE
Overdraft servicing and execution	Starting at 1% of the overdraft amount, min. EUR 150.00
Execution of amendments to overdraft agreement (including amendments to payment schedule)	0,5% of the outstanding overdraft balance, min. EUR 150.00
Undrawn overdraft limit	2% p.a. of the undrawn overdraft limit
Early overdraft repayment in case of refinancing	2% of the early repayment amount, min. EUR 500.00
Early overdraft repayment	0.5% to 1% of the outstanding overdraft amount, min. EUR 300.00
Submission of commercial pledge application and signing with a secure e-signature on behalf of the commercial pledge provider (should the latter not have a secure e-signature)	EUR 30.00
Disbursement of an extraordinary overdraft or a portion thereof on the due date or the following business day*	0.1% of the requested amount, min. EUR 80,00

Fees for corporate customers are set on individual basis, based on mutual agreement between the Customer and the Bank.

\* Extraordinary loan disbursement is made by the Bank on the due date or the following business day subject to compliance with the contractual disbursement prerequisites and submission of documents that are acceptable to the Bank in form and fact by 1 p.m. on the due date.

# Loan for farmers

## Loan for farmers

SERVICE	PRICE
Loan servicing and execution	Starting at 1% of the loan amount, min. EUR 150.00
Execution of amendments to loan agreement (including amendments to payment schedule)	0,5% of the outstanding loan balance, min. EUR 150.00
Undrawn loan portion	0.5% p.a. of the undrawn credit limit
Early loan repayment in case of refinancing	2% of the early repayment amount, min. EUR 500.00
Early loan repayment	0.5% to 1% of the early repayment amount, min. EUR 300,00
Submission of commercial pledge application and signing with a secure e-signature on behalf of the commercial pledge provider (should the latter not have a secure e-signature)	EUR 30.00
Disbursement of an extraordinary loan or a portion thereof on the due date or the following business day*	0.1% of the requested amount, min. EUR 80,00
Issuance of the Bank's consent to operations with property pledged to the Bank **	EUR 35,00

Fees for corporate customers are set on individual basis, based on mutual agreement between the Customer and the Bank.

\* Extraordinary loan disbursement is made by the Bank on the due date or the following business day subject to compliance with the contractual disbursement prerequisites and submission of documents that are acceptable to the Bank in form and fact by 1 p.m. on the due date.

\*\* If the Bank's consent is subject to notarisation in addition to the fee the Customer shall cover any legal fees incl. cost of notary services.

# Multi-apartment house renovation loan

## Multi-apartment house renovation loan

SERVICE	PRICE
Loan servicing and execution	Starting at 1% of the loan amount, min. EUR 150.00
Execution of amendments to loan agreement (including amendments to payment schedule)	0.5% of the outstanding loan balance, min. EUR 150.00
Early loan repayment in case of refinancing	2% of the early repayment amount, min. EUR 500.00
Early loan repayment	0.5% to 1% of the early loan repayment amount, min. EUR 300,00
Submission of commercial pledge application and signing with a secure e-signature on behalf of the commercial pledge provider (should the latter not have a secure e-signature)	EUR 30.00
Disbursement of an extraordinary loan or a portion thereof on the due date or the following business day*	0.1% of the requested amount, min. EUR 80,00

Fees for corporate customers are set on individual basis, based on mutual agreement between the Customer and the Bank.

\* Extraordinary loan disbursement is made by the Bank on the due date or the following business day subject to compliance with the contractual disbursement prerequisites and submission of documents that are acceptable to the Bank in form and fact by 1 p.m. on the due date.

# Brokerage services, financial instruments account opening and maintenance

## Equities

SERVICE	PRICE
Purchasing equities at stock exchanges of the Baltic states:	0.19%
- minimum fee if the order is submitted via the DNB Internet bank	EUR 5.70
- minimum fee if the order is submitted By phone	EUR 10.00
Selling equities at stock exchanges of the Baltic states:	0.19%
- minimum fee if the order is submitted via the DNB Internet bank or at the branch	EUR 2.85
- minimum fee if the order is submitted by phone	EUR 10.00
Deals with equities at Eurozone stock exchanges (except the Baltic states)	0.45%, minimum EUR 50.00
Deals with equities at the US stock exchanges	0.45%, minimum USD 75.00

The fee is charged for executed or partially executed transaction only. It is debited in transaction trade currency or its equivalent in another currency pursuant to the currency exchange rate imposed by the Bank as of the settlement date. Some stock exchanges may charge additional duties or levies.

