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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" (LVxxRIKOxxxxxxxxxxxx).

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 Lizingis Latvija SIA.

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

Business package 10

SERVICE	PRICE
Package execution	EUR 9,00
Monthly package provision fee	EUR 9,00
Unlimited number of NDEA* current accounts opening	Free of charge

SERVICE	PRICE
10 free SEPA payments	Free of charge
Unlimited number of netbank users	Free of charge
5 Maestro cards	without a monthly fee
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 15,00
Monthly package provision fee	EUR 15,00
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
5 Maestro cards	without a monthly fee
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 50

SERVICE	PRICE
Package execution	EUR 21,00
Monthly package provision fee	EUR 21,00
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
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 40,00
Monthly package provision fee	EUR 40,00
Unlimited number of NDEA* current accounts opening	Free of charge

SERVICE	PRICE
150 free SEPA payments	Free of charge
Unlimited number of netbank users	Free of charge
5 Maestro cards	without a monthly fee
1 MasterCard	without a monthly fee
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 and opening an account or opening an account for companies that have started the insolvency/liquidation process; for associations, foundations and other non-profit organizations	Upon individual agreement, min, 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
Change of Signature Sample and Stamp Imprint Card or issue of additional card to Customer	EUR 15,00
Inactive Account administration fee per month, if the Customer fails to fulfil the request of the Bank to transfer the funds from Customer's Account and/or close the Account within the	EUR 40,00

SERVICE	PRICE
deadline specified by the Bank	
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
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 delivery to the Service places***	EUR 5,00
Card delivery per mail	
- Within Latvia	Free of charge
- Abroad	EUR 10,00
PIN code reminder	EUR 1,00
Monthly fee for card maintenance****	
- VISA Business Debit	EUR 0,80

* For VISA Business Debit in USD currency 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

**** 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
Card account currency*	EUR
Cash withdrawal at ATMs in Latvia and abroad**	
- Luminor (Latvia, Lithuania, Estonia)	0,20% of the transaction amount, min, EUR 1,00/ USD 1,50
- Other ATMs in Latvia and foreign countries	2,00% of the transaction amount, min, EUR 3,50/ USD 4,00
One's own Account crediting through an ATM of Luminor (Latvia) 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 in the Republic of Latvia and abroad***	Free of charge
Currency exchange mark-up****	3,0%

* For VISA Business Debit in USD currency 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 5 000.00.

- 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
Card account currency*	EUR
SMS info	EUR 0,09 per SMS text
Information on Account balance demands at ATMs	
- in ATMs of Luminor (Latvia)	Free of charge
- in ATMs of other banks (if service is available)	EUR 0,50/ USD 0,60

* For VISA Business Debit in USD currency 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
Card account currency*	EUR
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
Closed Card account maintenance (first to be charged one year after the Customer's written notice on the Card closure)	EUR 40,00 per year

* For VISA Business Debit in USD currency 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 (New Cards may be issued to existing customers with NDEA accounts (LVxxNDEAxxxxxxxxxxxxxx))

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

*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.

Card transactions

SERVICE	PRICE
Card account currency	EUR
Fee for cash withdrawal:**	
- Luminor (Latvia, Lithuania, Estonia) 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
One's own Account crediting through an ATM of Luminor (Latvia) and Citadele bank by Card:	
- 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 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 (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)	0,02% per day
Increase of standard cash withdrawal and purchase limits	Free of charge
Fee for PIN code change through Luminor ATM (Latvia) (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 (New Cards are not issued starting from 15.07.2019)

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

*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.

Card transactions

SERVICE	PRICE
Card account currency	EUR
Fee for cash withdrawal**	
Luminor (Latvia, Lithuania, Estonia) 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
One's own Account crediting through an ATM of Luminor (Latvia) 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 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.

- Standart 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 (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 ATM (Latvia) (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

* For VISA Business in USD currency 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 not applicable if the Customer pays the Fee for an urgent manufacturing of the Card

**** 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/ USD 4,00
One's own Account crediting through an ATM of Luminor (Latvia) 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%

For VISA Business in USD currency 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 Cards EUR 5 000.00.

- 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 (Latvia)	Free of charge
- in ATM of other banks (if service is available)	EUR 0,50/ USD 0,60

For VISA Business in USD currency 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.

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

For VISA Business in USD currency 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.

