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Accounts and Packages

Set of services

Business package 10

Monthly fee	€9
Euro payments	10 payments free of charge
To accounts within Luminor Latvia branch	Free
Business debit card maintenance fee	Five cards free of charge
Unlimited number of current accounts	Free
Unlimited number of Internet bank users	Free
Smart-ID	Free

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.

More information about Business packages can be found [here](#).

Business package 25

Monthly fee	€15
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Euro payments	25 payments free of charge
To accounts within Luminor Latvia branch	Free
Business debit card maintenance fee	Five cards free of charge
Unlimited number of current accounts	Free
Unlimited number of Internet bank users	Free
Smart-ID	Free

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.

More information about Business packages can be found [here](#).

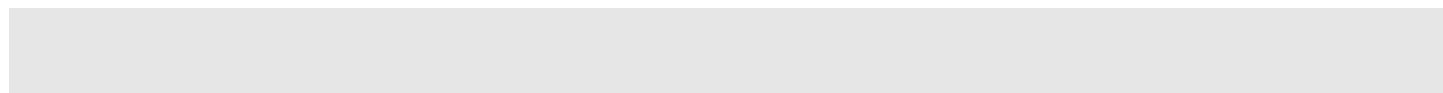
Business package 50

Monthly fee	€21
Euro payments	50 payments free of charge
To accounts within Luminor Latvia branch	Free
Business debit card maintenance fee	Five cards free of charge
Unlimited number of current accounts	Free
Unlimited number of Internet bank users	Free
Smart-ID	Free

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.

More information about Business packages can be found [here](#).

Business package 150



Monthly fee	€40
Euro payments	150 payments free of charge
To accounts within Luminor Latvia branch	Free
Business debit card maintenance fee	Five cards free of charge
Business credit card maintenance fee	One card free of charge
Unlimited number of current accounts	Free
Unlimited number of Internet bank users	Free
Smart-ID	Free

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.

More information about Business packages can be found [here](#).

Current accounts

Current account opening

Account opening: (1)

Opening of Temporary account (2) / Current accounts for Latvian resident	€15 (3)
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Account opening for Luminor Group customer non-Latvian resident (4)	€100
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Account opening for Non-Latvian residents	Upon individual agreement, min. €1000
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Initial inspection of documents submitted by electronic money institution, payment institutions and banks	Upon individual agreement, min. €1000
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Verification of non-EU resident shareholder (5)	€500 per company
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Account opening in Luminor group banks abroad (4) (6)	According to the agreement, min. €300
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Inspection of complicated documents and/or 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. €40
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Opening of additional current account and closure of current account:

- via Internet bank	Free
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- at the Customer Service Center or via Customer Support	€5
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(1) Fees are paid upfront and are non-refundable

(2) When transferring Temporary account into permanent Current account, the Customer does not have to pay additional fee for opening of the relevant Current account.

(3) The fee is not applicable if the Customer signs with the Bank the agreement on card acceptance service, card acceptance in Internet or Bank Link.

(4) Luminor group banks: Luminor Bank AS, Lithuania Branch; Luminor Bank AS, Estonia.

(5) The fee is charged to legal entities registered in Latvia whose shareholder is non-EU resident and is holding at least 25 per cent of the assets/shares/voting rights and such fee is paid before the verification and before making the decision on whether or not the business relations should be started/continued.
(6) This service is only available to Luminor Bank AS Latvian Branch customers.

More information about Account opening can be found [here](#).

Account maintenance

Monthly maintenance fee of a Current account	€3.50 per current account
Monthly fee for electronic money institutions, payment institutions and banks	€500
Account balance monthly fee for financial institutions (1) - balance exceeds 1 000 000 EUR - balance exceeds 10 000 000 SEK - balance exceeds 7 500 000 DKK - balance exceeds 1 000 000 CHF - balance exceeds 116 000 000 JPY - balance exceeds 25 500 000 CZK	The annual interest rate set by the Central bank (2) minus 0.3% (actual/360)
Account balance monthly fee for other legal entities if the Bank notifies the client individually 30 calendar days in advance: - balance exceeds 10 000 000 EUR - balance exceeds 95 000 000 SEK - balance exceeds 75 000 000 DKK - balance exceeds 10 000 000 CHF - balance exceeds 1 320 000 000 JPY - balance exceeds 255 000 000 CZK	The annual interest rate set by the relevant Central bank (2) / (actual/360)
Termination of business relations	Free
Change in signatory powers (authorization document)	€15
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 deadline specified by the Bank	€40

(1) Financial institutions are credit institutions (including branches and representative offices thereof) as well as financial merchants (including branches and representative offices thereof) according to the definition specified in the Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing, e.g. savings-and-loans banks, payment institutions, electronic money institutions, insurance merchants and insurance intermediaries, investment brokerage companies, asset management companies (including pension funds), etc. No account balance fee applies when the Central bank interest rate in the respective currency becomes positive.

