

To simplify the routine of Luminor customers and to offer equal prices for similar products and services, we have unified the price list, which will be valid starting from 01.02.2018. [More about changes](#) for private individuals.

Valid as of 01.10.2017. [Download the pricelist and view the previous versions](#)

NB! This Price List applies to Service agreements, within which an account with letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx) in number is opened, managed or serviced, or which specify that primarily an account with such a number is to be used for settlement.

Accounts and Packages

Service package

Mini package

SERVICE	PRICE
Package execution	free of charge
Monthly package provision fee	EUR 0,65*
Opening and maintenance of an unlimited number of RIKO*** current accounts	free of charge
Use of Internet-bank and connecting a single means of Identification - Code card	free of charge
Unlimited number of payments within Bank from RIKO*** account to one's own or a third party's RIKO*** account through Internet-bank**	free of charge
Unlimited number of outgoing payments in EUR within Luminor Group and DNB Group and to NDEA**** accounts and Standard SEPA payments through Internet-bank**	free of charge
Execution of an unlimited number of Regular payment orders within Bank to one's own or a third party's account or another bank in Latvia in	free of charge

SERVICE	PRICE
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EUR**

* If the average monthly balance of the Customer's RIKO*** term deposits and current accounts in total exceeds EUR 5,000 no Monthly fee for the package is charged.

** See the acceptance cut-off time and payment execution period under "Payments".

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

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

Fees for other services provided by the Bank to the Customer and not included in the Mini package for private individuals are payable under the Pricelist.

In case of changes in the package the new package enters into effect as of the following day.

Monthly fee for the use of package is payable in the beginning of every month for the precedent calendar month. If the Customer has made changes in the service package, for the month the change of package has taken place the Customer shall pay the fee for the more expensive package. If the Customer becomes the Bank's customer and executes the package before the 15th date the Fee for the month the package was executed is payable in full. If the Customer becomes the Bank's customer and executes the package after the 15th date the Fee for the month the package was executed is not payable.

Basic package

SERVICE	PRICE
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Package execution	free of charge
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Monthly package provision fee	EUR 1.65*
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Monthly package utilisation fee for Seniors**	with a 30% discount on the Basic service package utilisation fee
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Opening and maintenance of an unlimited number of RIKO***** current accounts	free of charge
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Producing of a single Visa Debit or Galactico Visa Debit payment card, monthly maintenance fee and renewal upon expiry***	free of charge
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Replacement of a card included in the package by a card with contactless payment functionality.	free of charge
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SMS info on account transactions the package card is linked to.	free of charge
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SERVICE	PRICE
Use of Internet-bank and connecting a single means of Identification - Code card	free of charge
Unlimited number of outgoing payments through Internet-bank****:	
-payments within Bank from RIKO***** account to one's own or a third party's RIKO***** account	free of charge
-payments in EUR within Luminor Group and DNB Group and to NDEA***** accounts	free of charge
- standard SEPA Payments	free of charge
Execution of an unlimited number of Regular payment orders****:	
-payments within Bank from RIKO***** account to one's own or a third party's RIKO***** account	free of charge
-payments in EUR to another bank in Latvia or to NDEA***** accounts	free of charge
Unlimited number of Regular invoice payments****	free of charge

* If the average monthly balance of the Customer's RIKO***** term deposits and current accounts in total exceeds EUR 5,000 there is a 30% discount on the Monthly fee for the package

** Seniors - Customers at the age of 65 and above.

*** Cash withdrawal and review of the account balance through ATM is subject to the fee specified under "Payment cards".

**** See the acceptance cut-off time and payment execution period under "Payments";

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

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

Fees for other services provided by the Bank to the Customer, unless included in the Daily package for private individuals are payable under the Pricelist.

Without executing the package the Customer shall pay the Mini package fee and the fee for every service not included in the Mini package according to the service price under the Pricelist

In case of changes in the package the new package enters into effect as of the following day.

Monthly fee for the use of package is payable in the beginning of every month for the precedent calendar month. If the Customer has made changes in the service package, for the month the change of package has taken place the Customer shall pay the fee for the more expensive package. If the Customer becomes the Bank's customer and executes the package before the 15th date the Fee for the month the package was executed is payable in full. If the Customer becomes the Bank's customer and executes the package after the 15th date the Fee for the month the package was executed is not payable.

Basic package for kids and teens

SERVICE	PRICE
Package execution	free of charge
Monthly package provision fee	with a 85% discount on the Basic service package utilisation fee
Opening and maintenance of an unlimited number of RIKO***** current accounts	free of charge
Producing of a single Visa Debit or Galactico Visa Debit payment card, monthly maintenance fee and renewal upon expiry*, **	free of charge
Replacement of a card included in the package by a card with contactless payment functionality.	free of charge
SMS info on account transactions the package card is linked to.	free of charge
Use of Internet-bank and connecting a single means of Identification - Code card	free of charge
Unlimited number of outgoing payments through Internet-bank***:	
-payments within AS DNB Bank from RIKO***** account to one's own or a third party's RIKO***** account	free of charge
-payments in EUR within Luminor Group and DNB Group and to NDEA***** accounts	free of charge
- standard SEPA Payments	free of charge
Execution of an unlimited number of Regular payment orders****,****:	

SERVICE	PRICE
-payments within Bank from RIKO***** account to one's own or a third party's RIKO***** account	free of charge
-payments in EUR to another bank in Latvia or to NDEA***** accounts	free of charge

* Payment card use rules and limitations are stipulated under "Kids and teens' payment cards Visa Debit, Galactico Visa Debit".

** Cash withdrawal and review of the account balance through ATM is subject to the fee specified under "Payment cards for children and youths VISA Debit, Galactico VISA Debit".

*** See the acceptance cut-off time and payment execution period under "Payments".

**** The service is available just for Customers over 16

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

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

Fees for other services provided by the Bank to the Customer, unless included in the Daily package for private individuals are payable under the Pricelist.

Without executing the package the Customer shall pay the Mini package fee and the fee for every service not included in the Mini package according to the service price under the Pricelist.

In case of changes in the package the new package enters into effect as of the following day.

