

Valid from 01.02.2018 till 14.05.2018. [Valid from 15.05.2018](#)

As of May 15, 2018 the commission fee for cash withdrawal at the ATMs of SEB bank and Swedbank for the customers, who have account, which number contains letters "RIKO", will be similar to the fee defined for the cash points of other banks in Latvia or 2% of the transaction amount (minimum payment for withdrawal – EUR 3.50).

[Pricelist archive](#)

## Accounts and Packages

### Set of services

#### Business package for start-up companies

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

Package is available to customers and applies to accounts, whose account number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

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 Luminor Līzings Latvija SIA.

\* 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.

\*\* Account, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

## Business package for companies

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

Package is available to customers and applies to accounts, whose account number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

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 Luminor Līzings Latvija SIA.

\* Account, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

## Business package 10

SERVICE	PRICE
Package execution	EUR 7,00

Monthly package provision fee	EUR 7,00
Unlimited number of NDEA* current accounts opening	Free of charge
10 free SEPA payments	Free of charge
Unlimited number of netbank users	Free of charge
1 Maestro card	without a monthly fee
Savings account	Free of charge
PIN calculator	Free of charge
Business package change	Free of charge

Package is available to customers and applies to accounts, whose account number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

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.

\* Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

## Business package 25

SERVICE	PRICE
Package execution	EUR 12,00
Monthly package provision fee	EUR 12,00
Unlimited number of NDEA* current accounts opening	Free of charge
25 free SEPA payments	Free of charge
Unlimited number of netbank users	Free of charge
3 Maestro cards	without a monthly fee
Savings account	Free of charge
PIN calculator	Free of charge

SERVICE	PRICE
Business package change	Free of charge

Package is available to customers and applies to accounts, whose account number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

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.

\* Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

## Business package 50

SERVICE	PRICE
Package execution	EUR 18,00
Monthly package provision fee	EUR 18,00
Unlimited number of NDEA* current accounts opening	Free of charge
50 free SEPA payments	Free of charge
Unlimited number of netbank users	Free of charge
5 Maestro cards	without a monthly fee
Savings account	Free of charge
PIN calculator	Free of charge
Business package change	Free of charge

Package is available to customers and applies to accounts, whose account number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

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.

\* Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

## Business package 150

SERVICE	PRICE
Package execution	EUR 38,00
Monthly package provision fee	EUR 38,00
Unlimited number of NDEA* current accounts opening	Free of charge
150 free SEPA payments	Free of charge
Unlimited number of netbank users	Free of charge
4 Maestro cards	without a monthly fee
1 MasterCard	without a monthly fee
Savings account	Free of charge
PIN calculator	Free of charge
Business package change	Free of charge

Package is available to customers and applies to accounts, whose account number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

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.

\* Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

# Current accounts

## Current account opening and maintenance

SERVICE	PRICE
Opening of Temporary account* / Current accounts	EUR 15,00**
Initial inspection of documents submitted by non-resident/ account opening	Upon individual agreement, min, EUR 1000,00
Initial inspection of documents submitted by electronic money institution and payment institution / RIKO*** account opening	Upon individual agreement, min, EUR 1000,00
Inspection of complicated documents prior to Current RIKO*** 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 Internet-bank	Free of charge
Maintenance of a Current account:	EUR 3,50 per Current account per month
Maintenance of a Current RIKO*** account for electronic money institutions and payment institutions	EUR 5,00 per Current account per month
Termination of business relations and closure of Customer's last Current account	Free of charge
Amendments to the Customer's with RIKO*** account documents submitted to the Bank upon the Customer's request	EUR 7,00
Introduction of changes to the Customer's with RIKO*** account file executed in the Bank	EUR 10,00
Change of Signature Sample and Stamp Imprint Card or issue of additional card to Customer with	EUR 15,00

SERVICE	PRICE
NDEA**** account	
Inactive Account administration fee per month, if the Customer's business activities are legally punishable, dishonest or unethical in relation to the Bank and / or the customer's bank statement within the deadline is not met the Bank's request for an account of the transfer of funds and account closure	EUR 40,00
Penalty for Delayed Payment for NDEA****	0,20% per day

\* When transferring Temporary 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 Luminor Līzings Latvija SIA.

\*\*\* Account, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

\*\*\*\* Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

# Escrow account

## Escrow account execution and amending

SERVICE	PRICE
Consideration of the Escrow account application	Free of charge
Escrow account opening and preparation of the standard Escrow account agreement on transactions, if at the same time a loan with a pledge of real estate in favor of the bank is executed	0,4% of the transaction amount, min, EUR 75,00, max, EUR 500,00
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 75,00
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 1000,00
Amendments to the Escrow account agreement	0,1% of the transaction amount, min, EUR 50,00
Non-standard amendments to the Escrow account agreement	As agreed
Transfer of funds deposited at the Escrow account from the RIKO* Escrow account to an RIKO* account opened at the Bank	Free of charge

\* Account, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).



# 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 10,00	EUR 10,00
PIN code reminder****	EUR 1,00	EUR 1,00
Monthly fee for card maintenance*****		
- VISA Business Debit	EUR 0,80	EUR 0,80

\* 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 monthly fee for the Card service is due starting from the next month after the month when the Card was made and shall be paid (for the previous month) on the date on which the Card was made.

## Card transactions

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Cash withdrawal at ATMs in Latvia and abroad**		
- Luminor Bank AS Latvia, Luminor Bank AB Lithuania	0,20% of the transaction amount, min, EUR 1,00	0,20% of the transaction amount, min, USD 1,50
- Other ATMs in Latvia and foreign countries	2,00% of the transaction amount, min, EUR 3,50	2,00% of the transaction amount, min, USD 4,00
One's own Account crediting through an ATM of Luminor Bank AS 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%

\* 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.

\*\*\* 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, if the transaction currency differs from the card account currency.

## 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 Luminor Bank AS (Latvija)	Free of charge	Free of charge
- in ATMs of other banks (if service is available)	EUR 0,50	USD 0,60

\* 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
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15,00	EUR 15,00
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.

## Payment cards Maestro Business

### Provision of debit card (producing and maintenance)

SERVICE	PRICE
Card account currency	EUR
Fee for production	EUR 10,00
Replacement of Card (in case of loss, theft, wear, damage or other defects)	EUR 10,00
Extra fee for the urgent production / replacement of Card*	EUR 25,00
Card and/or PIN issuing	Free of charge
Reissuance of PIN code	EUR 1,00
Monthly fee for card maintenance	
- Maestro Business payment cards	EUR 0,80

\* Urgent card will work on the next day after issuing date. Cards are available on the next working day after 16:45

## Card transactions

SERVICE	PRICE
Card account currency	EUR
Fee for cash withdrawal:**	
- Luminor Bank AS Latvia, Luminor Bank AS Estonia, Luminor Bank AB Lithuania, and Citadele bank ATMs in Latvia	0,20% of the transaction amount, min, EUR 1,00
- Other ATMs in Latvia and foreign countries	2,00% of the transaction amount, min, EUR 3,50
Deposit in EUR currency in Luminor Bank AS and Citadele bank ATMs	Free of charge
Purchases in the Republic of Latvia and abroad**	Free of charge
Currency exchange mark-up*	3,0%

\*In addition, a currency conversion fee may be applied if the card-based basic account currency is not the same as the transaction currency and the payment currency.

\*\*Standard limit for non-cash transfers and cash withdrawals in ATMs:

- Daily limit: for Maestro Business cards in EUR currency is EUR 2500 altogether.

- Standart limit over 30day period: for Maestro Business cards in EUR currency combined under one account is 20 000 EUR.

