

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

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

[Pricelist archive](#)

Accounts and Packages

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**

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

* 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
Package execution	free of charge
Monthly package provision fee	EUR 1.65*
Monthly package utilisation fee for Seniors**	with a 30% 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

SERVICE	PRICE
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

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

* 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" (LVxxRIKOxxxxxxxxxxxx).

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

Fees for other services provided by the Bank to the Customer, unless included in the Basic 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 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

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

* 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 Basic 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.

Daily Banking Package

SERVICE	PRICE
Package execution	free of charge
Monthly package provision fee	EUR 2.00
Opening and maintenance of an unlimited number of NDEA**** current accounts	free of charge
Single Maestro or MasterCard Debit payment card*	without a monthly fee
Cash withdrawal from any other ATM in Latvia once in a month.	free of charge
Unlimited number of outgoing payments through Internet-bank***:	
-payments within Bank from NDEA**** account to one's own or a third party's NDEA**** account	free of charge
-payments in EUR to RIKO*** accounts	free of charge
- standard SEPA Payments	free of charge

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

* 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 Banking Package for

private individuals are payable under the Pricelist.

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
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

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

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

* 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 Comfort 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.

Daily Banking Package PLUS

SERVICE	PRICE
Package execution	free of charge
Monthly package provision fee	EUR 4.00
Opening and maintenance of an unlimited number of NDEA**** current accounts	free of charge
Single MasterCard Credit card*	without a monthly fee
Single Maestro or MasterCard Debit payment card*	without a monthly fee
Cash withdrawal from any other ATM in Latvia once in a month.	free of charge
Unlimited number of outgoing payments through Internet-bank***:	
-payments within Bank from NDEA**** account to one's own or a third party's NDEA**** account	free of charge
-payments in EUR to RIKO*** accounts	free of charge
- standard SEPA Payments	free of charge

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

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

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

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

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

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

Gold package

SERVICE	PRICE
Package execution	Free of charge
Monthly package provision fee	EUR 6,65

SERVICE	PRICE
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, Visa Classic credit cards 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 or Code calculator Digipass 270**	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
-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

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

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

* 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
First account opening	Free of charge
Opening of additional Current accounts and closure of Current accounts at Service places	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 / account opening	EUR 200,00** (EUR 100,00 is deducted before the account is opened)
Monthly fee for maintenance of the RIKO**** Current account:	EUR 0,65***
Monthly fee for maintenance of the NDEA***** Current account:	Free of charge
Termination of business relations and closure of Customer's last Current account	Free of charge
Inactive Account administration fee per month, if the Customer's business activities are legally punishable, dishonest or unethical in relation to the Bank and / or the customer's bank statement within the deadline is not met the Bank's request for an account of the transfer of funds and account closure	EUR 40,00
Penalty for Delayed Payment for NDEA*****	0.1% per day

* 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).

** EUR 100,00 from the commission is deducted from the submission of documents (the commission is not returned if the account is refused), the remainder of the commission is deducted from the opening of the account.

*** 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.

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

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

Escrow account

Escrow account execution and amending

SERVICE	PRICE
Consideration of the Escrow account application	Free of charge
Escrow account opening and preparation of the standard Escrow account agreement on transactions, if at the same time a mortgage loan with a pledge of real estate in favor of the bank is executed	0.4% of the transaction amount, min. EUR 75,00, max. EUR 500,00
Escrow account opening and preparation of the standard Escrow account agreement on transactions in amount of up to EUR 250 000,00	0.4% of the transaction amount, min. EUR 75,00
Escrow account opening and preparation of the standard Escrow account agreement on transactions in amount over EUR 250 000,00 or non-standard agreement	As agreed, min. EUR 1000,00
Amendments to the Escrow account agreement	0.1% of the transaction amount, min. EUR 50,00
Non-standard changes in Escrow account agreement	As agreed
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" (LVxxRIKOxxxxxxxxxxxx).