Credit cards Mastercard Business (New Cards may be issued to existing customers with NDEA accounts (LVxxNDEAxxxxxxxxxxxxxx))

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

*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.

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 (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 (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.

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 (Latvia) 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 5 000.00.

- 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" (LVxxRIKOxxxxxxxxxxxxxx).

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 (Latvia)	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.

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 (Latvia) 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 5 000.00.

- 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" (LVxxRIKOxxxxxxxxxxxxxx).

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 (Latvia)	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).

Internal payments

Payments within Luminor Bank (all currencies)

SERVICE	Time*	Price at Service place or Call Center	Time*	Price via Electronic channels	Execution time
Incoming payments within the Bank	-	Free of charge	-	Free of charge	immediately
Transfers (outgoing payments) within the Bank:					
- between RIKO** and RIKO** accounts or between NDEA*** and NDEA*** accounts in all currencies	15:30	EUR 5,00	20:00	Free of charge	immediately
- between RIKO** and NDEA*** accounts or between NDEA*** and RIKO** accounts in EUR currency	15:30	EUR 5,00	16:00	Free of charge	on the same banking day
- transfer between RIKO** and NDEA*** accounts or between NDEA*** and RIKO** accounts in	Pursuant to other sections of the Price List regarding outgoing payments in respective currency.				

SERVICE	Time*	Price at Service place or Call Center	Time*	Price via Electronic channels	Execution time
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other currencies

Internal payments is a transfer of funds in all currencies within Luminor Bank.

Effecting of payments via 24/7 Customer Support is offered to private individuals only. The maximum total amount of payments within 24 hours via Customer Support tallies up to EUR 4 000 (max. limit for one payment EUR 1400).

*Payment orders received after the cut-off time shall be considered received on the following Business day of the Bank.

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

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

Domestic and Europe EUR payments

Payments only in EUR currency to the member states of the European Union and the European Economic Area, Switzerland and Monaco.

SERVICE	Time*	Price at Service place or Call Center	Time*	Price via Electronic channels	Execution time
Incoming payments	-	-	19:00	Free of charge	on the same banking day
Transfers (outgoing payments):					
- Standard SEPA**	15:30	EUR 5,00	16:00	EUR 0,36	on the same banking day
- Express***	16:30	EUR 20,00	17:00	EUR 14,00	within 3 hours

Effecting of payments via 24/7 Customer Support is offered to private individuals only. The maximum total amount of payments within 24 hours via Customer Support tallies up to EUR 4 000 (max. limit for one payment EUR 1400).

*Payment orders received after the cut-off time shall be considered received on the following Business day of the Bank.

**SEPA payment – payment within 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.

*** Payments in EUR currency only to the beneficiary banks that are members of the TARGET2 system. Payment urgency - Urgent. Transfer of funds to the beneficiary bank or intermediary within 3 hours, commencing from the moment the order was received by the Bank. If payment is sent to the beneficiary that is not a member of TARGET2, the payment will be executed as a standard payment of the EUR.

Currency payments

Currency payments

SERVICE	Time*	At Service place or Call Center Type of service fee - Shared (SHA)**	At Service place or Call Center Type of service fee - Remitter (OUR)***	Time*	Via Electronic channels Type of service fee - Shared (SHA)**	Via Electronic channels Type of service fee - Remitter (OUR)***
Incoming currency payments:						
- Domestic payments in European currencies and payments within Europe	-	-	-	19:00	Free of charge	Free of charge
- Other payments	-	-	-	19:00	EUR 5,00	Free of charge
Transfers (outgoing payments) within Europe in European currencies (CZK, DKK, NOK, GBP, CHF, PLN, SEK)****:						
- standard (Execution time - on the next banking day)	See section "Execution conditions for transfers	EUR 15,00	-	18:00	EUR 10,00	-