## Information on card transactions

SERVICE	PRICE
Card account currency	EUR
Information on Account balance demands at ATMs	
- in ATMs of Luminor Bank AS (Latvija) and Citadele bank ATMs in Latvia	Free of charge
- in ATMs of other banks (if service is available)	EUR 0,50

## Other services

SERVICE	PRICE
Card account currency	EUR
Interest for overspent allowed limit (penalty)	0,02% per day
Increase of standard cash withdrawal and purchase limits	Free of charge
Fee for PIN code change through Luminor Bank AS ATM (if service is available)	Free of charge
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15,00

## Payment cards Mastercard Business

### Provision of debit card (producing and maintenance)

SERVICE	PRICE
Card account currency	EUR
Fee for production	EUR 10,00
Replacement of Card (in case of loss, theft, wear, damage or other defects)	EUR 10,00
Extra fee for the urgent production / replacement of Card*	EUR 25,00
Card and/or PIN issuing	Free of charge
Reissuance of PIN code	EUR 1,00
Monthly fee for card maintenance	
- MasterCard Business cards	EUR 5,00

\* Urgent card will work on the next day after issuing date. Cards are available on the next working day after 16:45



## Card transactions

SERVICE	PRICE
Card account currency	EUR
Fee for cash withdrawal**	
Luminor Bank AS Latvia, Luminor Bank AS Estonia, Luminor Bank AB Lithuania, and Citadele bank ATMs in Latvia	0,20% of the transaction amount, min, EUR 1,00
Other ATMs in Latvia and foreign countries	2,00% of the transaction amount, min, EUR 3,50
Deposit in EUR currency in Luminor Bank AS and Citadele bank ATMs	Free of charge
Purchases in the Republic of Latvia and abroad**	Free of charge
Currency exchange mark-up*	3,0%

\*In addition, a currency conversion fee may be applied if the card-based basic account currency is not the same as the transaction currency and the payment currency.

\*\*Standard limit for non-cash transfers and cash withdrawals in ATMs:

- Daily limit: for Mastercard Business cards in EUR currency is EUR 2500 altogether.

- Standard limit over 30day period: for Mastercard Business cards in EUR currency combined under one account is 20 000 EUR.

## Information on card transactions

SERVICE	PRICE
Card account currency	EUR
Information on Account balance demands at ATMs	
- in ATMs of Luminor Bank AS Latvia and Citadele bank ATMs in Latvia	Free of charge
- in ATMs of other banks (if service is available)	EUR 0,50

## Other services

SERVICE	PRICE
Card account currency	EUR
Interest for overspent allowed limit (penalty)	0,2% per day
Increase of standard cash withdrawal and purchase limits	Free of charge
Fee for PIN code change through Luminor Bank AS Latvia ATM (if service is available)	Free of charge
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15,00

# 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 20,00
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 10,00
PIN code reminder***	EUR 1,00
Monthly fee for Card maintenance****	
- Visa Business	EUR 5,00

\* 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 monthly fee for the Card service is due starting from the next month after the month when the Card was made and shall be paid (for the previous month) on the date on which the Card was made.

## Card transactions

SERVICE	PRICE
Cash withdrawal at ATMs in Latvia and abroad*	2,0% of the transaction amount, min, EUR 3,50
One's own Account crediting through an ATM of Luminor Bank AS 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***	3,00%

\* 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.

\*\* 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, if the transaction currency differs from the Card account currency.

## Information on card transactions

SERVICE	PRICE
SMS info	EUR 0,09 per SMS text
Information on Account balance demands at ATMs	
- in ATMs of Luminor Bank AS (Latvija)	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 30,00 incl, VAT
Interest on unauthorized debit balance	36% p.a.
Increase of standard cash withdrawal and purchase limits	EUR 5,00
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15,00

## Credit cards Mastercard Business

### Provision of debit card (producing and maintenance)

SERVICE	PRICE
Card account currency	EUR
Fee for production	EUR 20,00
Replacement of Card (in case of loss, theft, wear, damage or other defects)	EUR 20,00
Extra fee for the urgent production / replacement of Card*	EUR 25,00
Card and/or PIN issuing	Free of charge
Reissuance of PIN code	EUR 1,00
Monthly fee for card maintenance	
- MasterCard Business credit cards	EUR 5,00

\* Urgent card will work on the next day after issuing date. Cards are available on the next working day after 16:45

## Card transactions

SERVICE	PRICE
Card account currency	EUR
Cash withdrawal from other ATMs in Latvia and foreign countries**	2,00% of the transaction amount, min, EUR 3,50
Purchases in the Republic of Latvia and abroad**	Free of charge
Currency exchange mark-up*	3,0%

\*In addition, a currency conversion fee may be applied if the card-based basic account currency is not the same as the transaction currency and the payment currency.

\*\*Standard limit for non-cash transfers and cash withdrawals in ATMs:

- Daily limit: for Mastercard Business credit cards in EUR currency is EUR 2500 altogether.

## Information on card transactions

SERVICE	PRICE
Card account currency	EUR
Information on Account balance demands at ATMs	
- in ATMs of Luminor Bank AS (Latvia) and Citadele bank ATMs in Latvia	Free of charge
- in ATMs of other banks (if service is available)	EUR 0,50



## Credit line

SERVICE	PRICE
Card account currency	EUR
Interest for used credit limit per year	0,0 %

## Other services

SERVICE	PRICE
Card account currency	EUR
Interest for overspent allowed limit (penalty)	0,2% per day
Interest for late payment	0,2% per day
Increase of standard cash withdrawal and purchase limits	Free of charge
Fee for PIN code change through Luminor Bank AS (Latvia) ATM (if service is available)	Free of charge
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15,00

# 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
Monthly fee for Card maintenance*	
- MasterCard Business (along with travel insurance)	EUR 5,00
PIN code reminder**	EUR 1,00

\* The monthly fee for the Card service is due starting from the next month after the month when the Card was made and shall be paid (for the previous month) on the date on which the Card was made.

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

NB! This section applies to cards, that are attached to account number with letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

## Card transactions

SERVICE	PRICE
Cash withdrawal at ATMs in Latvia and abroad*	2,0% of the transaction amount, min, EUR 3,50
One's own Account crediting through an ATM of Luminor Bank AS 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

\* 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.

\*\* 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, if the transaction currency differs from the Card account currency.

NB! This section applies to cards, that are attached to account number with letters "RIKO" (LVxxRIKOxxxxxxxxxxxx).

## Information on card transactions

SERVICE	PRICE
SMS info	EUR 0,09 per SMS text
Information on Account balance demands at ATMs	
- in ATMs of Luminor Bank AS (Latvija)	Free of charge
- in ATM of other banks (if service is available)	EUR 0,50

NB! This section applies to cards, that are attached to account number with letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

## 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.

NB! This section applies to cards, that are attached to account number with letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

## Other fees

SERVICE	PRICE
Interest on unauthorized debit balance	36% p.a.
Increase of standard cash withdrawal and purchase limits	EUR 5,00
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15,00

NB! This section applies to cards, that are attached to account number with letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

## 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
Monthly fee for Card maintenance*	
- MasterCard Business	EUR 5,00
PIN code reminder**	EUR 1,00

\* The monthly fee for the Card service is due starting from the next month after the month when the Card was made and shall be paid (for the previous month) on the date on which the Card was made.

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

NB! This section applies to cards, that are attached to account number with letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

## Card transactions

SERVICE	PRICE
Cash withdrawal at ATMs in Latvia and abroad*	2,0% of the transaction amount, min, EUR 3,50
One's own Account crediting through an ATM of Luminor Bank AS 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

\* 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.

\*\* 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, if the transaction currency differs from the card account currency.

NB! This section applies to cards, that are attached to account number with letters "RIKO" (LVxxRIKOxxxxxxxxxxxxx).