## Debt securities

SERVICE	PRICE
If the Bank acts as a counterparty	Free of charge*
If the Bank acts as an intermediary	0.20% of the transaction's value multiplied by the time till the security's maturity (in years), minimum EUR 50.00 , maximum 2.00% of the transaction's value

The fee is charged for executed or partially executed transaction only. It is debited in transaction trade currency or its equivalent in another currency pursuant to the currency exchange rate imposed by the Bank as of the settlement date. Some stock exchanges may charge additional duties or levies.

\* When concluding an agreement with debt securities with the Bank, the Customer gets a price which is not worse than the price a Customer would receive if the Bank acted as an intermediary between the customer and his counterparty (including Bank's brokerage fee).

## Exchange traded funds (ETF)

SERVICE	PRICE
If transaction's value is EUR 25,000 or more	0.50%
If transaction's value is up to EUR 25,000	0.75%, minimum EUR 35.00 / USD 40.00

The fee is charged for executed or partially executed transaction only. It is debited in transaction trade currency or its equivalent in another currency pursuant to the currency exchange rate imposed by the Bank as of the settlement date. Some stock exchanges may charge additional duties or levies.



## Mutual funds

SERVICE	PRICE
Purchasing of mutual fund certificates*:	
- if the transaction's value is EUR 25,000 or more	0.70%
- if the transaction's value is from EUR 2,500 to EUR 24,999	1.00%
- if the transaction's value is up to EUR 2,500	2.00%
Selling of mutual fund certificates	EUR 15.00 / USD 18.00 / NOK 143.00
Exchange of mutual fund certificates managed by enterprises related to the Bank	EUR 15.00

\* For bond funds – half of the stated fee.

The fee is charged for executed or partially executed transaction only. It is debited in transaction trade currency or its equivalent in another currency pursuant to the currency exchange rate imposed by the Bank as of the settlement date. Some stock exchanges may charge additional duties or levies.

## Financial instruments account opening and maintenance

SERVICE	PRICE
Financial instruments account opening at the branch	EUR 4.30
Financial instruments account opening via DNB internet bank	Free of charge
Custody of financial instruments (monthly payment)*:	
- equities	0.01%, minimum EUR 1.35
- Latvian government debt securities	0.002%, minimum EUR 0.70
- other debt securities and mutual fund certificates	0.008%, minimum EUR 0.70

\* The fee for the custody of financial instruments shall be accrued and debited from the Customer's account on the last business day of the month. The fee shall be calculated from the market value of financial instruments placed on the account or from the par value for illiquid financial instruments.

## Financial instrument transfers and other operations

SERVICE	PRICE
Outgoing free-of-payment transfers (FOP):	
- Transferring financial instruments registered in the Baltic states to a credit institution in Latvia	EUR 14.30
- Transferring financial instruments registered in the Baltic states to a credit institution in Estonia/Lithuania	EUR 15.00
- Transferring financial instruments to Euroclear/ Clearstream depositories	EUR 30.00
Incoming free-of-payment transfers (FOP):	
- Receiving financial instruments registered in the Baltic state from a credit institution in Latvia	Free of charge
- Receiving financial instruments registered in the Baltic state from a credit institution in Estonia/Lithuania	Free of charge
- Receiving financial instruments from Euroclear/ Clearstream depositories	EUR 20.00
Deregistration of financial instruments	EUR 7.20
Pledging financial instruments	EUR 7.20
Delivery-versus-payment settlements/transfers	EUR 10.00

## Reports and notifications

SERVICE	PRICE
Execution notification	
- via the DNB internet-bank	Bez maksas
- by mail	EUR 5,70
Financial instrument account statement, notification regarding portfolio status	EUR 0,80