SERVICE	Time*	At Service place or Call Center Type of service fee - Shared (SHA)**	At Service place or Call Center Type of service fee - Remitter (OUR)***	Time*	Via Electronic channels Type of service fee - Shared (SHA)**	Via Electronic channels Type of service fee - Remitter (OUR)***
	(outgoing payments) ".					
- express (in NOK) (Execution time - on the same banking day)	See section "Execution conditions for transfers (outgoing payments) ".	EUR 20,00	-	14:00	EUR 15,00	-
Other currency transfers (outgoing payments) :						
- economy (Execution time - on the day after the next banking day)	See section "Execution conditions for transfers (outgoing payments) ".	EUR 15,00	EUR 30,00	See section "Execution conditions for transfers (outgoing payments) ".	EUR 11,00	EUR 26,00
- standard (Execution time - on the next banking day)	See section "Execution conditions for transfers (outgoing payments) ".	EUR 20,00	EUR 35,00	See section "Execution conditions for transfers (outgoing payments) ".	EUR 14,00	EUR 29,00
- express (Execution time* - on the same banking day)	See section "Execution conditions for transfers (outgoing	EUR 35,00	EUR 50,00	See section "Execution conditions for transfers (outgoing	EUR 21,00	EUR 36,00

SERVICE	Time*	At Service place or Call Center Type of service fee - Shared (SHA)**	At Service place or Call Center Type of service fee - Remitter (OUR)***	Time*	Via Electronic channels Type of service fee - Shared (SHA)**	Via Electronic channels Type of service fee - Remitter (OUR)***
	payments) ".			payments) ".		

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

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.

*Payment orders received after the cut-off time shall be considered received on the following Business day of the Bank.

** 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.

**** Payments from account, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

Execution conditions for transfers (outgoing payments)

SERVICE	Time* at Service place and Call Center	Time* via Electronic channels	Execution time
Economy transfer (outgoing payment) in currencies****:			
- CZK, DKK, NOK, GBP, CHF, PLN, SEK, USD, RUB, CAD, AUD, JPY**	17:30	18:00	on the day after the next banking day
- ILS**	13:30	14:00	on the day after the next banking day
- CZK, DKK, NOK, GBP, CHF, PLN, SEK, USD, RUB, CAD, AUD, JPY, HUF***	14:00	18:00	on the day after the next banking day (Execution time for USD payments from NDEA*** account - value date to beneficiary bank or intermediary bank after one business Day, commencing from the date the order was received by the Bank)
Standard transfer (outgoing payment) in currencies****:			
- CZK, DKK, NOK, GBP, CHF, PLN, SEK, USD, RUB, CAD**	17:30	18:00	on the next banking day
- AUD, JPY**	13:30	14:00	on the next banking day
- CZK, DKK, NOK, GBP, CHF, PLN, SEK, USD, RUB, CAD, AUD, JPY, HUF***	14:00	18:00	on the next banking day
Express transfer (outgoing payment) in			

SERVICE	Time* at Service place and Call Center	Time* via Electronic channels	Execution time
currencies**:			
- CZK, DKK, NOK, GBP, CHF, PLN, SEK, USD, RUB, CAD	13:30	14:00	on the same banking day
Express transfer (outgoing payment) in currencies***:			
- USD, EUR	15:00	16:00 *****	on the same banking day
- DKK	12:00	13:30 *****	on the same banking day
- PLN	8:30	8:30 *****	on the same banking day
- NOK, GBP and SEK	14:00	15:00 *****	on the same banking day
- RUB	8:30	8:30 *****	on the same banking day

* Payment orders received after the cut-off time shall be considered received on the following Business day of the Bank.

**Payments from account, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

*** Payments from account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

**** Payments in separate currencies may not be available in one of the banking systems.

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

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

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:	
- Code calculator Digipass 270 for accessing account	EUR 18,00**
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

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

** Code calculator Digipass 270 for accessing NDEA account (account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx)): Free of charge.

*** 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 20022 XML format camt.052./camt.053):	
- Registration	EUR 50.00
- Monthly fee for customer	EUR 15.00
Payment services (ISO 20022 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).

Bridge

Bridge

SERVICE	PRICE
Registration fee	Free of charge
Monthly fee	EUR 36,00
Monthly fee for each additional group company	EUR 7,50
System modification fee (per change)	EUR 7,50
Payment fees	according to the payments price list

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 100 000.01	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	0,75
3 months	0,05	1,15	0,55	0,95
6 months	0,20	1,25	0,65	1,00
9 months	0,30	1,35	0,75	1,05
12 months	0,40	1,40	0,85	1,10
24 months	0,45	1,50	1,00	1,20
36 months	0,50	1,60	1,00	1,35
60 months	0,55	1,70	1,05	1,55