## Information on card transactions

SERVICE	PRICE
SMS info	EUR 0,09 per SMS text
Information on Account balance demands at ATMs	
- in ATMs of Luminor Bank AS (Latvija)	Free of charge
- in ATM of other banks (if service is available)	EUR 0,50

NB! This section applies to cards, that are attached to account number with letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

## 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.

NB! This section applies to cards, that are attached to account number with letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

## Other fees

SERVICE	PRICE
Interest on unauthorized debit balance	36% p.a.
Increase of standard cash withdrawal and purchase limits	EUR 5,00
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15,00

NB! This section applies to cards, that are attached to account number with letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).



## Outgoing payments (Valid for RIKO accounts)

Outgoing payments within Bank, Luminor Group and DNB Group (any currency)

SERVICE	Time**	Price at Service place	Time**	Price via "Internet Banking" and "Uzņēmuma banka" system	Execution time*
Payments within bank:					
- to own RIKO***** account	18:00	EUR 5,00	-	Free of charge	immediately
- to an RIKO***** account of another person	18:00	EUR 5,00	-	Free of charge	immediately
- to own NDEA***** account	Pursuant to Price List's section "Outgoing payments in EUR".				
- to an NDEA***** account of another person	Pursuant to other sections of the Price List regarding outgoing payments in respective currency.				
Payments within Luminor Group and DNB Group***:					

SERVICE	Time**	Price at Service place	Time**	Price via "Internet Banking" and "Uzņēmuma banka" system	Execution time*
- 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 Luminor Group and 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: Luminor Bank AB(AGBLT2), Luminor Bank AS (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 (DNBADKXX), 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 (MHBFPWP).

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

\*\*\*\*\* Account, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

\*\*\*\*\* Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

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 "Internet Banking" and "Uzņēmums banka" system Type of service fee - Shared (SHA)***	Via "Internet Banking" and "Uzņēmums 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	-
- standard SEPA***** * payment to NDEA*** ***** account (Execution time* - on the same banking day)	15:00	EUR 5,00	-	15:30	Free of charge	-
- express (Execution time* - on the same banking day)	16:30	EUR 20,00	-	17:00	EUR 14,00	-

SERVICE	Time**	At Service place Type of service fee - Shared (SHA)***	At Service place	Time**	Via "Internet Banking" and "Uzņēmum a banka" system Type of service fee - Shared (SHA)***	Via "Internet Banking" and "Uzņēmum a banka" system Type of service fee - Remitter (OUR)****
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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
- 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.

\*\*\*\*\* account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx)

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 "Internet Banking" and "Uzņēmum a banka" system Type of service fee - Shared (SHA)***	Via "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 "Internet Banking" and "Uzņēmums banka" system Type of service fee - Shared (SHA)***	Via "Internet Banking" and "Uzņēmums 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

If the recipient bank is located in the European Union or the European Economic Area member country, shared fee payment (SHA) is the only permitted option, meaning that the recipient pays the service fee imposed by the recipient bank, while the remitter - that of the remitter bank.

\* 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 "Internet Banking" and "Uzņēmums banka" system Type of service fee - Shared (SHA)***	Via "Internet Banking" and "Uzņēmums 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

If the recipient bank is located in the European Union or the European Economic Area member country, shared fee payment (SHA) is the only permitted option, meaning that the recipient pays the service fee imposed by the recipient bank, while the remitter - that of the remitter bank.

\*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 "Internet Banking" and "Uzņēmum a banka" system Type of service fee - Shared (SHA)***	Via "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.

If the recipient bank is located in the European Union or the European Economic Area member country, shared fee payment (SHA) is the only permitted option, meaning that the recipient pays the service fee imposed by the recipient bank, while the remitter - that of the remitter bank.

\* 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 "Internet Banking" and "Uzņēmum a banka" system Type of service fee - Shared (SHA)***	Via "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

If the recipient bank is located in the European Union or the European Economic Area member country, shared fee payment (SHA) is the only permitted option, meaning that the recipient pays the service fee imposed by the recipient bank, while the remitter - that of the remitter bank.

\*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 (Valid for NDEA accounts)

### Internal payments

SERVICE	Time	Price at Service place or Call Center	Time	E-channels*
Domestic payment in any currency to account which contains letters "NDEA" (LVxxNDEAxxxxxxxxxxx)	During business day	EUR 5,00	20:00	Free of charge
First payment when opening a savings account in a Bank	During business day	Free of charge	20:00	Free of charge
SERVICE	Time	Price at Service place or Call Center	Time	E-channels*

Internal payment is domestic funds transferring between accounts which contain letters "NDEA" (LVxxNDEAxxxxxxxxxxx). If Payment currency differs from Account currency, Payment sum will be converted according to Bank's fixed currency rate in the day of Payment execution. Execution on the same day, when the Bank has received the order if the order is submitted in the Bank by the time given in the Price List. Payment Order has to be submitted and entered in Bank's systems during Bank's business day until the time given in Price List, so that the order would be considered as received on the current business day.  
 \* Nordea Internetbank for corporate clients , Nordea E-payment system (Bridge, E-bank)

## Euro payment (domestic and from EU/EEA)

SERVICE	Time	Price at Service place or Call Center	Time	E-channels*
Domestic euro payment to Latvia and EU/EEA member states (except domestic payment to account which contains letters "RIKO" (LVxxRIK Oxxxxxxxxxxxxx ))	15:00	EUR 5,00	15:30	EUR 0,36
Domestic euro payment to account which contains letters "RIKO" (LVxxRIK Oxxxxxxxxxxxxx )	15:00	EUR 5,00	15:30	Free of charge
Payment to other bank, if the client has applied for Nordea Internetbank maintenance fee** - EUR 2.00 or Daily Banking Package	15:00	EUR 5,00	15:30	Free of charge
SERVICE	Time	Price at Service place or Call Center	Time	E-channels*
Urgent domestic euro payment to Latvia and EU/EEA member states.*** Additional commission if payer does not have an account in the Bank and/or pays in cash.****	17:00 -	EUR 20,00  1% from payment amount, min EUR 4,50	17:00 -	EUR 14,00 -

Payments only in EUR currency to the member states of the European Union and the European Economic Area, Switzerland, Monaco, Liechtenstein. The payment order must contain the beneficiary's account provided in the IBAN form. Payment urgency - standard. The commission fees shall be covered by sharing them (SHA). Value date to beneficiary or intermediate bank in the same Business day, if Bank has received payment order until the time given in Price List. If payments order is submitted after time given in Pricelist, payments will be debited from account on the current business day, if submitted till 20:00 (electronically) or during business day in Bank or via Telephonebank and Value date to beneficiary or intermediate bank will be next Business day. If Payment currency differs from Account currency, Payment sum will be converted according to Banks fixed currency rate in the day of Payment execution. Payment Order has to be submitted and entered in Bank's systems during Bank's business day until the time given in Price List, so that the order would be considered as received on the current business day.

- \* Nordea Internetbank for corporate clients , Nordea E-payment system (Nordea Bridge, Nordea e-bank)
- \*\* This service is not available from 01.07.2014.
- \*\*\* Payments in EUR currency only to the beneficiary banks that are members of the TARGET2 system. Payment must indicate the beneficiary's account in IBAN format. Payment urgency - Urgent.
- \*\*\*\* The service is available only in the Bank.