(2) The annual interest rate set by the Central bank is:

- for EUR currency - ECB deposit facility rate,
- for SEK currency - Sveriges Riksbank repo rate,
- for DKK currency - Danmarks Nationalbank Certificates of deposit rate,
- for CHF currency - Swiss National Bank negative interest rate,
- for JPY currency - Bank of Japan complementary deposit facility rate,
- for CZK currency - Czech National Bank deposit facility rate.

Escrow account

Escrow account execution and amending

Escrow account opening:

- with drafting of standard agreement	0.5% of the transaction amount, min. €150
- with drafting of non-standard agreemen	As agreed, min. €1000

Amendments to:

- standard Escrow account agreement	0.1% of the transaction amount, min. €50
- non-standard Escrow account agreement	As agreed, min. €50

VISA Business Debit

Provision of debit card (producing and maintenance)

Card account currency (1)	EUR
Fee for production	€10
Replacement of Card (in case of loss, theft, wear, damage or other defects)	€10
Extra fee for the urgent production / replacement of Card (2)	€25
Card delivery to the Customer Service Center (3)	€10
Card delivery per mail	
- Within Latvia	Free
- Abroad	€10
PIN code reminder	
- in Customer Service Centers or via Customer Support	€2
- via Internet bank	€1
Monthly fee for card maintenance	
- VISA Business Debit	€0.80

(1) 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.

(2) If the card is ordered on a business day by 12:00 AM, it will be delivered to Customer Service Center in Riga within 5 hours, and outside Riga within Latvia on the next business day.

(3) The fee is not applicable, if the Customer pays the fee for an urgent production of the Card.

More information about Payment cards can be found [here](#) and about safe usage of Payment cards [here](#).

Card transactions

Card account currency (1)		EUR
Cash withdrawal at ATMs in Latvia and abroad		
- Luminor (Latvia, Lithuania, Estonia)	0.5% of the transaction amount, min. €1/ USD 1,50	
- Other ATMs in Latvia and foreign countries	2% of the transaction amount, min. €3.50/ USD 4	
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 5 000 in a calendar month	Free	
- above EUR 5 000 in a calendar month	0.2% of the transaction amount exceeding €5000 (or an equivalent in USD)	
Purchases in the Republic of Latvia and abroad	Free	
Currency exchange mark-up (2)	3%	

(1) 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.

(2) 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.

More information about Payment cards can be found [here](#) and about safe usage of Payment cards [here](#).

Information on card transactions

Card account currency (1)	EUR
SMS info	€0.12
Information on Account balance demands at ATMs	
- in ATMs of Luminor (Latvia)	Free
- in ATMs of other banks (if service is available)	€0.50/ USD 0.60

(1) 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.

More information about Payment cards can be found [here](#) and about safe usage of Payment cards [here](#).

Other services

Card account currency (1)	EUR
Interest on unauthorized debit balance	36% p.a.
Changing card standard cash-out or purchase limits in physical or remote customer service centres	€10
Closed Card account maintenance (first to be charged one year after the Customer's written notice on the Card closure)	€40

(1) 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.

More information about Payment cards can be found [here](#) and about safe usage of Payment cards [here](#).

VISA Business

Provision of credit card (producing and maintenance)

Card account currency (1)	EUR
Production of card	
- Visa Business (along with PriorityPass cards and travel insurance)	€20
Replacement of Card (in case of loss, theft, wear, damage or other defects)	
- Visa Business (along with PriorityPass cards and travel insurance)	€20
Extra fee for the urgent production / replacement of Card (2)	€25
Card delivery to the Customer Service Center (3)	€10
Card delivery per mail	
- Within Latvia	Free
- Abroad	€10
PIN code reminder	
- in Customer Service Centers or via Customer Support	€2
- via Internet bank	€1
Monthly fee for Card maintenance	
- Visa Business	€5

(1) 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.