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 10,00	EUR 10,00
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 Lithuania		
- 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%

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

Information on card transactions

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

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

Other services

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Interest on unauthorized debit balance	36% p.a	36% p.a
Increase of standard cash withdrawal and purchase limits	EUR 5,00	EUR 5,00
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15,00	EUR 15,00
Closed Card account maintenance (first to be charged one year after the Customer's written notice on the Card closure)	EUR 28.46 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.

Payment cards Mastercard Debit

Provision of debit 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)	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 10,00
Reissuance of PIN code***	EUR 1,00
Monthly fee for Card service*****	EUR 1,20
Once-for-all payment for choice of picture for Picture card*****	EUR 12,00

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

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

***Bank sends the payment card and / or PIN code by post after signing the contract for use of the card.

****For safety reasons, Bank sends card and PIN code in two, separate consignments. The fee will apply to both of the items.

***** The bank applies 100% discount if in the respective month the customer makes payment with Maestro for purchases the total sum of which equals or exceeds 600 EUR.

***** For Primary card it is possible to see PIN code in netbank free of charge.

***** As of 23 March 2018 new Picture cards will not be issued and replaced. Existing Picture cards will be renewed (picture of card change not possible). The fee will apply every time, when Picture card will be restored.

NB!: Card name until 23 March 2018 Nordea Debit

Card transactions

SERVICE	PRICE
Card account currency	EUR
Cash withdrawal*	
- from Luminor Bank AS (Latvia), Luminor Bank AS Estonia, Luminor Bank AB Lithuania and Citadele bank ATMs in Latvia or at the merchant (if merchant offers such service)**	
- below EUR 1000.00 in a calendar month	Free of charge
- above EUR 1000.00 in a calendar month	0,2% of the amount exceeding EUR 1000,00
- at another bank, from ATMs of another bank	2,00% of the transaction amount, min. EUR 3,50
One's own Account crediting through an ATM of Luminor Bank AS and Citadele bank by Card	Free of charge
Purchases within the borders of Latvia and abroad*	Free of charge
Currency exchange mark-up***	3,0%

*Cash withdrawal and purchase limit for payment card:

- Daily limit: 2 500.00

- Limit over 30-day period is EUR 20 000.00.

**The total cash out amount per month is calculated summing up all the transaction amounts, on which the Bank has received information, starting from the first day of the respective month till 11:00 on the last business day of the respective month

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

NB!: Card name until 23 March 2018 Nordea Debit

Information on card transactions

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

NB!: Card name until 23 March 2018 Nordea Debit

Other services

SERVICE	PRICE
Card account currency	EUR
Fee for changing permanent daily limit	Free of charge
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15,00
Purchase insurance fee	Free of charge
Fee for PIN code change through ATM (if service is available)	Free of charge

NB!: Card name until 23 March 2018 Nordea Debit

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 10,00
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 Lithuania	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%

* 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.

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)).

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

**** Currency exchange mark-up is added to the currency exchange rate (reference exchange rate) applicable to the transaction executed with the Payment card, if the transaction currency differs from the Card account currency.

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

Payment cards Visa, Mastercard (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.

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

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 Lithuania		
- 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 Latvia and abroad****	Free of charge	Free of charge
Currency exchange mark-up*****	3,0%	3,0%

* The Bank withholds the fees indicated in euros in US Dollars according to the euro reference exchange rate

published by the European Central Bank in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.

** Cash withdrawal limit from ATMs:

- Daily limit: for 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.

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

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

* 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.

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

Other services

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Interest on unauthorized debit balance	36% p.a.	36% p.a.
Increase of standard cash withdrawal and purchase limits	EUR 5,00	EUR 5,00
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15,00	EUR 15,00
Closed Card account maintenance (first to be charged one year after the Customer's written notice on the Card closure)	EUR 28,46 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.

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

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

Card provision (maintenance)

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Monthly fee for Card service**	EUR 1,00	EUR 1,00
Reissuance of PIN code***	EUR 1,00	EUR 1,00

* For Maestro and MasterCard payment cards with USD and EUR currency all applicable fees are converted from EUR to USD, EUR according to the current day's Bank's currency exchange rate.

**The bank applies 100% discount if in the respective month the customer makes payment with Maestro Debit for purchases the total sum of which equals or exceeds 600 EUR.