Monthly fee for the use of package is payable in the beginning of every month for the precedent calendar month. If the Customer has made changes in the service package, for the month the change of package has taken place the Customer shall pay the fee for the more expensive package. If the Customer becomes the Bank's customer and executes the package before the 15th date the Fee for the month the package was executed is payable in full. If the Customer becomes the Bank's customer and executes the package after the 15th date the Fee for the month the package was executed is not payable.

Comfort package

SERVICE	PRICE
Package execution	free of charge
Monthly package provision fee	EUR 3,65
Opening and maintenance of an unlimited number of RIKO***** current accounts	free of charge
Producing of a single Visa Classic payment card, monthly maintenance fee and renewal upon expiry*	Free of charge
Producing of up to three Visa Debit or Galactico Visa Debit payment cards, monthly maintenance fee and renewal upon expiry*	Free of charge

SERVICE	PRICE
Replacement of a card included in the package by a card with contactless payment functionality.	Free of charge
SMS info on account transactions the package card is linked to.	Free of charge
Use of Internet-bank and connecting a single means of Identification - Code card	Free of charge
Connecting of a single Internet-bank means of identification - Code calculator Digipass 270**	subject to 70% discount of the regular price specified in the Pricelist under "Use of E-channels"
Unlimited number of outgoing payments through Internet-bank***,****:	
-payments within Bank from RIKO***** account to one's own or a third party's RIKO***** account	Free of charge
-payments in EUR within Luminor Group and DNB Group and to NDEA***** accounts	Free of charge
-payments outside the Europe in EUR	Free of charge
- standard SEPA Payments	Free of charge
-payments in other currencies within Luminor Group and DNB Group	Free of charge
-payments in CZK, DKK, NOK, GBP, CHF, PLN, SEK, USD, RUB, AUD, CAD, JPY, HKD, KZT, BYR	Free of charge
Execution of an unlimited number of Regular payments orders***:	
-payments within Bank from RIKO***** account to one's own or a third party's RIKO***** account	Free of charge
-payments in EUR to another bank in Latvia or to NDEA***** accounts	Free of charge
- to another bank in Latvia in other currencies	Free of charge

SERVICE	PRICE
Payment of an unlimited number of Regular invoice payments***	Free of charge

* Cash withdrawal and review of the account balance through ATM is subject to the fee specified under "Payment cards" or "Credit cards".

** Should the Customer opt for the Code calculator Digipass 270 at 70% discount and before the expiry of full 6 calendar months after execution of the Comfort Package change their arrangement to either Basic Package or Mini Package, the Customer shall be obligated to reimburse to the Bank for the obtained discount on the Code calculator pro rata to every calendar month the Customer is no more using the Comfort Package.

*** See the acceptance cut-off time and payment execution period under "Payments".

**** Cross-border, currency payments, type "Standard", Fee "Shared (SHA)".

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

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

Fees for other services provided by the Bank to the Customer, unless included in the Active package for private individuals are payable under the Pricelist.

Without executing the package the Customer shall pay the Mini package fee and the fee for every service not included in the Mini package according to the service price under the Pricelist.

In case of changes in the package the new package enters into effect as of the following day.

Monthly fee for the use of package is payable in the beginning of every month for the precedent calendar month. If the Customer has made changes in the service package, for the month the change of package has taken place the Customer shall pay the fee for the more expensive package. If the Customer becomes the Bank's customer and executes the package before the 15th date the Fee for the month the package was executed is payable in full. If the Customer becomes the Bank's customer and executes the package after the 15th date the Fee for the month the package was executed is not payable.

Gold package

SERVICE	PRICE
Package execution	Free of charge
Monthly package provision fee	EUR 6,65
Opening and maintenance of an unlimited number of RIKO***** current accounts	Free of charge
Producing of a single Visa Gold payment card, monthly maintenance fee and renewal upon expiry*	Free of charge
Producing of an unlimited number of Visa Debit or Galactico Visa Debit payment cards, Visa Classic credit cards*, monthly maintenance fee and renewal upon expiry	Free of charge
Replacement of an unlimited number of Visa Debit or Galactico Visa Debit payment cards,	Free of charge

SERVICE	PRICE
<p>Visa Classic credit cards by a card with contactless payment functionality.</p>	
<p>SMS info on account transactions the package card is linked to.</p>	Free of charge
<p>Use of Internet-bank and connecting a single means of Identification - Code card or Code calculator Digipass 270**</p>	Free of charge
<p>Unlimited number of outgoing Payments through Internet-bank***,****:</p>	
<p>-payments within Bank from RIKO***** account to one's own or a third party's RIKO***** account</p>	Free of charge
<p>-payments in EUR within Luminor Group and DNB Group and to NDEA***** accounts</p>	Free of charge
<p>-payments outside the Europe in EUR</p>	Free of charge
<p>- standard SEPA Payments</p>	Free of charge
<p>-payments in other currencies within Luminor Group and DNB Group</p>	Free of charge
<p>-payments in CZK, DKK, NOK, GBP, CHF, PLN, SEK, USD, RUB, AUD, CAD, JPY, HKD, KZT, BYR</p>	Free of charge
<p>Execution of an unlimited number of Regular payments orders***:</p>	
<p>-payments within Bank from RIKO***** account to one's own or a third party's RIKO***** account</p>	Free of charge
<p>-payments in EUR to another bank in Latvia or to NDEA***** accounts</p>	Free of charge
<p>- to another bank in Latvia in other currencies</p>	Free of charge
<p>Payment of an unlimited number of Regular invoice payments***</p>	Free of charge

* Cash withdrawal and review of the account balance through ATM is subject to the fee specified under "Payment cards" or "Credit cards".
** Should the Customer opt for the free Code calculator Digipass 270 and before the expiry of full 6 calendar months after execution of the Gold Package change their arrangement to either Comfort Package, Basic Package or Mini Package, the Customer shall be obligated to reimburse to the Bank for the obtained discount on the Code calculator pro rata to every calendar month the Customer is no more using the Gold Package.
*** See the acceptance cut-off time and payment execution period under "Payments".
**** Cross-border, currency payments, type "Standard", Fee "Shared (SHA)".
***** Account, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).
***** Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

Fees for other services provided by the Bank to the Customer and not included in the Gold package for private individuals are payable under the Pricelist.