## Currency payment

SERVICE	Time	Price at Service place or Call Center	Time	E-channels*	Execution time
Payment to Nordea Unit* as well as to an account with the BIC code NDEALT2X or NDEAEE2X	15:00	EUR 8,00	20:00	EUR 3,00	Value date to beneficiary bank after one business day commencing from the date the order was received by the Bank
Urgent payment to Nordea Unit* as well as to an account with the BIC code NDEALT2X or NDEAEE2X in USD and EUR currencies.	15:00	EUR 12,00	17:00	EUR 3,00	Transfer of funds to the beneficiary bank on the same day, commencing from the date the order was received by the Bank
Urgent payment to Nordea Unit* as well as to an account with the BIC code NDEALT2X or NDEAEE2X in DKK, GBP, NOK, PLN, SEK currencies.	15:00	EUR 12,00	16:30	EUR 3,00	Transfer of funds to the beneficiary bank on the same day, commencing from the date the order was received by the Bank
Payments between the companies within the group of Nordea Unit in USD and EUR currencies.	15:00	EUR 12,00	17:00	EUR 3,00	Transfer of funds to the beneficiary bank on the same day, commencing from the date the order was received by

SERVICE	Time	Price at Service place or Call Center	Time	E-channels*	Execution time
					the Bank
Payments between the companies within the group of Nordea Unit in DKK, GBP, NOK, PLN, SEK currencies.	15:00	EUR 12,00	16:30	EUR 3,00	Transfer of funds to the beneficiary bank on the same day, commencing from the date the order was received by the Bank
Payment to other banks and accounts	15:00	EUR 15,00	20:00	EUR 11,00	Value date to beneficiary bank or intermediary bank after two business days ( USD after one business day), commencing from the date the order was received by the Bank
Urgent payment	15:00	EUR 36,00	20:00	EUR 21,30	Value date to beneficiary bank or intermediary bank after one business Day, commencing from the date the order was received by the Bank
Express payments					Value date to beneficiary bank or intermediate bank in the same day.
In USD, EUR currency	15:00	EUR 50,00	16:00	EUR 50,00*****	

SERVICE	Time	Price at Service place or Call Center	Time	E-channels*	Execution time
In DKK currency	12:00	EUR 50,00	13:30	EUR 50,00*****	
IN NOK currency	14:00	EUR 50,00	15:00	EUR 50,00*****	
In PLN currency	8:30	EUR 50,00	8:30	EUR 50,00*****	
In GBP, SEK currency	14:00	EUR 50,00	15:30	EUR 50,00*****	
In RUB Currency	8:30	EUR 50,00	8:30	EUR 50,00*****	
Additional fee for settlement of payments if the payer in payment order indicates that shall cover all commission fees (OUR) *****	-	EUR 15,00 *****	-	EUR 15,00 *****	

Payments in foreign currencies and EUR currency outside the member states of the European Union and the European Economic Area, Switzerland, Monaco, Liechtenstein.

If Payment currency differs from Account currency, Payment sum will be converted according to Nordea Bank AB Finnish branch fixed currency rate in the day of Payment execution.

Order of the Payment has to be submitted and entered in Bank's systems during Bank's business day until the time given in Price List, so that the order would be considered as received on the current business day.

If the recipient bank is located in the European Union or the European Economic Area member country, shared fee payment (SHA) is the only permitted option, meaning that the recipient pays the service fee imposed by the recipient bank, while the remitter - that of the remitter bank.

\* Nordea Internetbank for corporate clients , Nordea E-payment system (Nordea Bridge, Nordea e-bank)

\*\* Nordea Unit is Nordea Bank AB and its branches. Luminor Bank AS (in Latvia and Estonia), Luminor Bank AB (in Lithuania) are not Nordea Units.

\*\*\* When the order is given on the preceding Business Day until 16:00 by phone via the Telephonebank or to the Consultant.

\*\*\*\* The service is available only in the Bank.

\*\*\*\*\* 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.

\*\*\*\*\* Or actual costs if they exceed 15 EUR.

\*\*\*\*\* Available in International Netbank and Nordea Bridge System



# Incoming payments

## Incoming payments (Valid for RIKO accounts)

SERVICE	Time**,*****	Type of service fee Shared (SHA)***	Type of service fee Remitter (OUR)****	Execution time*
- Within bank from RIKO***** account	-	Free of charge	Free of charge	immediately
- From the bank of 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 5,00	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.

\*\*\*\*\* Account, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxx).

## Incoming payments (Valid for NDEA accounts)

Service	Price
Incoming Internal payments*	Free of charge
Euro payment (domestic and from EU/EEA)**	
Incoming currency Payments:***	
- Incoming foreign currency payments from banks in Latvia	Free of charge
- Incoming payment from Nordea Unit**** as well as from an account with the BIC code NDEALT2X or NDEAEE2X	Free of charge
- Incoming Payments from banks as well as other accounts outside Latvia (Applicable if Payment charges are to be paid by payer (OUR))	Free of charge, except when the fee set by the correspondent bank is applied
- Incoming payments from banks as well as other accounts outside Latvia (Applicable if Payment charges are to be paid partite or by beneficiary (SHA/BEN))	EUR 5,00

\* Internal payment is domestic funds transferring between accounts which contain letters "NDEA" (LVxxNDEAxxxxxxxxxxxx). If Payment currency differs from Account currency, Payment sum will be converted according to Bank's fixed currency rate in the day of Payment execution. Crediting client's account with the same Value date as the Bank receives the payment. Payments will be registered in the payer's account on the same working day if received before 8 pm (electronically) or in the bank during its opening hours or by Telephone Bank.

\*\* Payments only in EUR currency from the member states of the European Union and the European Economic Area, Switzerland, Monaco, Liechtenstein. Crediting client's account with the same Value date as the Bank receives the payment. Payments will be registered in the payer's account on the same working day if received before 8 pm. If Payment currency differs from Account currency, Payment sum will be converted according to Bank's fixed currency rate in the day of Payment execution.

\*\*\* Payments in foreign currencies and EUR currency outside the member states of the European Union and the European Economic Area, Switzerland, Monaco, Liechtenstein. If Payment currency differs from Account currency, Payment sum will be converted according to Bank's fixed currency rate in the day of Payment execution.

\*\*\*\* Nordea Unit is Nordea Bank AB and its branches. Luminor Bank AS (in Latvia and Estonia), Luminor Bank AB (in Lithuania) are not Nordea Units.

## 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 and to another account within bank	Free of charge
- to a different Latvian bank in EUR currency***	EUR 0,36
- from RIKO* account to a different Latvian bank and to NDEA** account in other currencies	EUR 10,00

\* Account, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

\*\* Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

\*\*\* In order to settle a standing payment order from NDEA accounts with the current date, the funds must be transferred to the appropriate account on the date of payment before 17:30. Regular payments from NDEA are settled on business days. If the payment date falls on a holiday, the payment will be processed the following business day.

### Regular invoice payment/ E-invoice standing order (ERRA)

SERVICE	PRICE
Regular invoice payment/ E-invoice standing order (ERRA)	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 10,00

## Revocation, amendment and search of payment order

SERVICE	PRICE
Payment within bank	EUR 20,00
Payments written off from Customer's account, but not transferred outside Bank	EUR 20,00
SEPA Payments, International and Currency Payments:*	
- up to 6 months after receipt of payment order	EUR 50,00
- over 6 months after receipt of payment order	EUR 100,00

\* Extra costs - commission, determined by correspondent bank and/or beneficiary bank apart from the Bank for payment order investigation or correction.

# Fee for convertor

SERVICE	PRICE
Fee for convertor	EUR 20,00 per year

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# Use of electronic channels

## Use of electronic channels

SERVICE	PRICE
USE OF INTERNET BANK	
Registration	Free of charge
Service fee*	EUR 5,00
USE OF IDENTIFICATION MEANS	
Connection:	
- First issue of Code card for accessing RIKO** account	Free of charge
- Code calculator Digipass 270 for accessing RIKO** account	EUR 18,00
- Code calculator Digipass 270for accessing NDEA*** account	Free of charge
Repeated connection of Code calculator Digipass 270 in case of loss	EUR 10,00
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
Change user settings, new additional user connection (per user)****, *****	EUR 5,00
USE OF INTERNETBATIONAL INTERNETBANK (service is available only for operations with the NDEA*** account)	
First-time connection of the International Internet Bank (all users), change of users without	EUR 35,00

SERVICE	PRICE
increasing the total number of users	
Monthly subscription fee:	
- when the administrator's rights have been granted to the client, monthly subscription fee per connection irrespective of the number of users	EUR 30,00
- when the administrator's rights have not been granted to the client, monthly subscription fee per user	EUR 5,00
Change of the user's settings of the International Internet Bank's, connection of a new additional user following the first connection (per user) and other modifications	EUR 7,50
Fee for issue or re-issue of the PIN calculator (if blocked) (per calculator)	EUR 20,00

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

\*\* Account, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

\*\*\* Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

\*\*\*\* For users whose Account's number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx) service is available only in the branch.