(2) If the Card is ordered on a banking day by 12.00, it shall be produced and supplied to Customer Service Center in Riga within 5 hours and to the Customer Service Center outside Riga on the next banking day.

(3) The fee is not applicable, if the Customer pays the fee for an urgent production of the Card.

More information about Payment cards can be found [here](#) and about safe usage of Payment cards [here](#).

Card transactions

Cash withdrawal at ATMs in Latvia and abroad	2% of the transaction amount, min. €3.50 / USD 4
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 5 000 in a calendar month	Free
- above EUR 5 000 in a calendar month	0.2% of the transaction amount exceeding €5000 (or an equivalent in USD)
Purchases within the borders of Latvia and abroad	Free
Currency exchange mark-up (1)	3%

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.

(1) 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.

More information about Payment cards can be found [here](#) and about safe usage of Payment cards [here](#).

Information on card transactions

SMS info	€0.12
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Information on Account balance demands at ATMs	
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- in ATMs of Luminor (Latvia)	Free
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- in ATM of other banks (if service is available)	€0.50/ USD 0.60
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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.

More information about Payment cards can be found [here](#) and about safe usage of Payment cards [here](#).

Credit line

Annual interest rate on loan	18%
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Loan maturity	Upon expiry of the Card
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This rate is informative.

More information about Payment cards can be found [here](#) and about safe usage of Payment cards [here](#).

Other fees

Fee for 1 person's visit to the airport business area ("Priority Pass" program)	€30 incl, VAT
Interest on unauthorized debit balance	36% p.a.
Changing card standard cash-out or purchase limits in physical or remote customer service centres	€10

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.

More information about Payment cards can be found [here](#) and about safe usage of Payment cards [here](#).

Outgoing payments in Euros

Internal payments

	at Customer Service Center or via Customer Support	via Digital channels
To one's own account within Luminor Latvia branch	€5	Free
To other's account within Luminor Latvia branch	€5	€0.05

Terms for payments in Euros are available [here](#).

More information about Payments can be found [here](#).

Payments to European countries

	at Customer Service Center or via Customer Support	via Digital channels
Euro payment (1)	€5	€0.36
Urgent Euro payment (2)	€20	€14

(1) Payments to Single Euro Payments Area member states. Full list of countries can be found on the European Central Banks' [webpage](#).

(2) Urgent payments to TARGET2 direct member banks. Full list of banks can be found on the European Central Banks' [webpage](#).

Terms for payments in Euros are available [here](#).

More information about Payments can be found [here](#).

Payments to other countries (1)

	at Customer Service Center or via Customer Support	via Digital channels
Ordinary SHA payment (2)	€21	€11
Urgent SHA payment (2)	€24	€14
Express SHA payment (2)	€35	€25
Ordinary OUR payment (3)	€36	€26
Urgent OUR payment (3)	€39	€29
Express OUR payment (3)	€50	€36

(1) Payments to countries outside the Single Euro Payments Area [member states](#).

(2) SHA (Shared) - the payer and the beneficiary each pay the charges: the Customer pays the Bank fee, the recipient pays beneficiary bank and correspondent/ intermediary banks fees (such fees may be withheld from the transferred amount).

(3) OUR (all fees for payer) - when a payment is sent with the charge type OUR, the payer may be charged additional fees by the beneficiary's bank and/or by the correspondent banks which will be debited by Luminor from the payer's account. However, the Bank shall not be held liable if the beneficiary does not receive the full payment amount due to other reasons beyond the Bank's control (additional charges may be deducted by correspondent/ intermediary banks from the transferred amount).

Terms for payments in Euros are available [here](#).

More information about Payments can be found [here](#).

Outgoing payments in other currencies

Internal payments

	at Customer Service Center or via Customer Support	via Digital channels
To one's own account within Luminor Latvia branch	€5	Free
To other's account within Luminor Latvia branch	€5	€0.05

Terms for payments in other currency are available [fere](#).

More information about Payments can be found [here](#).

Payments to other banks

	at Customer Service Center or via Customer Support	via Digital channels
Ordinary SHA payment (1)	€21	€11
Urgent SHA payment (1)	€24	€14
Express SHA payment (1)	€35	€25
Ordinary OUR payment (2)	€36	€26
Urgent OUR payment (2)	€39	€29
Express OUR payment (2)	€50	€36

(1) SHA (Shared) - the payer and the beneficiary each pay the charges: the Customer pays the Bank fee, the recipient pays beneficiary bank and correspondent/ intermediary banks fees (such fees may be withheld from the transferred amount).