*** For Primary card it is possible to see PIN code in netbank free of charge

Card transactions

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Cash withdrawal**		
- from Luminor Bank AS (Latvia), Luminor Bank AS Estonia, Luminor Bank AB Lithuania and Citadele bank ATMs in Latvia or at the merchant (if merchant offers such service)***		
- below EUR 1000.00 in a calendar month	Free of charge	Free of charge
- above EUR 1000.00 in a calendar month	0,2% of the amount exceeding EUR 1000,00	0,2% of the amount exceeding EUR 1000,00
- 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. EUR 3,50
One's own Account crediting through an ATM of Luminor Bank AS and Citadele bank by Card	Free of charge	Free of charge
Purchases within the borders of Latvia and abroad**	Free of charge	Free of charge
Currency exchange mark-up****	3,0%	3,0%

* For Maestro and MasterCard payment cards with USD and EUR currency all applicable fees are converted from EUR to USD, EUR according to the current day's Bank's currency exchange rate.

**Cash withdrawal and purchase limit for payment card:

- Daily limit: 2 500.00

- Limit over 30-day period is EUR 20 000.00.

***The total cash out amount per month is calculated summing up all the transaction amounts, on which the Bank has received information, starting from the first day of the respective month till 11:00 on the last business day of the respective month

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

Information on card transactions

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

* For Maestro and MasterCard payment cards with USD and EUR currency all applicable fees are converted from EUR to USD, EUR according to the current day's Bank's currency exchange rate

Other services

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Fee for changing permanent daily limit	Free of charge	Free of charge
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15,00	EUR 15,00
Fee for PIN code change through ATM (if service is available)	Free of charge	Free of charge

* For Maestro and MasterCard payment cards with USD and EUR currency all applicable fees are converted from EUR to USD, EUR according to the current day's Bank's currency exchange rate

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)	Free of charge
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 10,00
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 20,00

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

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

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

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

Card transactions

SERVICE	PRICE
Card account currency	EUR
Cash withdrawal at ATMs in Latvia and abroad*	2.0% of the transaction amount, min. EUR 3.50
One's own Account crediting through an ATM of Luminor Bank AS by Card (also in case several Cards are used for the account crediting)	
- below EUR 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%

* 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.

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

Information on card transactions

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

Credit line

SERVICE	PRICE
Card account currency	EUR
Annual interest rate on loan:	
- Visa Classic, Visa Gold	18%
- Visa Platinum	14%
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 30,00 incl. VAT
Interest on unauthorized debit balance	36% p.a.
Increase of standard cash withdrawal and purchase limits	EUR 5.00
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15.00
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.

Credit cards Mastercard Credit, Mastercard Gold, Mastercard Platinum, Stockmann Mastercard, PINS

Provision of credit 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)		
- Mastercard Credit , Stockmann Mastercard, PINS credit card	EUR 4,00	EUR 4,00
- Mastercard Gold **	EUR 10,00	EUR 10,00
- Mastercard Platinum	Free of charge	Free of charge
Extra fee for the urgent production / replacement of Card*****	EUR 25,00	EUR 25,00
Card delivery to the Service places		
- Mastercard Credit, Stockmann Mastercard, PINS credit card***	EUR 5,00	EUR 5,00
- Mastercard Gold, Mastercard Platinum	Free of charge	Free of charge
Card delivery per mail		
- Within Latvia****	Free of charge	Free of charge
- Abroad*****	EUR 10,00	EUR 10,00
Reissuance of PIN code*****		

SERVICE	PRICE	PRICE
- Mastercard Credit, Stockmann Mastercard, PINS credit card	EUR 1,00	EUR 1,00
- Mastercard Gold, Mastercard Platinum	Free of charge	Free of charge
Monthly fee for Card service		
- Mastercard Platinum	EUR 20,00	EUR 20,00
- Mastercard Platinum additional card	EUR 10,00	EUR 10,00
- Mastercard Credit, Stockmann Mastercard, PINS credit card	EUR 2,50	EUR 2,50
- Mastercard Gold	EUR 3,90	EUR 3,90

* Mastercard Credit, Mastercard Gold, Mastercard Platinum available in USD currency. For Cards used for transfers in USD and EUR currency all applicable fees are converted from EUR to USD currency according to Bank's EUR-USD exchange rate on a given date.