# Guarantees

## Guarantees

SERVICE	PRICE
Execution of guarantee / surety letter:	
- if secured by financial pledge on cash on the account	EUR 60.00*
- in case of another security	As agreed, minimum EUR 100.00
Use of guarantee / surety:	
- if secured by financial pledge on cash on the account	1% of the guarantee amount per year, minimum EUR 40.00
- in case of another security	As agreed, minimum EUR 80.00
Amendments to the conditions of the guarantee	EUR 80.00
Bank's payment on the basis of the guarantee	0.1% of the payment amount, minimum EUR 150.00, maximum EUR 1000.00
Customer notice on the guarantee issued by another bank	EUR 80.00
Issuance of guarantee by virtue of another bank guarantee	As agreed
Preparation of commitment letter on issuance of the guarantee	As agreed, minimum EUR 100.00
Preparation of reference within the framework of the procurement procedure / tender regulations	EUR 25.00*
Payment request processing in accordance with the guarantees issued by other banks (at the Customer's request)	EUR 50.00
SWIFT message	EUR 10.00

\* The Bank shall have the right to individualize the fee which may exceed the rate specified in the Price List (for example, for preparation of a non-standard agreement or consideration or execution of complicated transaction).

## Documentary collection

### Documentary collection

SERVICE	PRICE
Import documentary collections:	
Notification of collection order	EUR 45.00
Issuance of documents against payment or draft acceptance	0.2% of the document amount, minimum EUR 45.00, maximum EUR 450.00
Collection order changes advice	EUR 30.00
Issuance of documents without payment	EUR 70.00
Return of unpaid documents to the sending bank	EUR 45.00
Execution of letter of authority to receive the goods addressed to the AS DNB banka	EUR 70.00
Export documentary collections:	
Acceptance of documentary collection order	EUR 45.00
Changes to or revocation of collection order	EUR 30.00
Payment of documents	0.2% of the document amount, minimum EUR 45.00, maximum EUR 450.00
SWIFT message	EUR 10.00

# Letters of credit

## Letters of credit

SERVICE	PRICE
Import letters of credit:	
Drafting Letters of credit (applicable if the letter of credit is not presented)	EUR 50.00
Issuance of the Letter of credit or increase of the amount	0.15% of the L/C amount, minimum EUR 120.00
Verification and payment of documents	0.2% of the document amount, minimum EUR 90.00
Use of the Letter of credit:	
- if secured by financial pledge on cash on the account	0.5% p.a. of the L/C amount, minimum EUR 50.00
- in case of another security	As agreed, minimum EUR 100.00
Changes to the L/C provisions or annulment of the L/C	EUR 70.00
Deferred payment administration	EUR 70.00
Consideration of documents not conforming to the L/C provisions*	EUR 70.00
Export letters of credit:	
Pre-notification of L/C provisions	EUR 30.00
Notification of L/C provisions	EUR 90.00
Notification of changes to the L/C provisions	EUR 70.00
Preliminary inspection of documents upon the Customer's request	EUR 70.00

SERVICE	PRICE
Verification and payment of documents	0.2% of the document amount, minimum EUR 90.00
Confirmation of the Letter of credit	As agreed
Transfer of the Letter of credit**	0.15% of the transferred amount, minimum EUR 150.00
Execution of assignment letter	EUR 70,00
Deferred payment administration	EUR 70,00
Document buyout (negotiation)	As agreed
SWIFT message	EUR 10,00

\* This fee is withheld from the recipient of the Letter of credit.

\*\* In addition to the fee for transfer of the Letter of credit, other fees specified in the Price list are also applicable to the transferred Letter of credit.



# Payment card acceptance at the points of sale

## Payment card acceptance at the points of sale

SERVICE	PRICE
Card transaction fee (% of the transaction amount)	Upon individual agreement
Fee for maintenance of the card acceptance device	Upon individual agreement
Installation of POS terminal on expedite basis*	EUR 35,00
Cash disbursement through POS terminal	Free of charge
Delivery of 24 thermo paper rolls to a single POS terminal p.a.**	Free of charge
POS terminal ensurance of hotel, car rental or manual data entry functionality	EUR 15,00

\* Installation of POS terminal on expedite basis - within 24 hours following the receipt of the notice.

\*\* The Customer is obligated to procure the thermo paper rolls in case bigger quantity is needed.