(2) OUR (all fees for payer) - when a payment is sent with the charge type OUR, the payer may be charged additional fees by the beneficiary's bank and/or by the correspondent banks which will be debited by Luminor from the payer's account. However, the Bank shall not be held liable if the beneficiary does not receive the full payment amount due to other reasons beyond the Bank's control (additional charges may be deducted by correspondent/ intermediary banks from the transferred amount).

OUR charges allowed in case of beneficiary account is held in the bank outside [EEA](#) member states.

Terms for payments in other currency are available [here](#).

More information about Payments can be found [here](#).

Incoming payments

Incoming payments

Payment received from within the Single Euro Payments Area member states in Euros (1)	Free
Incoming SHA payment (2)	€5
Incoming OUR payment (3)	Free

(1) Payments from Single Euro Payments Area member states and compliant with SEPA requirements. Full list of countries can be found on the European Central Banks' [webpage](#).

(2) SHA – the beneficiary pays fees of a beneficiary bank and intermediary banks.

(3) OUR – no fees are applied to the beneficiary. However, additional charges may be deducted by intermediary banks from the transferred amount.

Other payment services

Salary payments

To accounts within Luminor Latvia branch	Free
Euro payment (1)	€0.36

(1) Payments to Single Euro Payments Area member states. Full list of countries can be found on the European Central Banks' [webpage](#).

More information about Salary payments can be found [here](#).

Standing orders

	at Customer Service Center or via Customer Support	via Digital channels
Registration of standing order	€5	Free
Registration of E-invoice standing order (ERRA)	€5	Free
Amendment and cancellation	€5	Free
Standing order payment	According to the payments price list	According to the payments price list
E-invoice standing order payment	According to the payments price list	According to the payments price list

More information about Payments can be found [here](#).

Sweeping services

Service activation and modification	Upon individual agreement
Maintenance	Upon individual agreement

Revocation, amendment and search of payment order

Internal payments	€20
Other payments:	
- up to 6 months after receipt of payment order	€50 + extra costs (1)
- over 6 months after receipt of payment order	€100 + extra costs (1)

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

Other services

Payment transaction printout and confirmation	€3
Issuance of SWIFT or SEPA statement copy on outgoing or incoming payment	€10
Fee for convertor	€20 per year

Luminor E-Commerce Gateway

Luminor E-Commerce Gateway

Registration	Free
Monthly fee	Free
Usage of Plugins for e-commerce systems	Free
Transaction processing	1.5% of transaction amount, min. €0.15
Transaction processing (corporate and non-EEA cards)	3% of transaction amount, min. €0.30
Report to e-mail on Transactions conducted via Online Card Acquiring Service	Free
Processing of justified Card Dispute (chargeback)	€15

More information about Luminor E-Commerce Gateway can be found [here](#).

Internet bank

Internet bank

Internet bank service fee (1)	€5
Code calculator issuance or replacement	€18
Code calculator Digipass 300C issuance or replacement (2)	€25
Unblocking of Code calculator in a Customer Service Center	€5
Change user settings, new additional user connection (per user) (3)	€5

(1) The fee is payable per every calendar month on the first banking date of the next calendar month for the current calendar month.
(2) Limited quantity available, therefore standart code calculator could be issued in case of replacement.
(3) Without increasing the overall number of users free of charge.

More information about Digital channels can be found [here](#).

Luminor Link service

Luminor Link service

Luminor Link identification service:

- registration	€50
- monthly subscription fee (1)	€15
- amendments to the agreement	€25

Luminor Link payment service:

- registration	€50
- transaction fee for payment	1.5% of the payment amount, min. €0.07
- amendments to the agreement	€25

(1)The fee is calculated starting from the month following the one the agreement was entered in.
More information about Luminor Link can be found [here](#).

Web services channel

Web services channel

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Initial registration and connection	€50
Amendments in Web services channel agreement	€25
Monthly fee for customer	€20

File-sharing services

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Current account information (ISO 20022 XML format camt.052./camt.053):

- Registration	€50
- Monthly fee	€15

Payment services (ISO 20022 pain.001.001.03 / pain.002.001.03):

- Registration	€15
- Monthly fee	€15

Bridge

Bridge

Registration fee	Free
Hardware token issuance or replacement	€30
Monthly fee	€36
Monthly fee for each additional group company	€7.50
Agreement amendment fee	€7.50

More information about Bridge can be found [here](#).