\*\*\*\*\* Without increasing the overall number of users free of charge.

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

SERVICE	PRICE
Registration	EUR 50,00 (one commission fee for Bank Link)**
Servicing*	EUR 15,00 (one commission fee for Bank Link)**
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 25,00

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

\*\* If the service is used for Accounts, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx) and Accounts, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

## Electronic Settlement System service for corporate clients (eBank, Bridge)

SERVICE*	PRICE
First registration and installation at the client	EUR 40,00
Monthly subscription fee of Electronic Settlement System:	
- per company	EUR 36,00
- additional monthly subscription fee per every next company of the group	EUR 7,50
Fee for performing each modification in the system: change of users, change of passwords, connection or disconnection of additional current accounts:	
- when the administrator's rights have been granted to the client	free of charge
- when the administrator's rights have not been granted to the client and/or modifications can be made without visiting the client on site	EUR 7,50
- additional fee when the administrator's rights have not been granted to the client and a visit to the client on site is required for making a modification	EUR 30.00 (incl. VAT)
E-installation of the system by visiting the client on site	EUR 30.00 (incl. VAT)

\* The service is only available if the operations are performed from the Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxx).



## Services Accessible with identification codes

SERVICE*	PRICE
E-identification:	
- registration	EUR 50.00
- monthly subscription fee	EUR 15.00
- amendments	EUR 25.00
E-payments:	
- registration	EUR 50.00
- monthly subscription fee	1.50% from all incoming payments sum (min. EUR 15,00)
- amendments	EUR 25.00

\* The service is only available if the operations are performed from the Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

## Web services channel

SERVICE*	PRICE
Initial registration and connection	EUR 50.00
Amendments in Web services channel agreement	EUR 25.00
Monthly fee for customer	EUR 20.00

\* The service is only available if the operations are performed from the Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

## File-sharing application

SERVICE*	PRICE
Initial registration and connection	EUR 250.00
Amendments in connection agreement	EUR 15.00
Monthly fee for customer	EUR 20.00

\* The service is only available if the operations are performed from the Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

## File-sharing services

SERVICE*	PRICE
Current account information (ISO 2002 XML format camt.052./camt.053):	
- Registration	EUR 50.00
- Monthly fee for customer	EUR 15.00
Payment services ( ISO 2002 pain.001.001.03 / pain.002.001.03):	
- Registration	EUR 15.00
- Monthly fee for customer	EUR 15.00
- Payment execution fee	According to Internal, Domestic and Europe EUR and foreign payments price lists

\* The service is only available if the operations are performed from the Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

# SWIFT services

## SWIFT services

SERVICE	PRICE
SWIFT SERVICES (MT940/ 941/ 942 OUT AND 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 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
Current account information (SWIFT report MT940/MT941/MT942)*:	
- registration	EUR 50.00
- monthly fee of report sending/receiving to/from Nordea group bank** accounts as well as accounts with the BIC code NDEALT2X or NDEAEE2X, or NDEALV2X	Free of charge
- monthly fee of report sending/receiving to/from other bank accounts	EUR 30.00 per account
Payment services (SWIFT MT101)*:	

SERVICE	PRICE
- registration	EUR 15.00
- monthly fee of payment services to Nordea group bank** accounts as well as accounts with the BIC code NDEALT2X or NDEAEE2X, or NDEALV2X	Free of charge
- monthly fee of payment services from Nordea group bank** accounts as well as accounts with the BIC code NDEALT2X or NDEAEE2X, or NDEALV2X	Free of charge
- monthly fee of payment services to other bank accounts (for one registered BIC code)	EUR 30.00
- payment execution fee	According to Internal, Domestic and Europe EUR and foreign payments price lists

\* The service is only available if the operations are performed from the Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

\*\* Nordea Group is Nordea Bank AB and its branches. Luminor Bank AS (in Latvia and Estonia), Luminor Bank AB (in Lithuania) are not Nordea Group.

# 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
Termination of Term Deposit before the Last Day of Deposit Period*	1% of the Deposit amount to be transferred
Transfer of the Deposit Amount or any its part from the Saving deposit and Open term deposit with the due prior notice:	
- at least 7 calendar days in advance	Free of charge
- less than 7 calendar days in advance from the Saving deposit and Open term deposit with account number RIKO**	0,50% of the amount, min. EUR 3,00
- less than 7 calendar days in advance from the Saving deposit with account number NDEA***	0,50% of the amount, min. EUR 3,00 or USD 4,00 (if Saving deposit currency is USD)

\* 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.

\*\* Account, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

\*\*\* Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

# Annual interest rates on Term deposits

## Savings account

Currency	EUR	USD	GBP	NOK
Annual interest rates on RIKO* Saving account/ Open term deposit***	0,15	0,15	-	-
Annual interest rates on NDEA** Saving account with deposit balance:				
0 - 30 000	0,15	-	-	-
30 000.01 - 100 000	0,20	-	-	-
no 10000.01	0,00	-	-	-

\* Account, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

\* Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

\*\*\* Min. deposit balance to earn the interest to Saving account/ Open term deposit, which number contains letters RIKO (LVxxRIKOxxxxxxxxxxxxxx), is 100 EUR/ 100 USD.

## Term deposit (At the Service place)

Currency	EUR	USD	GBP	NOK
Min. deposit	500*	500*	500*	5 000*
1 month	0,00	1,05	0,45	0,85
3 months	0,05	1,15	0,55	0,95
6 months	0,10	1,25	0,65	1,00
9 months	0,15	1,35	0,75	1,05
12 months	0,30	1,40	0,85	1,10
24 months	0,40	1,50	1,00	1,20
36 months	0,45	1,60	1,15	1,35
60 months	0,95	1,70	1,35	1,75

\* On deposits, the amount of which exceeds EUR 100,000, USD 100,000, GBP 100,000 or NOK 1,000,000, the annual interest rate on deposit is stipulated on individual basis.