Without executing the package the Customer shall pay the Mini package fee and the fee for every service not included in the Mini package according to the service price under the Pricelist.

In case of changes in the package the new package enters into effect as of the following day.

Monthly fee for the use of package is payable in the beginning of every month for the precedent calendar month. If the Customer has made changes in the service package, for the month the change of package has taken place the Customer shall pay the fee for the more expensive package. If the Customer becomes the Bank's customer and executes the package before the 15th date the Fee for the month the package was executed is payable in full. If the Customer becomes the Bank's customer and executes the package after the 15th date the Fee for the month the package was executed is not payable.

Current account

Current account opening and maintenance

SERVICE	PRICE
Current account opening/closure 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
Initial inspection of documents submitted by non-resident	EUR 150**
Monthly fee for maintenance of the Current account:	EUR 0,65***
Termination of business relations and closure of Customer's last Current account	Free of charge
Renewal of a closed Account with the previous number	EUR 10,00

* The fee is not applied, if the Customer executes a deposit or loan at the Bank, uses services offered by Luminor Iizings Latvia Ltd. or opens several Accounts at a time.

** The fee is not applied to the account opening for a foreign student, who shows the document certifying this status (Studies Agreement or student's Mobility Agreement on Erasmus Exchange Programme).

*** If the average monthly balance of the Customer's term deposits and current accounts in total exceeds EUR 5,000 no Monthly fee for the package is charged.

Escrow account

Escrow account execution and amending

SERVICE	PRICE
Consideration of the Escrow account application*	EUR 50,00
Escrow account opening and preparation of the standard Escrow account agreement on transactions, if at the same time a mortgage loan with a pledge of real estate in favor of the bank is executed	0,4% of the transaction amount, min, EUR 50,00, max, EUR 200,00
Escrow account opening and preparation of the standard Escrow account agreement on transactions in amount of up to EUR 250 000.00**	0,4% of the transaction amount, min, EUR 50,00
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 1 000,00
Amendments to the Escrow account agreement	0,1% of the transaction amount, min, EUR 50,00

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

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

Crediting and withdrawal of funds from escrow account

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

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

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

Payment cards VISA Debit, Galactico VISA Debit

Provision of debit card (producing and maintenance)

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Fee for production/ replacement of Card (in case of loss, theft, wear, damage or other defects)		
- VISA Debit	EUR 4,00	EUR 4,00
- Galactico VISA Debit	EUR 4,00	-
Extra fee for the urgent production / replacement of Card**	EUR 25,00	EUR 25,00
Card delivery to the Service places***	EUR 5,00	EUR 5,00
Card delivery per mail:		
- Within Latvia	Free of charge	Free of charge
- Abroad	EUR 5,00	EUR 5,00
PIN code reminder****	EUR 1,00	EUR 1,00
Monthly fee for Card service*****		
- VISA Debit	EUR 1,00	EUR 1,00
- Galactico VISA Debit	EUR 1,30	-

* 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 urgend production of the Card
**** PIN code reminder service is applicable only for Cards produced after 03.09.2015.
***** The monthly fee for the Card service is due starting from the next month after the month when the Card was made and shall be paid (for the previous month) on the date on which the Card was made.

Card transactions

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Cash withdrawal**		
- from ATMs of Luminor Bank AS (Latvia), SEB banka, Swedbank, Luminor Bank AB (ex-AB DNB bankas) Lithuania, DNB bank ASA Norway		
- below EUR 700.00 in a calendar month	Free of charge	Free of charge
- above EUR 700.00 in a calendar month	0,2% of the amount exceeding EUR 700,00	0,2% of the amount exceeding EUR 700,00 (or an equivalent in USD)
- at another bank, from ATMs of another bank	2,00% of the transaction amount, min. EUR 3,50	2,00% of the transaction amount, min.USD 4,00
- at the merchant (if merchant offers such service)***	Free of charge	Free of charge
One's own Account crediting through an ATM of Luminor Bank AS by Card (also in case several Cards are used for the Account crediting)		
- below EUR 5 000.00 in a calendar month	Free of charge	Free of charge
- above EUR 5 000.00 in a calendar month	0,2% of the amount exceeding EUR 5000,00 (or an equivalent in USD)	0,2% of the amount exceeding EUR 5000,00 (or an equivalent in USD)
Purchases within the borders of Latvia and abroad****	Free of charge	Free of charge
Currency exchange mark-up*****	3,0%	3,0%

SERVICE	PRICE	PRICE
Payment of bills in ATMs of AS DNB banka*****	Free of charge	Free of charge

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

** Cash withdrawal limit from ATMs:

- Daily limit: for VISA Debit, Galactico VISA Debit Cards EUR 2 500.00 (or an equivalent in other currency).
- Limit over 30-day period for any type of Card is EUR 20 000.00 (or an equivalent in other currency).
- Cash withdrawal limit from ATMs equipped only with magnetic stripe reading technology EUR 350.00 a day.
- If Card account currency is not euro, cash withdrawal limits from ATMs specified in this section are converted into the Card account currency according to the euro reference exchange rate published by the European Central Bank at the beginning of each relevant period in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.

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

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

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

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

Information on card transactions

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
SMS info	EUR 0,09 per SMS text	EUR 0,09 per SMS text
Information on Account balance demands at ATMs		
- in ATMs of Luminor Bank AS (Latvia)	Free of charge	Free of charge
- in ATMs of other banks (if service is available)	EUR 0,50	USD 0,60
Dispatch of report on Card transactions by mail (per Account)	EUR 5,00	USD 7,00

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

Other services

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Interest on unauthorized debit balance	36% p.a	36% p.a
Increase of standard cash withdrawal and purchase limits	EUR 5,00	EUR 5,00
Consideration of chargeback claims**	Free of charge	Free of charge
Requesting of Card transaction source documents from the merchant	EUR 10,00	EUR 10,00
Closed Card account maintenance (first to be charged one year after the Customer's written notice on the Card closure)	EUR 28.46 p.a.	EUR 28.46 p.a.