** Replacement of Mastercard Gold is Free of charge

*** The fee is not applicable if the Customer pays the Fee for an urgent manufacturing of the Card. Is not applied in case of new card, which customer receives in the Bank when signing the contract for use of the card.

**** Bank sends the payment card and / or PIN code by post after signing the contract for use of the card.

***** For safety reasons, Bank sends card and PIN code in two, separate consignments. The fee will apply to both of the items.

***** For Primary card it is possible to see PIN code in netbank free of charge.

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

NB! Mastercard Credit, Mastercard Gold, Mastercard Platinum Card name until 23 March 2018 Nordea Credit, Nordea Gold, Nordea Platinum

Card transactions

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Cash withdrawal at ATMs in Latvia and abroad*	2.0% of the transaction amount, min. EUR 3,50	2.0% of the transaction amount, min. EUR 3,50
One's own Account crediting through an ATM of Luminor Bank AS by Card	Free of charge	Free of charge
Purchases within the borders of Latvia and abroad**	Free of charge	Free of charge
Mastercard Credit additional fee for cash withdrawal or money transfer from card account to other current account which is made by using internetbank or in client servicing unit	EUR 3,00 +2,00%	EUR 3,00 +2,00%
Currency exchange mark-up***	3,0%	3,0%

* Mastercard Credit, Mastercard Gold, Mastercard Platinum available in USD currency. For Cards used for transfers in USD and EUR currency all applicable fees are converted from EUR to USD currency according to Bank's EUR-USD exchange rate on a given date.

** Cash withdrawal and purchase limit for payment card:

- Daily limit for Mastercard Credit EUR 2 500,00 (in USD currency is USD 2 800,00) Standart limit over 30day period for Mastercard Credit in EUR currency is 20 000 EUR (in USD currency is 23 000 USD).
- Daily limit for Mastercard Gold, Mastercard Platinum EUR 3 000,00 (in USD currency is USD 3 400,00),
- Daily limit for Stockamnn Mastercard, PIN credit card EUR 2 500,00.

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

NB! Mastercard Credit, Mastercard Gold, Mastercard Platinum Card name until 23 March 2018 Nordea Credit, Nordea Gold, Nordea Platinum

Information on card transactions

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Information on Account balance demands at ATMs		
- in ATMs of Luminor Bank AS (Latvia) and Citadele bank	Free of charge	Free of charge
- in ATMs of other banks (if service is available)	EUR 0.50	EUR 0.50

* Mastercard Credit, Mastercard Gold, Mastercard Platinum available in USD currency. For Cards used for transfers in USD and EUR currency all applicable fees are converted from EUR to USD currency according to Bank's EUR-USD exchange rate on a given date.

NB! Mastercard Credit, Mastercard Gold, Mastercard Platinum Card name until 23 March 2018 Nordea Credit, Nordea Gold, Nordea Platinum

Credit line

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Interest for used credit limit per year		
- Mastercard Gold	18%	18%
- Mastercard Platinum	14%	14%
- Mastercard Credit	21%	21%
- Stockmann Mastercard, PINS kreditkarte	23%	

* Mastercard Credit, Mastercard Gold, Mastercard Platinum available in USD currency. For Cards used for transfers in USD and EUR currency all applicable fees are converted from EUR to USD currency according to Bank's EUR-USD exchange rate on a given date.