## Term deposit (Via Internetbank)

Currency	EUR	USD	GBP	NOK
Min. deposit	100*	100*	100*	1000*
1 month	0,05	1,10	0,50	0,90
3 months	0,10	1,20	0,60	1,00
6 months	0,15	1,30	0,70	1,05
9 months	0,20	1,40	0,80	1,10
12 months	0,35	1,45	0,90	1,15
24 months	0,45	1,55	1,05	1,25
36 months	0,50	1,65	1,20	1,40
60 months	1,00	1,75	1,40	1,80

\* On deposits, the amount of which exceeds EUR 100,000, USD 100,000, GBP 100,000 or NOK 1,000,000, 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 200,00 (applying using application portal - at 1% of the amount,min. EUR 150,00)
Execution of amendments to loan agreement (including amendments to repayment schedule)	Starting at 0,5% of the outstanding loan balance, min. EUR 150,00
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 45,00
Issuance of the Bank's consent to operations with property pledged to the Bank *	EUR 45,00
Submission of documents to the Land Register at the customer's place	EUR 70,00

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

\* 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 200,00 (applying using application portal - at 1% of the amount,min. EUR 150,00)
Execution of amendments to credit line agreement (including amendments to repayment schedule)	Starting at 0.5% of the limit, min. EUR 150,00
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 45,00
Issuance of the Bank's consent to operations with property pledged to the Bank *	EUR 45,00
Submission of documents to the Land Register at the customer's place	EUR 70,00

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

\* 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 with no pledge

## Overdraft with no pledge

SERVICE	PRICE
Overdraft servicing and execution	Starting at 1% of the overdraft amount, min. EUR 150,00 (applying using application portal - at 1% of the amount, min. EUR 100,00)
Execution of amendments to overdraft agreement	Starting at 0,5% of the limit, min. EUR 150,00
Undrawn overdraft limit	3% of the undrawn overdraft limit
Overdraft usage fee	from 16%

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

# Loan for farmers

## Loan for farmers

SERVICE	PRICE
Loan servicing and execution	Starting at 1% of the loan amount, min. EUR 200,00 (applying using application portal - at 1% of the amount,min. EUR 150,00)
Execution of amendments to loan agreement (including amendments to repayment schedule)	Starting at 0.5% of the outstanding loan balance, min. EUR 150,00
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 45,00
Issuance of the Bank's consent to operations with property pledged to the Bank *	EUR 45,00
Submission of documents to the Land Register at the customer's place	EUR 70,00

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

\* 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 200,00 (applying using application portal - at 1% of the amount, min. EUR 150,00)
Execution of amendments to loan agreement (including amendments to repayment schedule)	Starting at 0.5% of the outstanding loan balance, min. EUR 150,00
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 45,00

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

# Brokerage services, financial instruments account opening and maintenance

## Equities and exchange traded funds (ETF)

SERVICE	PRICE
Purchasing equities at stock exchanges of the Baltic states	0,30%, min. EUR 5,70*
Selling equities at stock exchanges of the Baltic states	0,30%, min.EUR 2,85*
Purchase / sale of equities at Eurozone stock exchanges (except the Baltic states)	0,50%, minimum EUR 50,00
Purchase / sale of equities at the US stock exchanges	0,50%, minimum USD 50,00
Purchase / sale of equities at other foreign stock exchanges	0,50%, minimum EUR 50,00
Purchase/sale of EFT funds	0,50%, minimum EUR 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.

\*For Private Banking customers the minimum fee for submission of the order is EUR 15,00

[Ex-ante Information on Costs and Charges of Investment Products](#)

## Debt securities

SERVICE	PRICE
Purchase of bonds during initial placement	0,1% of the price, minimum EUR 50,00
Purchase/sale of bonds in the secondary market	up to 2,00% of the price, minimum EUR 50,00

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.

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## Index-linked bonds

SERVICE	PRICE
Purchase in primary market	Free of charge
Purchase in secondary market	2%*
Sale of index-linked bonds	Free of charge

\*Fee is included in the purchase price

[Ex-ante Information on Costs and Charges of Investment Products](#)

## Mutual funds

SERVICE	PRICE
Purchase of mutual fund certificates*:	
- Fund funds, stock funds	1,5%*
- Balanced funds	1%*
- Bonds funds reserve funds	0,5%*
Sale of DNB and Nordea Fund certificates	EUR 7,15 / USD 8,50 / SEK 70,00 / NOK 70,00 / DKK 55,00
Sale of other investment fund certificates	EUR 20,00 / USD 24,00 / NOK 190,00
Swich of Nordea investment fund certificates**	Free of charge

\* Minimum fee for a fund that is not managed by DNB or Nordea Group companies is EUR 20,00. Minimum investment amount for Nordea funds: EUR 50,00 or equivalent in other currency, if a higher minimum investment amount is not fixed for a specific sub-fund in the prospectus. Minimum investment amount for other funds: EUR 1,000.00 unless a higher minimum investment amount is stated in the fund's prospectus.

\*\*Switch is allowed only between sub-funds within the same fund family (Nordea 1, SICAV or Nordea Fund of Funds, SICAV) and the same currency.

Price of Nordea investment fund shares for a particular transaction shall be determined in accordance with Nordea investment fund prospectus, most commonly one or two business days after submitting an order (depending on the respective fund). In case the order is submitted on holiday or on business day after 16:00, it will be considered to have been received on the next business day. Settlement will be made according to the prospectus of the relevant fund.

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.

[Ex-ante Information on Costs and Charges of Investment Products](#)



## Financial instruments accounts opening and maintenance

SERVICE	PRICE
Financial instruments account opening and closing	Free of charge
Custody of financial instruments (monthly payment)*:	
- Index-linked bonds	Free of charge
- Nordea funds	Free of charge
- other financial instruments	0,015%, minimum EUR 1,00

\* For agreements, which specify that an account with letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx) is to be primarily used for settlement, the fee for the custody of financial instruments shall be calculated based on the account value 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.

For agreements, which specify that an account with letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx) is to be primarily used for settlement, the monthly fee is calculated based on financial instruments account balance value on the last business day of the month. Debt securities, non-liquid shares (shares that have not been traded on stock exchange in the respective month) are valued at their nominal value. Shares are valued according to the last reported transaction price in the respective calendar month. Extra fees apply for custody of American depository receipts (ADR) and global depository receipts (GDR).

Note: For the purpose of this pricelist terms "financial instruments" and "securities" should be treated as interchangeable. Reference to "securities" shall mean the same as reference to "financial instruments".

## Financial instrument transfers and other operations

SERVICE	PRICE
Free-of-payment transfers (FOP):	
- Within the Bank (paid by the sender)	EUR 10,00
- Transferring financial instruments registered in the Baltic states from Luminor to a credit institution in Baltic states	EUR 15,00
- Transferring financial instruments registered in the Baltic states to Luminor from a credit institution in Baltic states	EUR 1,50
- Transfer of financial instruments registered in foreign countries (except the Baltic States) from Luminor to another credit institution	Transfers of securities registered in Scandinavian countries (Norway, Sweden, Finland, Iceland): EUR 40,00; Transfers of securities registered in other EU countries (not Scandinavian countries), Switzerland, USA, Canada and Japan: EUR 50,00; Securities other than those mentioned above: EUR 160,00
- Transfer of financial instruments registered in foreign countries (except the Baltic States) to Luminor from another credit institution	EUR 40,00
Delivery-versus-payment transfers	
- Within the Bank	EUR 10,00
- If the transaction involves the transfer of financial instruments from/to other bank	Transfers of securities registered in Scandinavian countries (Norway, Sweden, Finland, Iceland): EUR 40,00; Transfers of securities registered in other EU countries (not Scandinavian countries), Switzerland, USA, Canada and Japan: EUR 50,00; Securities other than those mentioned above: EUR 160,00
Deregistration of financial instruments	EUR 8,00
Blocking of financial instruments, incl. the shareholders' meeting	EUR 10,00

Note: For the purpose of this pricelist terms "financial instruments" and "securities" should be treated as interchangeable. Reference to "securities" shall mean the same as reference to "financial instruments".

## Reports and notifications

SERVICE	PRICE
Financial instruments account statement and related documents:	
- via the internet-bank	Free of charge
- in bank	Free of charge
- by mail	EUR 10,00
Investigation of financial instruments transactions and related events	Bank's costs + 10%

Note: For the purpose of this pricelist terms "financial instruments" and "securities" should be treated as interchangeable. Reference to "securities" shall mean the same as reference to "financial instruments".