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

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

Payment cards for children and youths VISA Debit, Galactico VISA Debit

Provision of debit card (producing and maintenance)

SERVICE	PRICE
Card account currency	EUR*
Fee for production / replacement of Card	
- VISA Debit	EUR 4,00
- Galactico VISA Debit**	EUR 4,00
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 5,00
PIN code reminder****	EUR 1,00
Monthly fee for Card maintenance*****	
- VISA Debit	EUR 1,00
- Galactico VISADebit	EUR 1,30

* If in exceptional case the Account, to which the Card issued to a child or youth is pegged, is opened in the USD currency, the fees for the issuance and service of such a Card are applied in conformity with the List of Condition's section "Payment cards VISA Debit, Galactico VISA Debit."

If the Payment card issued to a youth is resumed after turning 18, to the Payment card produced for the new maturity period will apply standard limits and Payment card production and maintenance fees as stated in Price List on the respective type of Card.

** The card can be executed to youths after turning 16.

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

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

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

***** The monthly fee for the Card service is due starting from the next month after the month when the Card was made and shall be paid (for the previous month) on the date on which the Card was made. If the limits by virtue of the youth's request after turning 16 are not replaced to comply with those imposed on youths' Card s, the limits imposed on the children's Card shall be applicable.

Card transactions

SERVICE	PRICE
Card account currency	EUR*
Cash withdrawal*	
- from ATMs of Luminor Bank AS (Latvia), SEB banka, Swedbank, Luminor Bank AB (ex-AB DNB bankas) Lithuania, DNB bank ASA Norway	Free of charge
- at another bank, from ATMs of another bank	2% of the transaction amount, min. EUR 3.50
- at the merchant (if merchant offers such service)**	Free of charge
Purchases within the borders of Latvia and abroad**, ***	Free of charge
Currency exchange mark-up****	3,0%
Payment of bills in ATMs of Luminor Bank AS*****	Free of charge

* Cash withdrawal limit from ATMs:

- Daily limit: children below 15 - EUR 30.00; youths over 16 - EUR 70.00;

- Limit within a 30-day period: children below 15 - EUR 150.00; youths over 16 - EUR 700.00.

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

If the Card account currency is USD or transactions are made in another currency than EUR, the limits specified in this section shall be recalculated to the Card account currency in the beginning of each respective period at the EUR reference rate published by the European Central Bank, in compliance with the provisions set forth for applying such exchange rate by the Bank's General Transacting Rules.

** Limit on purchases within a 30-day period: children below 15 - EUR 150.00; youths over 16 EUR 700.00 (the imposed limits do not include the transactions conducted without making sure by the recipient whether the funds on the account are sufficient to make the respective transaction (so-called off-line transactions)).

*** 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 Payment card in compliance with the Bank's Account Maintenance and Card Use Rules, if the transaction currency differs from the Card account currency.

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

If the limits by virtue of the youth's request after turning 16 are not replaced to comply with those imposed on youths' Cards, the limits imposed on the children's Card shall be applicable.

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

Other services

SERVICE	PRICE
Card account currency	EUR
Interest on unauthorized debit balance	36% p.a.
Consideration of chargeback claims*	Free of charge
Requesting of Card transaction source documents from the merchant	EUR 10,00

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

Payment cards (new Cards are not issued, renewed and replaced)

Card provision (maintenance)

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Monthly fee for Card service**		
- Dynamic VISA	EUR 1,00	EUR 1,00
- Galactico Dynamic VISA	EUR 1,30	-
- Galactico VISA Classic	EUR 1,50	-
- MasterCard Standard (along with travel insurance)	EUR 2,00	EUR 2,00
- MasterCard Gold (along with travel insurance)	EUR 5,50	EUR 5,50

* 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.

** 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.

Payment cards for private individuals (New Cards are not issued, renewed and replaced)

Card transactions

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Cash withdrawal**		
- from ATMs of Luminor Bank AS (Latvia), SEB banka, Swedbank, Luminor Bank AB (ex-AB DNB bankas) Lithuania, DNB bank ASA Norway		
- below EUR 700.00 in a calendar month	Free of charge	Free of charge
- above EUR 700.00 in a calendar month	0,2% of the transaction amount exceeding EUR 700,00	0,2% of the transaction amount exceeding EUR 700,00 (or an equivalent in USD)
- at another bank, from ATMs of another bank	2,0% of the transaction amount, min, EUR 3,50	2,0% of the transaction amount, min,USD 4,00
- at the merchant (if merchant offers such service)***	Free of charge	Free of charge
One's own Account crediting through an ATM of Luminor Bank AS by Card (also in case several Cards are used for the account crediting)		
- below EUR 5 000.00 in a calendar month	Free of charge	Free of charge
- above EUR 5 000.00 in a calendar month	0,2% of the transaction amount exceeding EUR 5000,00	0,2% of the transaction amount exceeding EUR 5000,00 (or an equivalent in USD)
Purchases within the borders of	Free of charge	Free of charge

SERVICE	PRICE	PRICE
Latvia and abroad****		
Currency exchange mark-up*****	3,0%	3,0%
Payment of bills in ATMs of Luminor Bank AS*****	Free of charge	Free of charge

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

** Cash withdrawal limit from ATMs:

- Daily limit: for Dynamic VISA, Galactico Dynamic VISA Cards EUR 2 500.00, for Galactico VISA Classic, MasterCard Standard Cards EUR 2 500.00, for MasterCard Gold Cards EUR 3 000.00.

- 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.

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

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

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

***** In ATMs of Bank you can pay the bills of Latt telecom, LMT, and Tele2.

Payment cards (New Cards are not issued, renewed and replaced)

Information on card transactions

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Information on card transactions		
SMS info	EUR 0,09 per SMS text	EUR 0,09 per SMS text
Information on account balance demands at ATMs		
- in ATMs of Luminor Bank AS (Latvia)	Free of charge	Free of charge
- in ATMs of other banks (if service is available)	EUR 0,50	USD 0,60
Dispatch of report on card transactions by mail (per Account)	EUR 5,00	USD 7,00

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

Payment cards (new Cards are not issued, renewed and replaced)

Other services

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Other services		
Interest on unauthorized debit balance	36% p.a.	36% p.a.
Increase of standard cash withdrawal and purchase limits	EUR 5,00	EUR 5,00
Consideration of chargeback claims**	Free of charge	Free of charge
Requesting of Card transaction source documents from the merchant	EUR 10,00	EUR 10,00
Closed Card account maintenance (first to be charged one year after the Customer's written notice on the Card closure)	EUR 28,46 p.a.	EUR 28,46 p.a.