SWIFT services

SWIFT services

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	€15 monthly per account
- information exchange with a Group bank	Free

Sending of MT 941 or MT 942 OUT report

- information exchange with a foreign bank	€1 for each report
- information exchange with a Group bank	Free

Execution of the received MT 101 IN payment order	Pursuant to the "Payments" section of the Price list
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Term deposit account maintenance

Term deposit account maintenance

Termination of the Term Deposit before the Deposit maturity date (1)	1% of the Deposit Principal amount, min. €5
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Annual Interest Rates on Deposits can be found [here](#).

(1) The Customer shall lose the Accrued Interest. Previously paid Accrued Interest the Bank shall withhold from the Deposit Principal.

More information about Term deposit can be found [here](#).

Loans

All loan products

Agreement fee	1% of the loan amount, min. €300 (applying using e-channels and signing electronically: 1% of the amount, min. €200)
Agreement amendment fee	1% of the loan amount, min. €300 (applying using e-channels and signing electronically: 1% of the amount, min. €200)
Early loan repayment (if the contract concluded with the Customer does not specify another amount)	Starting at 2% of the repayment amount, min. €500
Services provided by the Bank (incl. establishment of pledges) (1)	On agreed basis, min. €45 per each
Issuing of bank consents, approvals and statements upon Customer's request (2)	On agreed basis, min. €45 per each

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

(1) 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.

(2) Consents, approvals and statements are prepared within 10 working days.

More information can be found: Investment Loan [here](#), Credit line [here](#), Loan for Farmers [here](#) Unsecured Loan [here](#).

Factoring services

Factoring services

Contract fee	1.5% of the factoring limit (min. €350)
Factoring limit increase / Factoring maturity prolongation	1.5% of the factoring limit being increased / prolonged (min. €200)
Amendments in contract for changed buyer/supplier list	€100
Other amendments in contract	min. €200
Invoice administration/ acceptance fee	Starting from 0.1% from the invoice amount (min. €3)
Setting, changing, reviewing or prolonging buyer's limit	€65
Refunding for non-assigned amounts	€10 + fee for payments according to pricelist
Preparation of standardized statement for balance confirmation	€15
Preparation of non-standardized report/ statement upon the Customer's request	€50
Preparation and issuing copies of documents from the archive	€15 for each document

Prices are indicated excluding VAT.

More information about Factoring can be found [here](#).

Luminor Līzings SIA and Luminor Līzings Latvija SIA price list

Fees for Leasing services

Luminor Līzings SIA price list for leasing services

Leasing application consideration	Free
Commitment fee for Corporate clients	1.5% of leasing object price, min. €165
An additional commission for legal entities for the preparation of contract documents in 2 languages (Latvian and English)	€121
Commitment fee for change of the lessee	€170
Commission fee from legal entities and private customers engaged in economic activity in case the loan principal is reduced or repaid before maturity (1)	1.5% of the repaid principal, but not less than €60.50

Luminor Līzings Latvija SIA price list for leasing services

Commission fee for execution of documents in case of repayment of liabilities before maturity or refinancing	1.5% of leasing object price, min. €121
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Luminor Līzings SIA and Luminor Līzings Latvija SIA price list for leasing services

Amendments to the leasing agreement	€121
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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 early repayment.

More information about Leasing can be found [here](#).

Fees for other Leasing services

Luminor Līzings SIA price list for other leasing services

Invoice sent by post	€1.82
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Release of commercial pledge (preparation and submission of the application to the Enterprise Register)	€30
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Luminor Līzings SIA and Luminor Līzings Latvija SIA price list for leasing services

Road Traffic Safety Directorate's (CSDD) commission fee (1)	Up to €12
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Issuing of document copies and retrieval from archive	€5 for each page
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Preparation of standard notices (notice on lease liabilities, incl. agreements, paid interest, debt and coordination of comparative acts)	€20
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Preparation of powers of authority	€25
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Preparation of non-standard notices	Up to €50
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Commission fee for express transfers	According to the pricelist of Luminor (Latvia)
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Review and granting consent to sub-lease or lending	€60.50
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Granting consent to install LPG equipment on or perform other rebuilding of Lease Object	€20
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Notarized mandata inspection	€15
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Preparation of reports upon the customer's request	€85
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Prices are specified incl. VAT.