# Guarantees

## Guarantees

SERVICE	PRICE
Issuance of a guarantee:	
- issuance of a guarantee within 3 business days	As agreed, minimum EUR 150,00
- issuance of an urgent guarantee	As agreed, minimum EUR 250,00
- issuance of a guarantee against term deposit/cash pledge within 3 business days	EUR 100,00
- issuance of an urgent guarantee against term deposit/cash pledge	EUR 200,00
Use of guarantee / Guarantee commission:*	
- if secured by term deposit/cash pledge*	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:	
- issuance of a guarantee amendment within 3 business days	EUR 80,00
- issuance of an urgent guarantee amendment	EUR 150,00
Cancellation of a guarantee	EUR 70,00
Handling of demand for payment	0.25% from requested amount, min. EUR 350,00 max. EUR 1000,00
Preparation of a guarantee draft (applicable only if the guarantee is not issued)	EUR 70,00
Advice of a guarantee issued by another bank	EUR 85,00

SERVICE	PRICE
Advice of a guarantee amendment issued by another bank	EUR 80,00
Examination of the wording/Verification of authenticity of a guarantee issued by another bank (applicable if the Bank is not the advising bank)	EUR 35,00
Notification of assignment of proceeds under a guarantee	EUR 35,00
Handling of a counterguarantee issued by another bank serving as a security for a loan/other financial instruments	EUR 150,00
Notification of readiness to issue a guarantee	EUR 71,00
Issuance of a duplicate of a guarantee	EUR 64,00
Handling of demand for payment under a guarantee issued by another bank	EUR 100,00
SWIFT message	EUR 15,00

\* If the account for the provision of services and term deposit funds is using an account which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxx) minimum commission is not fixed.

# Documentary collection

## Documentary collection

SERVICE	PRICE
Import documentary collections:	
Notification of collection order	EUR 45,00
Delivery of documents against payment or draft acceptance	0,20% of the document amount, minimum EUR 50,00, maximum EUR 450,00
Collection order changes advice	EUR 40,00
Issuance of documents without payment / Return of unpaid documents	EUR 85,00
Handling of protest	EUR 85,00 and notary protest fee set
Execution of letter of authority to receive the goods addressed to the Bank	EUR 70,00
Export documentary collections:	
Acceptance of documentary collection order	EUR 45,00
Payment of documents	0,20% of the document amount, minimum EUR 50,00, maximum EUR 450,00
Changes to or revocation of collection order	EUR 40,00
Issue of documents without payment / return of unpaid documents	EUR 85,00
SWIFT message	EUR 15,00

# Letters of credit

## Letters of credit

SERVICE	PRICE
Import Letters of Credit:	
Issuance of the Letter of Credit	0,20% of the amount, minimum EUR 150,00
Verification and payment of documents	0,25% of the amount, minimum EUR 90,00
Use of the Letter of Credit/Letter of Credit commission*:	
- if secured by financial pledge on cash on the account	0,5% p.a. of the amount, minimum EUR 50,00*
- in case of another security	As agreed, minimum EUR 100,00*
Issuance of Letter of Credit amendment	EUR 85,00
Cancelation of Letter of Credit	EUR 85,00
Return of discrepant documents	EUR 85,00
Deferred payment administration	0,15% of the amount, minimum EUR 100,00
Consideration of documents not conforming to the Letter of Credit provisions**	EUR 85,00
Preparation of Letter of Credit draft (applicable if the Letter of Credit is not issued)	EUR 85,00
Authorization to receive the goods addressed to the Bank	EUR 70,00
SWIFT message	EUR 15,00
Export Letters of Credit:	
Advice of Letter of Credit	EUR 90,00

SERVICE	PRICE
Advice of Letter of Credit amendment	EUR 70,00
Confirmation of the Letter of Credit	As agreed, minimum EUR 100,00
Verification and payment of documents	0,25% of the document amount, minimum EUR 90,00
Preliminary examination of documents at the Customer's request	EUR 70,00
Deferred payment administration	0,15% of the amount, minimum EUR 100,00
Cancellation of the Letter of Credit	EUR 85,00
Return of discrepant documents	EUR 85,00
Transfer of the Letter of Credit***	0,30% of the transferred amount, minimum EUR 150,00
Advice of assignment of proceeds	EUR 70,00
Assignment of proceeds under the Letter of Credit	0,10% of the amount, minimum EUR 70,00
Preparation of Letter of Credit draft (applicable only if the issued Letter of Credit is not received)	EUR 85,00
Discounting of documents	As agreed, minimum EUR 150,00
SWIFT message	EUR 15,00

\* If the account for the provision of services and term deposit funds is using an account which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxx) commission is as agreed, minimum commission is not fixed.

\*\* This fee is withheld from the beneficiary 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.

# Cash operations

## Payment of cash into the payer's own NDEA\* account

CURRENCY	PRICE
EUR	0.1% of amount, min. EUR 3,00
USD	0.3% of amount, min. USD 4,00
SEK, DKK, NOK, GBP, PLN, RUB and CHF	0.5% of amount, min. SEK 38,00 / DKK 30,00 / NOK 35,00 / GBP 3,00 / PLN 17,00 / RUB 300,00 / CHF 5,00

Refers also to cases, if payment is made by authorized person or by borrower for repayment of his loan  
If cash deposit is made in order to make a payment to a saving account, time deposit, term deposit with periodical interest payments, investment funds, index-linked bonds or 3rd level pension investments, Free of charge.

All prices are in euro (EUR), if it is not specified in particular position otherwise. Transactions are performed with USD, SEK, DKK, NOK, GBP, CHF, RUB, PLN banknotes and EUR banknotes and coins.

\*Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxx).

## Cash withdrawal from NDEA\* account

CURRENCY	PRICE
EUR	0.30% of amount, min. EUR 4,00
USD	0.70% of amount, min. USD 6,00
SEK, DKK, NOK, GBP, PLN, RUB and CHF	0.70% of amount min. SEK 45,00 / DKK 35,00 D / NOK 40,00 / GBP 4,00 / PLN 20,00 / RUB 350,00 / CHF 5,00
Cash withdrawal from bank accounts if amount does not exceed EUR 5,00 if account is closed	Free of charge

If cash withdrawal is in EUR, USD and sum exceeds EUR 15 000 and USD 20 000, Bank should be notified one business day in advance before 14:00 in Riga client servicing units or two business days in advance before 14:00 in client servicing units outside Riga. If client wants cash withdrawal in SEK, DKK, NOK, GBP, RUB, PLN or CHF, client has to declare sum of money 3 business days in advance. If cash withdrawal is above EUR 100 000 or equivalent in other currency, client has to declare sum of money 3 business days in advance before 14:00. When ordering cash beforehand, 50% of the fee is charged upon ordering of cash. The remaining fee is charged upon receipt of the order. In case the order is not collected, the already charged fee is not returned. Upon receipt of the cash above EUR 15 000 and USD 20 000 or equivalent in other currency passport or identification card is used as identification document.

All prices are in euro (EUR), if it is not specified in particular position otherwise. Transactions are performed with USD, SEK, DKK, NOK, GBP, CHF, RUB, PLN banknotes and EUR banknotes and coins.

\*Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

## Currency exchange in cash

SERVICE	PRICE
Clients, who have accounts in a Bank	EUR 3,00

Currency exchange in cash is available for customers with account, which contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx)

## Other cash operations

SERVICE	PRICE
Processing of coins (EUR) *	2% of amount, min. EUR 5,00
Nominal exchange including preparation of cash for payment according to the customer's requested denomination	2% no of amount, min. EUR 3,00
Excchange of issued old sample banknotes, exchange of damaged, worn, discoloured banknotes**	5% of amount, min. EUR 3,00

Other cash operations are available for customers with account, which contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx)

Commission fee for cash-in transaction or cash withdrawal will be charged separately.

\* If cash deposit is made in order to make a payment to a saving account, time deposit, term deposit with periodical interest payments, investment funds, index-linked bonds or 3rd level pension investments, Free of charge.

Free of charge for children under 16 years old., parent or guardian's presence is mandatory.