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

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

Credit cards VISA Classic, VISA Gold, VISA Platinum

Provision of credit card (producing and maintenance)

SERVICE	PRICE
Card account currency	EUR
Fee for production/ replacement of Card (in case of loss, theft, wear, damage or other defects)	
- VISA Classic (along with travel insurance)	EUR 4,00
- VISA Gold (along with PriorityPass card and travel insurance)	EUR 10,00
- VISA Platinum (along with PriorityPass card and travel insurance)	EUR 20,00
Extra fee for the urgent production / replacement of Card*	EUR 25,00
Card delivery to the Service places	
- VISA Classic**	EUR 5,00
- VISA Gold, VISA Platinum	Free of charge
Card delivery per mail	
- Within Latvia	Free of charge
- Abroad	EUR 5,00
PIN code reminder***	EUR 1,00
Monthly fee for Card service*****	
- VISA Classic	EUR 2,00
- VISA Gold	EUR 5,50

SERVICE	PRICE
- VISA Platinum	EUR 9,99

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

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

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

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

Card transactions

SERVICE	PRICE
Card account currency	EUR
Cash withdrawal*	
- from ATMs of Luminor Bank AS (Latvia), SEB banka, Swedbank, Luminor Bank AB (ex-AB DNB bankas) Lithuania, DNB bank ASA Norway	1.0% of the transaction amount, min. EUR 1.00 min. EUR 1.00
- at another bank, from ATMs of another bank	2.0% of the transaction amount, min. EUR 3.50 min. EUR 3.50
- at the merchant (if merchant offers such service)**	Free of charge
One's own Account crediting through an ATM of Luminor Bank AS by Card (also in case several Cards are used for the account crediting)	
- below EUR 5 000.00 in a calendar month	Free of charge
- above EUR 5 000.00 in a calendar month	0.2% of the transaction amount exceeding EUR 5000.00
Purchases within the borders of Latvia and abroad***	Free of charge
Currency exchange mark-up****	3,0%
Payment of bills in ATMs of Luminor Bank AS*****	Free of charge

* Cash withdrawal limit from ATMs:

- Daily limit: for VISA Classic Cards EUR 2 500.00, for VISA Gold, VISA Platinum Cards EUR 3 000.00.
- Limit over 30-day period for VISA Classic, VISA Gold Card is EUR 20 000.00, VISA Platinum Cards EUR 30 000.00.
- 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.
- Fee for cash withdrawal in ATM by using VISA Classic Cards, ordered before 01.02.2016, during transition period until 31.01.2017, is equal to the Fee for cash withdrawal in ATM with VISA Debit Card.

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

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

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

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

Information on card transactions

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

Credit line

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

This rate is informative.

Other services

SERVICE	PRICE
Fee for 1 person's visit to the airport business area ("Priority Pass" program)	EUR 29,00 incl. VAT
Interest on unauthorized debit balance	36% p.a.
Increase of standard cash withdrawal and purchase limits	EUR 5.00
Granting of express overdraft	EUR 10.00
Consideration of chargeback claims*	Free of charge
Requesting of Card transaction source documents from the merchant	EUR 10.00
Closed Card account maintenance (first to be charged one year after the customer's written notice on the Card closure)	EUR 28.46 p.a.

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

Interest-free Credit cards (New Cards are not issued, renewed and replaced)

Provision of credit card (maintenance)

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Monthly fee for Card service**		
- MasterCard Standard (along with travel insurance)	EUR 2.00	EUR 2.00
- MasterCard Gold (along with travel insurance)	EUR 5.50	EUR 5.50
PIN code reminder***	EUR 1.00	EUR 1.00

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

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

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

Card transactions

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Cash withdrawal**		
- from ATMs of Luminor Bank AS (Latvija), SEB banka, Swedbank, Luminor Bank AB (ex-AB DNB bankas) Lithuania, DNB bank ASA Norway	2.0% of the transaction amount, min. EUR 1.00	2.0% of the transaction amount, min.USD 1.50
- at another bank, from ATMs of another bank	2.0% of the transaction amount, min. EUR 3.50	2.0% of the transaction amount, min.USD 4.00
- at the merchant (if merchant offers such service)***	Free of charge	Free of charge
One's own Account crediting through an ATM of Luminor Bank AS by Card (also in case several cards are used for the account crediting)		
- below EUR 5 000.00 in a calendar month	Free of charge	Free of charge
- above EUR 5 000.00 in a calendar month	0.2% of the amount exceeding EUR 5 000.00 (or an equivalent in USD)	0.2% of the amount exceeding EUR 5 000.00 (or an equivalent in USD)
Purchases within the borders of Latvia and abroad****	0.5% of the transaction amount	0.5% of the transaction amount
Currency exchange mark-up*****	3,0%	3,0%
Payment of bills in ATMs of Luminor Bank AS*****	Free of charge	Free of charge

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

** Cash withdrawal limit from ATMs:

- Daily limit: for MasterCard Standard cards EUR 2 500.00, for MasterCard Gold cards EUR 3 000.00.

- 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.
 *** Cash withdrawal limit at the merchant per shopping time - EUR 100.00.
 **** Purchase limit - EUR 5,000.00 a day.
 ***** Currency exchange mark-up is added to the currency exchange rate (reference exchange rate) applicable to the transaction executed with the payment card in compliance with the Bank's Account Maintenance and Card Use Rules, if the transaction currency differs from the card account currency.
 ***** In ATMs of Bank you can pay the bills of Lattelecom, LMT, and Tele2.

Information on card transactions

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

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

Credit line

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

This rate is informative.