(1) Commission fee can be changed due to CSDD prices.

More information about Leasing can be found [here](#).

Investments services

Investing in securities

Trading in debt securities:

Purchase of bonds during initial placement	0.1% of the price, min. €50
Purchase/sale of bonds in the secondary market	Up to 2% of the price, min. €50
Sale of index linked bond in secondary market (1)	0.2%

Trading in stocks and ETF securities:

Purchasing and selling stocks/ETF in internet bank	0.5% of the amount (min. €50 / min. USD 65)
Purchasing and selling equities at stock exchanges of the Baltic states (2)	0.3% of the amount, min. €5.70
Purchasing and selling of equities at Eurozone stock exchanges (except the Baltic states)	0.5% of the amount (min. €50 / min. USD 65)

Trading in mutual funds: (3)

Investing in mutual funds via Luminor internet bank	1% of the transaction amount (min. €15 / USD 20)
Investing in Nordea mutual funds via Luminor internet bank	1% of the transaction amount (min. €1 / USD 1.30)

(1) Sell order may be subject to the third-party commissions, which will be included in the price of securities.

(2) 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.

(3) Luminor Bank AS Latvian Branch receives inducements (commission) from investments fund managers for the distribution of investment fund units to the clients. The rates of commission received differ by investment fund. For further information on the inducements received and paid by Luminor Bank AS please refer to the document „Inducement Policy for the Provision of Investment and Ancillary Services“ available on the [website](#) of the Bank.

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

More information about Investment services can be found [here](#).

Securities account

Financial instruments account opening and closing	Free
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More information about Investment services can be found [here](#).

Securities account monthly maintenance fee

Custody fee (monthly payment):

- Index-linked bonds	Free
- other financial instruments	0.015% (min. €1)

Custody fee is calculated and debited from current account by the 15th calendar day of the following month. Custody fee is calculated based on the portfolio value on the last business day of the month. Portfolio value is calculated based on nominal value for bonds and non-listed securities, market value for equities and exchange traded funds, net asset value (NAV) of the investment fund units. Where the market value of the securities is not available, most recent available price shall be used for portfolio value calculation. Where such market value is not available either, the portfolio value of the securities shall be calculated based on the nominal value of the securities. Safekeeping fee is calculated in Euro, for securities issued in foreign currencies fee is calculated in accordance with the official exchange rate announced by the European Central Bank.

More information about Investment services can be found [here](#).

Other securities transactions

Free-of-payment transfers (FOP):

- Within the Bank (paid by the sender)	€10
- Transferring financial instruments registered in the Baltic states from Luminor to a credit institution in Baltic states	€15
- Transferring financial instruments registered in the Baltic states to Luminor from a credit institution in Baltic states	€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): €40; Transfers of securities registered in other EU countries (not Scandinavian countries), Switzerland, USA, Canada and Japan: €50; Securities other than those mentioned above: €160
- Transfer of financial instruments registered in foreign countries (except the Baltic States) to Luminor from another credit institution	€40

Delivery-versus-payment transfers (DVP):

- Within the Bank	€10
- If the transaction involves the transfer of financial instruments from/to other bank	Transfers of securities registered in Scandinavian countries (Norway, Sweden, Finland, Iceland): €40; Transfers of securities registered in other EU countries (not Scandinavian countries), Switzerland, USA, Canada and Japan: €50; Securities other than those mentioned above: €160
- If the transaction involves the transfer of financial instruments registered in the Baltics from/to another bank	€15

More information about Investment services can be found [here](#).

Reports

Financial instruments account statement and related documents:

- via the Internet bank	Free
- at a Customer Service Center	Free
- by mail	€10
Investigation of financial instruments transactions and related events	Bank's costs + 10% (1)

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".

(1) 10% is calculated from the Corporate Action reclaim amount, which we will receive after investigation.