\*\*Exchange of USD banknotes issued in 1928 - 1996 and old sample 50 GBP banknotes issued in 1994 and old sample 5 GBP banknotes issued in 2002, exchange of damaged, worn, discoloured and contaminated USD, CHF, DKK, GBP, NOK, RUB, PLN and SEK banknotes. Tinted and burned banknotes are not accepted.

All prices are in euro (EUR), if it is not specified in particular position otherwise. Transactions are performed with USD, SEK, DKK, NOK, GBP, CHF, RUB, PLN banknotes and EUR banknotes and coins.

## Currency excgange

### Currency excgange

SERVICE	PRICE
Amount below EUR 45 000,00	Bank's rate
Amount exceeding EUR 45 000,00. The order must be submitted to the bank before 16:00	By agreement
Other services forward services, swap services	By agreement

Currency excgange is available for customers with account, which contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx)

All prices are in euro (EUR), if it is not specified in particular position otherwise. Transactions are performed with USD, SEK, DKK, NOK, GBP, CHF, RUB, PLN banknotes and EUR banknotes and coins.

## Cash transactions using card in ATM's

Cash deposit or withdrawal using card at ATM's

SERVICE	PRICE
Cash deposit or withdrawal in Luminor ATM's by card	According to price list "Payment cards"

## Cash deposit or withdrawal using a code at ATMs of bank\*

Cash deposit or withdrawal using a code at ATMs of bank\*

SERVICE	PRICE
Drawing up an application to obtain the Code:	
- at Service places or Call center	EUR 5,00
- at Internet bank	EUR 2,00
ATM Operation	1% of amount

Service is available for customers with account, which contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).  
Cash deposit or withdrawal is available at certain Luminor ATM's, shown [here](#).  
[Daily cash withdrawal limit - EUR 700.00, daily cash deposit limit - EUR 700.00.](#)

## 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
- non-standard reference ordering	by agreement, minimum EUR 40,00
Audit reference	EUR 65,00
Receipt of the Account statement or information on the Account transactions through Internet-bank	Free of charge
Issuance of the account statement or information on the Account transactions at the Bank** or dispatch by registered mail	EUR 5,00 for each month (per each Account or Card)
NDEA** Account statement every 16th and the first day of the next month at the Bank or dispatch by registered mail (per Account)	EUR 7,50
NDEA** Account statement every business day at the Bank or dispatch by registered mail (per Account)	EUR 15,00
NDEA** MasterCard Business credit card invoice	EUR 5,00
NDEA** Account statement every 16th and the first day of the next month or MasterCard Business credit card invoice through 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 Consumer who has not entered into an agreement with the Bank on the use of 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.

\*\*Account number, which contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

## Other services

SERVICE	PRICE
Inspection of authorization issued by the Customer:	
- if issued in Latvia	EUR 15,00
- if issued abroad	EUR 100,00
Provision of information to public authorities in accordance with the law including - Acceptance and execution of orders or assignments from bailiffs (official receivers) or the State Revenue Service*	EUR 20,00 + fee for the payment according to the "Payments" price list
Issuance of a document from the archive	EUR 30,00 (for each document)
Mail delivery	EUR 5,00
Courier delivery	EUR 5,00 + 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 15,00
- 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	EUR 15,00
Preparation of a print-out of the Customer's annual report from LURSOFT databases	EUR 7.00

# Luminor Līzings Latvija SIA price list (DNB)

## Leasing services

SERVICE	PRICE
Changes in the agreement*	Up to 1,5% of leasing object price; min, EUR 120,00
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.

## 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 (prices are indicated excluding VAT)
Factoring application consideration	Free of charge
Factoring contract remuneration	Up to 1,5% of the factoring limit (minimum EUR 350,00)
Invoice processing	Up to 1,0% from the invoice amount (minimum EUR 1,00)
Factoring limit increase / Factoring maturity prolongation	Up to 1,5% of the factoring limit extension amount / pextended term (minimum EUR 150,00)
Amendments of the factoring agreement	EUR 75,00
Buyer limit review (without credit insurance)	EUR 30,00 (for each Buyer)
Buyer limit review (with credit insurance)	EUR 40,00 (for each Buyer from Europe) EUR 50,00 (for each Buyer outside of Europe)
Annual fee for Buyer's credit insurance limit (starting from the second year)	EUR 30,00 (for each Buyer)
Increasing of the Buyer's credit insurance limit	EUR 20,00 (for each Buyer)
Preparation of invoices and sending them by post	EUR 1,50
Preparation and issuing copies of documents from the archive	EUR 1,50 (for each page)
Preparation of a statement on factoring liabilities (agreement, interest paid, outstanding liabilities, reconciliation acts, etc.)	EUR 7,50
Preparation of a non-standard statement upon the Seller's request	Up to EUR 30,00

## Luminor Līzings SIA price list (Nordea)

### Fee for loan disbursement

SERVICE	PRICE
Leasing application consideration	Free of charge
Commitment fee for Corporate clients	Up to 1,5% of leasing object price; min, EUR 130,00
Commitment fee for change of the lessee	EUR 170,00
Commission fee from legal entities in case the loan principal is reduced or repaid before maturity*	1,5 % of the repaid principal but not less than EUR 60,50
Commission fee from third parties for the preparation of documents in case the loan is repaid before maturity*	1,5 % of the repaid principal but not less than EUR 60,50

Prices are specified incl. VAT

\* Repayment of liabilities before maturity entails also the payment of reasonable interest if the agreement was signed at a fixed interest rate. Interest losses are calculated by Luminor Līzings SIA on the date of termination of the agreement.

## Amendments to Lease Agreement

SERVICE	PRICE
Change of the interest rate type, term and schedule of the lease	EUR 121,00
Lease holidays	up to EUR 121,00
Commission fee for renewal of the agreement	EUR 121,00
Commission fee for signing a collateral-free loan agreement	up to EUR 121,00

Prices are specified incl. VAT

## Other Leasing Services

SERVICE	PRICE
Lease payment invoice by post	EUR 1,82
Production of document copies and retrieval from archive	EUR 5,00 for each page
Preparation of statements on lease liabilities	EUR 10,00
Drafting and production of non-standard statements	up to EUR 50,00
Drafting of authorization to leave the territory of the Republic of Latvia	EUR 15,00
Commission fee for express transfers	According to the pricelist of the Bank
Review and granting consent to sub-lease or sub-lending	EUR 60,50
Granting consent to install LPG equipment on Lease Object	EUR 20,00
Release of commercial pledge	EUR 30,00

Prices are specified incl. VAT

## Factoring services

SERVICE	PRICE (prices are indicated excluding VAT)
Factoring application consideration	Free of charge
Factoring contract remuneration	Up to 1,5% of the factoring limit (minimum EUR 350,00)
Invoice processing	Up to 1,0% from the invoice amount (minimum EUR 1,00)
Factoring limit increase / Factoring maturity prolongation	Up to 1,5% of the factoring limit extension amount / pextended term (minimum EUR 150,00)
Amendments of the factoring agreement	EUR 75,00
Buyer limit review (without credit insurance)	EUR 30,00 (for each Buyer)
Buyer limit review (with credit insurance)	EUR 40,00 (for each Buyer from Europe) EUR 50,00 (for each Buyer outside of Europe)
Annual fee for Buyer's credit insurance limit (starting from the second year)	EUR 30,00 (for each Buyer)
Increasing of the Buyer's credit insurance limit	EUR 20,00 (for each Buyer)
Preparation of invoices and sending them by post	EUR 1,50
Preparation and issuing copies of documents from the archive	EUR 1,50 (for each page)
Preparation of a statement on factoring liabilities (agreement, interest paid, outstanding liabilities, reconciliation acts, etc.)	EUR 7,50
Preparation of a non-standard statement upon the Seller's request	Up to EUR 30,00