Other services

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

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

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

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

Provision of credit card (maintenance)

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Monthly fee for Card service**		
- MasterCard Standard (along with travel insurance)	EUR 2,00	EUR 2,00
- MasterCard Gold (along with travel insurance)	EUR 5,50	EUR 5,50
PIN code reminder***	EUR 1,00	EUR 1,00

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

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

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

Card transactions

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Cash withdrawal**		
- from ATMs of Luminor Bank AS (Latvija), SEB banka, Swedbank, Luminor Bank AB (ex-AB DNB bankas) Lithuania, DNB bank ASA Norway	1.0% of the transaction amount, min. EUR 1.00	1.0% of the transaction amount, min.USD 1.00
- at another bank, from ATMs of another bank	2.0% of the transaction amount, min. EUR 3.50	2.0% of the transaction amount, min.USD 4.00
- at the merchant (if merchant offers such service)***	Free of charge	Free of charge
One's own Account crediting through an ATM of Luminor Bank AS by Card (also in case several Cards are used for the account crediting)		
- up to EUR 5 000.00 over the calendar month	Free of charge	Free of charge
- over EUR 5 000.00 over the calendar month	0.2% of the amount in excess of EUR 5 000.00 (or equivalent in USD)	0.2% of the amount in excess of EUR 5 000.00 (or equivalent in USD)
Purchases within the borders of Latvia and abroad****	Free of charge	Free of charge
Currency exchange mark-up*****	3,0%	3,0%
Payment of bills in ATMs of Luminor Bank AS*****	Free of charge	Free of charge

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

** Cash withdrawal limit from ATMs:

- Daily limit: for MasterCard Standard Cards EUR 2 500.00, for MasterCard Gold Cards EUR 3 000.00.

- 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 technology - EUR 350.00 a day.
 - If Card account currency is not euro, cash withdrawal limits from ATMs specified in this section are converted into the Card account currency according to the euro reference exchange rate published by the European Central Bank at the beginning of each relevant period in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.
 *** Cash withdrawal limit at the merchant per shopping time - EUR 100,00
 **** Purchase limit - EUR 5,000.00 a day.
 ***** Currency exchange mark-up is added to the currency exchange rate (reference exchange rate) applicable to the transaction executed with the Card in compliance with the Bank's Account Maintenance and Card Use Rules, if the transaction currency differs from the Card account currency.
 ***** In ATMs of Bank you can pay the bills of Lattelecom, LMT, and Tele2.

Information on card transactions

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

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

Credit line

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

This rate is informative.

Other services

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

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

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

8 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.

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

Outgoing payments

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

SERVICE	Time**	Price at Service place or Call Center	Time**	Price via "Internet Banking"	Execution time*
Payments within bank:					
- to own RIKO***** account	18:00	EUR 5,00	-	Free of charge	immediately
- to an RIKO***** account of another person	18:00	EUR 5,00	-	Free of charge	immediately
- to own NDEA***** account	Pursuant to Price List's section "Outgoing payments in EUR".				
- to an NDEA***** account of another person	Pursuant to other sections of the Price List regarding outgoing payments in respective currency.				
Payments within Luminor Group and DNB Group***:					
- in EUR	15:00	EUR 5,00	15:30	Free of charge	on the same banking day

SERVICE	Time**	Price at Service place or Call Center	Time**	Price via "Internet Banking"	Execution time*
- in other currencies	17:30	EUR 5,00	18:00	EUR 2,00	on the next banking day

Effecting of payments via Call Center is offered to private individuals only. The maximum total amount of payments within 24 hours via Virtual branch tallies up to EUR 3 000.

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

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

*** The recipient bank SWIFT/ BIC code must be specified in the payment order: Luminor Bank AB (AGBLT2), Luminor Bank AS (RIKOE22), DNB BANK ASA (DNBANOKK), DNB BANK ASA, AGENCIA EN CHILE (DNBACLRM), DNB BANK ASA, SHANGHAI BRANCH (DNBACNSH), DNB BANK ASA, FILIALE DEUTSCHLAND (DNBADEHX), DNB BANK ASA, FILIAL AF DNB BANK ASA, NORGE (DNBADKXX), DNB BANK ASA, FILIAL FINLAND (DNBAFIHX), DNB BANK ASA, LONDON BRANCH (DNBAGB2L), OAO DNB BANK (DNBARU2M), DNB BANK ASA, FILIAL SVERIGE (DNBASESX), DNB BANK ASA, SINGAPORE BRANCH (DNBASGSG), DNB BANK ASA, NEW YORK BRANCH (DNBAUS33), DNB LUXEMBOURG S.A. (UBNLLULL), DNB NORD BANK POLSKA SA (MHBFPWP).

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

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

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

Outgoing payments in EUR currency

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 "Internet Banking" Type of service fee - Shared (SHA)***	Via "Internet Banking" Type of service fee - Remitter (OUR)****
Domestic payments and payments within Europe*****,**						
- standard SEPA***** * payment (Execution time* - on the same banking day)	15:00	EUR 5,00	-	15:30	Free of charge	-
- standard SEPA***** * payment to NDEA*** ***** account (Execution time* - on the same banking day)	15:00	EUR 5,00	-	15:30	Free of charge	-
- express (Execution time* - on the same banking day)	16:30	EUR 20,00	-	17:00	EUR 14,00	-
Payments outside Europe****						
*:						

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 "Internet Banking" Type of service fee - Shared (SHA)***	Via "Internet Banking" Type of service fee - Remitter (OUR)****
- economy (Execution time* - on the day after the next banking day)	17:30	EUR 15,00	EUR 26,00	18:00	EUR 11,00	EUR 20,00
- standard (Execution time* - on the next banking day)	17:30	EUR 20,00	EUR 36,00	18:00	EUR 14,00	EUR 25,00
- express (Execution time* - on the same banking day)	16:30	EUR 30,00	EUR 50,00	17:00	EUR 21,00	EUR 43,00

Effecting of payments via Call Center is offered to private individuals only. The maximum total amount of payments within 24 hours via Virtual branch tallies up to EUR 3 000.