Other securities related services

Deregistration of financial instruments	€8
Blocking of financial instruments, incl. the shareholders' meeting	€10
Issuing documents which allow customer to participate in AGM/EGM	€20 + external costs
Instructing custodian banks about voluntary corporate actions based on customer instruction	€20 + external costs
Other services related to corporate actions	As individually agreed

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

Luminor Trade platform

Share and ETF trading commissions:

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	USD 0.015 per share, min. USD 14
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	USD 0.018 per share, min. USD 14
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. €10
NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)	0.1% of Trade amount, min. DKK 29
London Stock Exchange (IOB)	0.1% of Trade amount, min. USD 14
London Stock Exchange	0.1% of Trade amount, min. GBP 7
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is below or equal to USD 50 000	USD 25
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is above USD 50 000	0.15% of Trade amount, min. USD 25
Oslo Stock Exchange	0.1% of Trade amount, min. NOK 62
NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North)	0.1% of Trade amount, min. SEK 62

SIX Swiss Exchange, SIX Swiss Exchange (Bluechip)	0.1% of Trade amount, min. CHF 15
Warsaw Stock Exchange	0.3% of Trade amount, min. PLN 72
Hong Kong Exchange	0.15% of Trade amount, min. HKD 140
Custody fees (1) for stocks and ETFs:	
Stocks	0.01% from total amount per month, min. €0.50
ETFs	0.01% from total amount per month, min. €0.50
Security transfer:	
Security transfer from other bank/ broker to Luminor Trade platform	Free
Security transfer from Luminor Trade platform to other bank/ broker	€30 per ISIN
Other services:	
Subscription to real time data	Fee is applied according to the service provider pricelist
Fee for U.S. source income reporting to IRS (2)	USD 90
Cash transfer from Luminor Trade account	2 EUR/ 2,70 USD / 1,70 GBP / 17 NOK / 18 SEK / 15 DKK

(1) The custody fee will be calculated daily using the end of day portfolio values and charged on a monthly basis (excluding VAT where applicable). For any currency conversions to EUR, our partner SAXO bank uses market spot exchange rate adding 0.5% margin on top. A spot exchange rate is the current price level in the market to directly exchange one currency for another, for delivery on the earliest possible value date which is provided by most Electronic Communication Network (ECN) brokers (e.g. Reuters).

(2) The detailed information on the Annual withholding tax on income earned in USA, can be found [here](#).

More information about Luminor Trade can be found [here](#).

Guarantees

Bank guarantees

Guarantee issuance:

- if secured by cash cover/ term deposit pledge	€100
- if secured by another collateral	As agreed, min. €150

Use of guarantee:

- if secured by cash cover/ term deposit pledge	1% p.a., min, €40
- if secured by another collateral	As agreed, min. €80

Guarantee issuance at the request of another bank	€250 + agreed risk fee
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Guarantee amendment	€80
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Urgent issuance/amendment of a guarantee (1)	€100/ €70
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Cancellation of guarantee/guarantee application	€75
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Preparation of guarantee draft (applicable only if the guarantee is not issued)	€80
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Handling of demand for payment under guarantee	0.25% of claimed amount, min. €350
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Advice of guarantee or it's amendment issued by another bank	€85
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Handling of demand for payment under a guarantee issued by another bank	€100
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Verification of authenticity of a guarantee issued by another bank (applicable if the Bank is not the advising bank)	€40
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Preparation of inquiry or information at the customer's request	€75
SWIFT message	€15
Documents handling and sending by courier	Actual costs
Agreement/Agreement amendment	As agreed

(1) An extra fee to Guarantee issuance/amendment fee. Urgent guarantee is issued or amended within one working day from the moment of submitting the application filled in correctly and signed properly with the Bank. When submitting the application, all of the conditions for guarantee issue or amendment shall be met.

More information about Guarantees can be found [here](#).

Documentary collection

Documentary collection

Advice of collection instructions / handling of collection	€45
Amendment of collection instructions	€40
Payment of documents	0.2% of the amount, min. €50, max. €450
Release or return of unpaid documents	€85
Assignment of goods	€70
SWIFT message	€15
Documents handling and sending by courier	Actual costs

Charges applied for import and/or export documentary collection.

More information about Documentary collection can be found [here](#).

Letters of credit

Import letters of credit

Letter of credit issuance	0.2% of the amount, min. €150
Use of letter of credit:	
- if secured by cash cover	0.5% p.a., min. €50
- if secured by another collateral	As agreed, min. €100
Letter of credit amendment	€85
Letter of credit cancellation	€85
Checking and payment of documents	0.25% of the amount, min. €90
Deferred payment administration	0.15% of the amount, min. €100
Documents discrepancy fee (paid by beneficiary of the letter of credit)	€90
Return of unpaid documents	€85
Assignment of goods	€70
Preparation of letter of credit draft (applicable if the letter of credit is not issued)	€85
SWIFT message	€15
Documents handling and sending by courier	Actual costs
Agreement/Agreement amendment	As agreed

More information about Letters of credit can be found [here](#).