* 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	0,00	1,10	0,50	0,80
3 months	0,15	1,20	0,60	1,00
6 months	0,25	1,30	0,70	1,05
9 months	0,35	1,40	0,80	1,10
12 months	0,40	1,45	0,90	1,15
24 months	0,50	1,55	1,05	1,25
36 months	0,55	1,65	1,05	1,40
60 months	0,60	1,75	1,10	1,60

* 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
Early loan repayment (if the contract concluded with the client does not specify another amount)	Starting at 2% of the early repayment amount, min. EUR 500,00
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
Submission of documents to the Land Register at the customer's place	EUR 70,00
Issuance of the Bank's consent*	Upon individual agreement, min. EUR 45,00

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
Early credit line repayment in case of refinancing (if the contract concluded with the client does not specify another amount)	Starting at 2% p.a.of the loan amount, min. EUR 500,00
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
Submission of documents to the Land Register at the customer's place	EUR 70,00
Issuance of the Bank's consent*	Upon individual agreement, min. EUR 45,00

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
Early overdraft repayment in case of refinancing (if the contract concluded with the client does not specify another amount)	Starting at 2% p.a. of the loan amount, min. EUR 300,00
Undrawn overdraft limit	3% of the undrawn overdraft limit

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
Early loan repayment (if the contract concluded with the client does not specify another amount)	Starting at 2% of the early repayment amount, min. EUR 500,00
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
Submission of documents to the Land Register at the customer's place	EUR 70,00
Issuance of the Bank's consent*	Upon individual agreement, min. EUR 45,00

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
Early loan repayment (if the contract concluded with the client does not specify another amount)	Starting at 2% of the early repayment amount, min. EUR 500,00
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*	Upon individual agreement, min. 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%, min. EUR 50,00
Purchase / sale of equities at the US stock exchanges	0,50%, min. USD 50,00
Purchase / sale of equities at other foreign stock exchanges	0,50%, min. EUR 50,00
Purchase/sale of ETFs	0,50%, min. 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.

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

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%*
- Bond 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
Switch 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 account 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%, min. 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".

Luminor Trade platform

Share and ETF trading commissions

SERVICE	PRICE
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is below or equal to USD 10,00	USD 0,015 per share, min. USD 14,00
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is above USD 10,00	USD 0,018 per share, min. USD 14,00
Deutsche BORSE (XETRA), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange, Euronext Amsterdam, Euronext Brussels, Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange	0,1% of Trade amount, min. EUR 10,00
NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)	0,1% of Trade amount, min. DKK 29,00
London Stock Exchange (IOB)	0,1% of Trade amount, min. USD 14,00
London Stock Exchange	0,1% of Trade amount, min. GBP 7,00
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is below or equal to USD 50 000,00	USD 25,00
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is above USD 50 000,00	0,15% of Trade amount, min. USD 25,00
Oslo Stock Exchange	0,1% of Trade amount, min. NOK 62,00
NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North)	0,1% of Trade amount, min. SEK 62,00
SIX Swiss Exchange, SIX Swiss Exchange (Blue-chip)	0,1% of Trade amount, min. CHF 15,00

SERVICE	PRICE
Warsaw Stock Exchange	0,3% of Trade amount, min. PLN 72,00
Hong Kong Exchange	0,15% of Trade amount, min. HKD 140,00

Custody fees for stocks and ETFs

SERVICE	PRICE
Stocks	0,01% per month, min. EUR 0,50
ETFs	0,01% per month, min. EUR 0,50

Security transfer

SERVICE	PRICE
Security transfer from other bank/ broker to Luminor Trade Platform	Free of charge
Security transfer from Luminor Trade platform to other bank/ broker	EUR 30,00 per ISIN

Other services

SERVICE	PRICE
Exchange Data Subscription*	Free of charge
Annual withholding tax on income earned in USA**	USD 90,00
Tax Reclaim Service for Beneficial Owners***	The fee is applied according to the "Tax reclaim Service for beneficial Owners" pricelist
Money transactions****	EUR 2,00 / USD 2,70 / GBP 1,70 / NOK 17,00 / SEK 18,00 / PLN 9,00

* For clients who trade equities and subscribe to real time market data, Luminor Bank has introduced a refund scheme where fees are refunded. Read more about Exchange Data Subscription [here](#)

*** When you invest cross border, your investment income may be over-taxed before you receive it. Luminor Trade clients, who choose to use our partner's "Tax Reclaim Service for Beneficial Owners" services, be able to reclaim some or all of this tax.