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

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

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

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

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

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

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

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

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

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

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 "Internet Banking" Type of service fee - Shared (SHA)***	Via "Internet Banking" Type of service fee - Remitter (OUR)****
Domestic payments and payments within Europe*****,** ***:						
- standard (Execution time* - on the next banking day)	17:30	EUR 15,00	-	18:00	EUR 10,00	-
- express (in NOK) (Execution time* - on the same banking day)	13:30	EUR 20,00	-	14:00	EUR 15,00	-
Payments outside Europe**** *:						
- economy (Execution time* - on the day after the next banking day)	17:30	EUR 15,00	EUR 26,00	18:00	EUR 11,00	EUR 20,00
- standard (Execution time* - on the next	17:30	EUR 20,00	EUR 36,00	18:00	EUR 14,00	EUR 25,00

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 "Internet Banking" Type of service fee - Shared (SHA)***	Via "Internet Banking" Type of service fee - Remitter (OUR)****
banking day)						
- express (in NOK) (Execution time* - on the same banking day)	13:30	EUR 30,00	EUR 50,00	14:00	EUR 21,00	EUR 43,00

Effecting of payments via Call Center is offered to private individuals only. The maximum total amount of payments within 24 hours via Virtual branch tallies up to EUR 3 000.

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

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

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

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

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

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

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

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

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

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

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

Outgoing payments in ILS, CNY

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 "Internet Banking" Type of service fee - Shared (SHA)***	Via "Internet Banking" Type of service fee - Remitter (OUR)****
- economy (Execution time* - on the day after the next banking day)	13:30	EUR 15,00	EUR 26,00	14:00	EUR 11,00	EUR 20,00

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

Effecting of payments via Call Center is offered to private individuals only. The maximum total amount of payments within 24 hours via Virtual branch tallies up to EUR 3 000.

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

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

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

Outgoing payments in currencies AUD, JPY, HKD

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 "Internet Banking" Type of service fee - Shared (SHA)***	Via "Internet Banking" Type of service fee - Remitter (OUR)****
- economy (Execution time* - on the day after the next banking day)	17:30	EUR 15,00	EUR 26,00	18:00	EUR 11,00	EUR 20,00
- standard (Execution time* - on the next banking day)	13:30	EUR 20,00	EUR 36,00	14:00	EUR 14,00	EUR 25,00

Effecting of payments via Call Center is offered to private individuals only. The maximum total amount of payments within 24 hours via Virtual branch tallies up to EUR 3 000.

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

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

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

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Incoming payments

Incoming payments

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

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

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

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

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

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

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

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 RIKO* account within bank	Free of charge
- to another Customer's RIKO account within bank	Free of charge
-to Customer's NDEA** account and to another Customer's NDEA** account within bank in EUR currency	Free of charge
- to a different Latvian bank in EUR currency	Free of charge
- 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).

Regular invoice payment

SERVICE	PRICE
Regular invoice payment	EUR 0,36 per each payment

Payment transaction printout and confirmation at Service places

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

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

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

Revocation, amendment and search of payment order

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

Fee for convertor

SERVICE	PRICE
Fee for convertor	EUR 20,00 per year

Cash deposit or withdrawal using a code at ATMs of bank

SERVICE	PRICE
Drawing up an application to obtain the Code	EUR 5,00 - at Service places or Call center EUR 2,00 - at Internet bank
ATM Operation	0.5% of the amount

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

Use of electronic channels

Use of electronic channels

SERVICE	PRICE
USE OF INTERNET BANK	
Registration and subscription fee	Free of charge
USE OF IDENTIFICATION MEANS	
Connection:	
- Code card first issue	Free of charge
- Producing / replacement of the Code card (in case of loss, theft, wear, defects or other faults)	EUR 2,00
- Code calculator Digipass GO 3	EUR 8,00
- Code calculator Digipass 270	EUR 18,00
Unblocking of Code calculator	EUR 4,00
Repeated connection of Code calculator, if Code calculator is damaged due to technical reasons (within 2 years after connection)	Free of charge

Term deposit account opening and maintenance

Term deposit account opening and maintenance

SERVICE	PRICE
Opening, maintenance of a Term deposit account and initial transfer to a Term deposit account	Free of charge
Re-Crediting the Savings account and "Saving for a Child" deposit	Pursuant to "Payments" price-list
Transfer from all types of Term deposit accounts, Savings account and "Saving for a Child" deposit account to the Customer's RIKO**** Account in Banka	Free of charge
Transfer from "Saving for a Child" deposit account to the Customer's account in other bank and to NDEA***** account	Pursuant to "Payments" price-list
Transfer of a portion of the Deposit from the Savings account with the Customer notifying the Bank*:	
- at least 7 calendar days in advance	Free of charge
- less than 7 calendar days in advance	1% of the Deposit amount to be transferred, min. EUR 5.00
Transfer of the deposit amount from all types of Term deposit accounts subject to the Customer's notice to the Bank:**	
at least 7 calendar days prior notice	1% of the requested Deposit amount, min EUR 5,00
less than 7 calendar days prior notice	3% of the requested Deposit amount, min. EUR 5.00
Termination of "Saving for a Child" deposit or transfer of a portion of the Deposit prior to the due date of the Deposit	1% of the Deposit amount to be transferred, min. EUR 5.00****

* The Customer may withdraw any portion of the Deposit from the Savings account, if at least 1 month has lapsed from the Savings account crediting with the initial amount.
 ** 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.
 *** Not applicable in case the Customer has come of age prior to the due date of the Deposit.
 **** Account, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).
 ***** Account, which number contains letters "NDEA" (LVxxNDEAxxxxxxxxxxxxxx).

Annual interest rates on Term deposits

Savings account - At the Bank's branch, Call Center

Currency	EUR	USD*	GBP	NOK
Min. deposit balance to earn the interest	10	10	-	-
Maturity and Annual interest rates on deposits - open-end (for at least 1 month) subject to the Customer's prior withdrawal notice	0,03	0,15	-	-

If the Savings account agreement is concluded at the Bank's branch, Call Center during an Outgoing call.
 * As from February 23rd, 2016 Savings account can be opened only in EUR currency.

Savings account - Via Internetbank

Currency	EUR	USD*	GBP	NOK
Min. deposit balance to earn the interest	10	10	-	-
Maturity and Annual interest rates on deposits - open-end (for at least 1 month) subject to the Customer's prior withdrawal notice	0,03	0,15	-	-

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

* As from February 23rd, 2016 Savings account can be opened only in EUR currency.