Export letters of credit

Advice of letter of credit	€90
Advice of letter of credit amendment	€70
Handling/Checking of documents (for each set of documents)	0.25% of the amount, min. €90
Pre-checking of documents (for each set of documents)	€70
Deferred payment administration	0.15% of the amount, min. €100
Cancellation of letter of credit	€85
Confirmation of letter of credit	As agreed, min. €100
Transfer of letter of credit (1)	0.3% of the transferred amount, min. €150
Discounting of letter of credit documents	As agreed, min. €150
Advice of assignment of proceeds	€70
Assignment of proceeds	0.1% of the amount, min. €70
Preparation or review of letter of credit or it's amendment draft	€85
SWIFT message	€15
Documents handling and sending by courier	Actual costs

(1) In addition to this fee other fees specified in the Price List are also applicable to the transferred letter of credit. More information about Letters of credit can be found [here](#).

Payment card acceptance at the points of sale

Payment card acceptance at the points of sale

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 (1)	€35
Cash disbursement through POS terminal	Free
Delivery of 24 thermo paper rolls to a single POS terminal p.a. (2)	Free
POS terminal ensurance of hotel, car rental or manual data entry functionality	€15

(1) Installation of POS terminal on expedite basis - within 24 hours following the receipt of the notice.
(2) The Customer is obligated to procure the thermo paper rolls in case bigger quantity is needed.

More information about Payment card acceptance at the points of sale can be found [here](#).

Payment card acceptance on internet

Payment card acceptance on internet

Fee for every assigned identifier	€150
Monthly subscription fee for single identifier	Free
Card transaction fee (% of the transaction amount)	Upon individual agreement

More information about Payment card acceptance on internet can be found [here](#).

Other services

Other services

Monthly report on conducted transactions:	
- by e-mail	Free
- by mail (1)	€5
The fee for processing of motivated claim (chargeback)	€15

(1) 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 deposit or withdrawal using a code at ATMs of bank

Cash deposit or withdrawal using a code at ATMs of bank

Drawing up an application to obtain the Code:

- at the Customer Service Center or via Customer Support (1)	€10
- via Internet bank (1)	€3
ATM Operation	1% of amount

(1) If Cash-by code is ordered in Internet bank or via Customer support, the limit for cash withdrawal transactions is EUR 5000 daily, for cash deposit - EUR 5000 daily.

Other services

References and account statements

Drafting of a reference upon the Customer's request (1):

- Standart reference about account (2)	€10
- Standart reference about loan or transactions (3)	€40
- Non-standard references	By agreement, min. €55
Audit reference	€65
Receipt of the Account statement or information on the Account transactions through Internet-bank	Free
Issuance of the account statement or information on the Account transactions at a Customer Service Center or dispatch by mail or by e-mail.	€5 per month (per account or card)

(1) 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.

(2) Standard reference on opened/ closed account (incl. Temporary account); account balance; overdue liabilities for daily banking services.

(3) Standard reference on loan balance; fully repaid credit liabilities; non-existence of credit liabilities; approved / rejected loan; loan repayment quality; transactions in account, with card; used Regular payment and Regular invoice payment/ E-invoice standing order (ERRA).

Other services

Inspection of authorization issued by the Customer:

- if issued in Latvia	€15
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- if issued abroad	€100
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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 (1)	€20 + fee for the payment according to the "Payments" price list
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Issuance of a document from the archive	€30 for each document
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Mail delivery:

- in Latvia	€5
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- Abroad	€10
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Courier delivery	€5 + Actual costs
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(1) The fee is paid by the Customer, regarding the account or funds of which a relevant instruction or order has been received.

Other services for legal entities

Execution and maintenance of powers of attorney:

- Execution of the power of attorney issued by the Customer	€15
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- Inspection of the power of attorney issued by the Customer for preparation of the Bank's opinion	€15
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- 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	€15
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Preparation of a print-out of the Customer's annual report	€10
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Non-standard document processing or service	As agreed, min. €500
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