**** Fixed fees for cash transfers from Luminor Trade account.

Luminor Investor

Trading financial instruments

SERVICE	PRICE
American Stock Exchange, when value of one share is below 10 USD	USD 0.015 per share, but not less than USD 14
American Stock Exchange, when value of one share is above 10 USD	USD 0.018 per share, but not less than USD 14
Euronext Amsterdam, Euronext Brussels	0.1% of Trade amount, but not less than EUR 10
NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)	0.1% of Trade amount, but not less than DKK 29
Deutsche BORSE (XETRA), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange	0.1% of Trade amount, but not less than EUR 10
London Stock Exchange (IOB)	0.1% of Trade amount, but not less than USD 14
London Stock Exchange	0.1% of Trade amount, but not less than GBP 7
NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is below 10 USD	0.015 USD per share, but not less than USD 14
NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is above 10 USD	USD 0.018 per share, but not less than USD14
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is below 50'000 USD	USD 25
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is above 50'000 USD	0.15% of Trade amount, but not less than USD 25
Oslo Stock Exchange	0.1% of Trade amount, but not less than NOK 62
Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange	0.1% of Trade amount, but not less than EUR 10

SERVICE	PRICE
NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North)	0.1% of Trade amount, but not less than SEK 62
SIX Swiss Exchange, SIX Swiss Exchange (Blue-chip)	0.1% of Trade amount, but not less than CHF 15
Warsaw Stock Exchange	0.3% of Trade amount, but not less than PLN 72
Hong Kong Exchange	0.15% of Trade amount, but not less than HKD 140
Investing in mutual funds	Commission fee 1 % of the invested amount
Investing in debt securities	0.20% of the transaction value, min. EUR 15

Custody of financial instruments

SERVICE	PRICE
Custody fee	0.01% of the amount, min. EUR 0.50 per month

Financial instrument transfers

SERVICE	PRICE
Security transfer from other bank/ broker to Luminor Investor	Free of charge
Security transfer from Luminor Investor to other bank/ broker	EUR 30 per ISIN

Other services

SERVICE	PRICE
Exchange Data Subscription*	Free of charge
Annual withholding tax on income earned in USA**	USD 90
Tax Reclaim Service for Beneficial Owners***	The fee is applied according to the "Tax reclaim Service for beneficial Owners" pricelist
Cash transfer from Luminor Investor account	2 EUR/ 2,70 USD / 1,70 GBP / 17 NOK / 18 SEK / 9 PLN

*For clients who trade equities and subscribe to real time market data, Luminor Bank has introduced a refund scheme where fees are refunded. Read more about subscribing to Exchange Data Subscription.

The detailed information on the Annual withholding tax on income earned in USA, can be found by using this link: <https://trade.luminor.lt/en/annual-withholding-tax>. *When you invest cross border, your investment income may be over-taxed before you receive it. Luminor Investor clients, who choose to use our partner's "Tax Reclaim Service for Beneficial Owners" services be able to reclaim some or all of this tax.

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 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 (Latvia) 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	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" (LVxxNDEAxxxxxxxxxxxx).

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
Non-standard document processing or service	As agreed, min.EUR 500

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 60,50
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 165,00 * when buying co-operation partners within the framework of shares min., EUR 130.00
An additional commission for legal entities for the preparation of contract documents in 2 languages (Latvian and English)	EUR 121,00
Commitment fee for change of the lessee	EUR 170,00
Commission fee from legal entities and private customers engaged in economic activity in case the loan principal is reduced or repaid before maturity*	1,5 % of the repaid principal but not less than EUR 60,50
Amendments to the leasing agreement	EUR 121,00

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 on the date of termination of the agreement.

Other Leasing Services

SERVICE	PRICE
Lease payment invoice by post	EUR 1,82
CSDD commission fee*	up tp EUR 12,00
Production of document copies and retrieval from archive	EUR 5,00 for each page
Preparation of statements on lease liabilities	EUR 15,00
Preparation of notices and powers of authority	EUR 25,00
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 Luminor (Latvia)
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
Notarized mandata inspection	EUR 15,00

Prices are specified incl. VAT

* Commission fee can be changed due to CSDD prices

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