# Payment card acceptance on internet

## Payment card acceptance on internet

SERVICE	PRICE
Fee for every assigned identifier	EUR 150,00
Monthly subscription fee for single identifier	Free of charge
Card transaction fee (% of the transaction amount)	Upon individual agreement

## Other services

### Other services

SERVICE	PRICE
Monthly report on conducted transactions:	
- by e-mail	Free of charge
- by mail*	EUR 5,00
The fee for processing of motivated claim (chargeback)	EUR 15,00

\* Reports sent by post are delivered to the Customers that have concluded an Agreement on Payment Card Acceptance via Internet or at the Point of Sale by July 1st, 2013.

## Other services

### References and account statements

SERVICE	PRICE
Preparation of a reference upon the Customer's request:	
- on existence of closure of account, account transactions and account balance	EUR 10.00
- other information on account or credit	EUR 25.00*
Issuance of the account statement or information on the Account transactions at the Bank** or dispatch by registered mail (per Account)	EUR 5.00 for a period of up to 3 month per Account
Receipt of the Account statement or information on the Account transactions through DNB Internet-bank	Free of charge

If upon the Customer's request the Bank issues a reference that contains information comprised of several items, the fee for the preparation of the relevant reference shall be subject to the aggregation of the rates set for the references and account statements with the relevant content.

\* The Bank has the right to set a higher commission for which the Customer and the Bank agreed separately.

\*\* The Consumer who has not entered into an agreement with the Bank on the use of DNB Internet Banking, is eligible to receive a free of charge account statement or the information included in the account statement at the Bank's branch (Client service halls) once a calendar month for the previous calendar month.

## Other services

SERVICE	PRICE
Inspection of authorization issued by the Customer:	
- if issued in Latvia	EUR 5.00
- if issued abroad	EUR 50.00
Acceptance and execution of orders or assignments from bailiffs (official receivers) or the State Revenue Service*	EUR 11.00 +fee for the payment according to the "Payments" price list
Issuance of a document from the Bank's archive	EUR 15.00
Preparation of a copy of the document	EUR 0.50 per page
Preparation of documents in foreign language (English, Russian)	EUR 25.00 per page
Mail or courier delivery	Actual costs

\* The fee is paid by the Customer, regarding the account or cash funds of which a relevant instruction or order has been received.

## Other services for legal entities

SERVICE	PRICE
Execution and maintenance of powers of attorney	
Execution of the power of attorney issued by the Customer	EUR 10.00
Inspection of the power of attorney issued by the Customer for preparation of the Bank's opinion	EUR 15.00
Customer service with Customer's Power of Attorney formalized by the Bank or the Power of Attorney which has been prepared at the conclusion of the Bank	Free of charge
Confirmation of the auditor's request	EUR 70.00
Preparation of a print-out of the Customer's annual report from LURSOFT databases	EUR 7.00

# DNB lizings price list

## Leasing services

SERVICE	PRICE
Reviewing application for leasing	Free of charge
Leasing processing and changes in the agreement*	Up to 1,5% of leasing object price; min. EUR 120,00
Valuation of the leasing object**	EUR 50,00
Agreement on sublease or lending	EUR 20.00
Preparation of notices and powers of authority	EUR 25.00
Preparation of reports upon the customer's request	EUR 85.00, including VAT

Prices are specified incl. VAT

\* Inc.changes in the agreement or schedule, execution of documents in case of early termination of obligations or refinancing.

\*\* Refers to vehicles whose gross weight is up to 3.5 tons

## CASCO insurance policy

SERVICE	PRICE
Execution of insurance policy upon customer's request	Free of charge
Insurance policy premium payment	According to rates set by the insurance company

Prices are specified incl. VAT

## Factoring services

SERVICE	PRICE
Factoring application consideration	Free of charge
Factoring agreement execution	Up to 1.5% of the factoring limit
Invoice processing	From 0.1-1.0% of the due amount
Factoring limit increase	From 0.1-1.0% of the factoring limit extension amount
Factoring maturity prolongation	From 0.1-1.0% of the factoring limit
Amendments of the factoring agreement	EUR 90.00, including VAT
Buyer's limit review	EUR 90.00, including VAT