Term deposit - At the Bank's branch, Call Center

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

If the Term deposit agreement is concluded at the Bank's branch, Call Center during an Outgoing call.

* On deposits, the amount of which is equal to or 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	0,01	0,30	0,10	0,40
3 months	0,05	0,50	0,30	0,60
6 months	0,15	0,70	0,50	0,70
9 months	0,25	0,80	0,60	0,80
12 months	0,40	1,00	0,80	1,00
24 months	0,50	1,10	0,90	1,10
36 months	0,60	1,30	1,00	1,20
60 months	0,80	1,50	1,10	1,30

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

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

Savings for a child - At the Bank's branch

Currency	EUR	USD	GBP	NOK
Min. initial deposit and the deposit balance to earn the interest	50	50	-	-
Maturity and Annual interest rates on deposits - fixed maturity (at least 3 years) until the Customer comes of age	0,05	0,30	-	-

If the Savings account agreement is concluded at the Bank's branch. Agreement conclusion via Internetbank is not possible.

Mortgage loan and Private loan

Execution of mortgage loan or increase thereof

SERVICE	PRICE
Execution of mortgage* loan or increase thereof	1% of loan amount or additionally disbursable amount, minimum EUR 90.00
Mortgage* loan execution by refunding obligations from another bank	Free of charge
Execution of private** loan or increase thereof	1.5% of loan amount or additionally disbursable amount, minimum EUR 90.00
Private** loan execution by refunding obligations from another bank	Free of charge

* Loan to private individuals for acquisition, renovation, reconstruction or building of the real estate.

** Loan to private individuals for consumer needs (secured with pledged real estate).

Execution of the amendments to the loan transaction documents

SERVICE	PRICE
Amendments to the contractual terms and conditions*,**	0.7% of the outstanding loan (min EUR 90.00, max EUR 300.00)
Amendments to the loan repayment schedule without amendments to the agreement***	EUR 90,00
Execution and/or coordination of non-standard, custom-made documents	EUR 90.00 per every type of document / agreement
Transfer of the loan amount pursuant to the provisions of the purchase agreement or escrow account agreement	Pursuant to the "Payments" section of the Price list, applying "Price through at branch"
Issuance of the Bank's consent to operations with the property pledged to the Bank	EUR 35,00
Extramural assessment of the property pledged to the Bank - an apartment in a multi-apartment house	EUR 40,00

* E.g. changes in the collateral, currency exchange, roll-over, etc.

** Change of the type of rate upon expiry of the fixed rate shall be subject to a fee of EUR 90.00

*** E.g. change of the loan repayment date, curtailing of the loan repayment period, extension of the loan disbursement period, etc.

Mortgage loan Plus maintenance

SERVICE	PRICE
Mortgage loan Plus maintenance*	As agreed
Consideration and coordination of renovation works and the construction cost estimate**	On loans in amounts of up to: EUR 7 000.00 - free of charge EUR 7 000.00 to EUR 100 000.00 - EUR 60.00 Above EUR 100 000.00 - subject to an individual agreement
Mortgaged real estate inspection***	On loans in amounts of up to: EUR 100 000.00 - EUR 70.00 per every inspection; Above EUR 100 000.00 - subject to an individual agreement

* Maintenance of the mortgage loan Plus comprises security execution and/or maintenance services (assessment, drawing up of the purchase agreement, notary's and courier's services, insurance execution, supervision of the use of funding).

** The fee is payable prior to the provision of Service; the Fee is applied if the Customer opts for the services offered by the Bank officer.

*** The Fee is applicable per every inspection and payable upon the initial loan disbursement; the Fee is applied if the Customer opts for the services offered by the Bank officer.

Execution and/or consideration of documents, when concluding transaction with a different creditor

SERVICE	PRICE
- in case of refunding of the loan liabilities at another creditor	EUR 650,00
- in case of sale of the pledged property	EUR 150,00

Consumer Loan (previously express loan)

Execution of consumer loan

SERVICE	PRICE
If the loan purpose is for consumption needs	2% of the loan amount
If the loan purpose is for acquisition property	1% of the loan amount
Execution of the amendments to mortgage loan repayment schedule	EUR 25,00

Car loan

Car loan

SERVICE	PRICE
Execution of loan	1% of the loan amount
Execution of the amendments to loan repayment schedule	EUR 25,00

Credit line

Credit line

SERVICE	PRICE
Annual interest rate on loan*	24% p.a. from credit limit used
Loan maturity	Upon expiry of the Card

Credit line for use only in conjunction with a Payment card

* This rate is only informative and to be set individually, in addition to the commissions applicable to Payment cards issuance and servicing

Brokerage services, financial instruments account opening and maintenance

Equities

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

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

Debt securities

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

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

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

Exchange traded funds (ETF)

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

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

Mutual funds

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

* For bond funds – half of the stated fee.

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

Financial instrument accounts opening and maintenance

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

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

Financial instrument transfers and other operations

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

Reports and notifications

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

Other services

References and account statements

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

* If at the Customer's request the Bank issues a reference that contains information about several positions specified therein the fee for preparation of such reference shall be calculated by adding up the fees for the respective references and account statements.

** The Bank is entitled to stipulate higher fee subject to a separate agreement between the Customer and the Bank.

*** A consumer who has not entered with the Bank into an agreement on the use of Internet-bank may in the Bank's premises (banking halls) free of charge obtain a paper-based account statement or information included in the account statement once in every calendar month for the precedent calendar month.

Other services

SERVICE	PRICE
Inspection of authorization issued by the Customer:	
- if issued in Latvia	EUR 5.00
- if issued abroad	EUR 50.00
Acceptance and execution of orders or assignments from bailiffs (official receivers) or the State Revenue Service*	EUR 11,00 + fee for the payment according to the "Payments" price list
Issuance of a document from the Bank's archive	EUR 15.00
Preparation of a copy of the document	EUR 0.50 per page
Preparation of documents in foreign language (English, Russian)	EUR 25.00 per page

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

Luminor Līzings Latvija SIA price list

Leasing services

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

Prices are specified incl. VAT

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

CASCO insurance policy

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

Prices are specified incl. VAT