NB! Mastercard Credit, Mastercard Gold, Mastercard Platinum Card name until 23 March 2018 Nordea Credit, Nordea Gold, Nordea Platinum

Other services

SERVICE	PRICE	PRICE
Card account currency	EUR	USD*
Fee for a single person's visit to the airport VIP lounges (within the Priority Pass program). First 4 times free of charge within a calendar year (unused times for the next calendar year will not be transferred) Mastercard Platinum	EUR 30,00 incl. VAT	EUR 30,00 incl. VAT
Interest for overspent limit (penalty) Mastercard Credit	0.20% per day	0.20% per day
Penalty for payment delay Mastercard Gold, Stockmann, Mastercard, PINS credit card	EUR 7,50	EUR 7,50
Fee for changing permanent daily limit	Free of charge	Free of charge
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15,00	EUR 15,00
Purchase insurance fee Mastercard Credit, Mastercard Gold, Mastercard Platinum	Free of charge	Free of charge
Travel insurance fee Mastercard Credit, Mastercard Gold, Mastercard Platinum, PINS credit card	Free of charge	Free of charge
Fee for PIN code change through ATM (if service is available)	Free of charge	Free of charge

* Mastercard Credit, Mastercard Gold, Mastercard Platinum available in USD currency. For Cards used for transfers in USD and EUR currency all applicable fees are converted from EUR to USD currency according to Bank's EUR-USD exchange rate on a given date.

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 at ATMs in Latvia and abroad**	2.0% of the transaction amount, min. EUR 3.50	2.0% of the transaction amount, min.USD 4.00
One's own Account crediting through an ATM of Luminor Bank AS by Card (also in case several cards are used for the account crediting)		
- below EUR 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%

* 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.

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

Information on card transactions

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

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

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
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15.00	EUR 15.00
Closed Card account maintenance (first to be charged one year after the Customer's written notice on the Card closure)	EUR 28.46 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.

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 at ATMs in Latvia and abroad**	2.0% of the transaction amount, min. EUR 3.50	2.0% of the transaction amount, min.USD 4.00
One's own Account crediting through an ATM of Luminor Bank AS by Card (also in case several Cards are used for the account crediting)		
- 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%

* 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.

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

**** Currency exchange mark-up is added to the currency exchange rate (reference exchange rate) applicable to the transaction executed with the Card, if the transaction currency differs from the Card account currency.

Information on card transactions

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

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

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
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15.00	EUR 15.00
Closed Card account maintenance (first to be charged one year after the Customer's written notice on the Card closure)	EUR 28.46 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.

Outgoing payments (Valid for RIKO accounts)

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 (MHBFLPW).

**** 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).

***** Reduced commission for Luminor property insurance policy payment at Service place or Call Centre – EUR 1,00

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.

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

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

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

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

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

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

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.

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.

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

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.

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

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

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.

Outgoing payments (Valid for NDEA accounts)

Internal payments

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

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

Euro payment (domestic and from EU/EEA)

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

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

- * This service is not available from 01.07.2014.
- ** Payments in EUR currency only to the beneficiary banks that are members of the TARGET2 system. Payment must indicate the beneficiary's account in IBAN format. Payment urgency - Urgent.
- *** The service is available only in the Bank.

Currency payment

SERVICE	Time	Price at Service place or Call Center	Time	Price via "Internet Banking"	Execution time
Payment to Nordea Unit* as well as to an account with the BIC code NDEALT2X or NDEAEE2X	15:00	EUR 8,00	20:00	EUR 3,00	Value date to beneficiary bank after one business day commencing from the date the order was received by the Bank
Urgent payment to Nordea Unit* as well as to an account with the BIC code NDEALT2X or NDEAEE2X in USD and EUR currencies.	15:00	EUR 12,00	17:00	EUR 3,00	Transfer of funds to the beneficiary bank on the same day, commencing from the date the order was received by the Bank
Urgent payment to Nordea Unit* as well as to an account with the BIC code NDEALT2X or NDEAEE2X in DKK, GBP, NOK, PLN, SEK currencies.	15:00	EUR 12,00	16:30	EUR 3,00	
Payment to other banks and accounts	15:00	EUR 15,00	20:00	EUR 11,00	Value date to beneficiary bank or intermediary bank after two business days (USD after one business

SERVICE	Time	Price at Service place or Call Center	Time	Price via "Internet Banking"	Execution time
					day), commencing from the date the order was received by the Bank
Urgent payment	15:00	EUR 36,00	20:00	EUR 21,30	Value date to beneficiary bank or intermediary bank after one business Day, commencing from the date the order was received by the Bank
Express payments ***					Value date to beneficiary bank or intermediate bank in the same day.
In USD, EUR currency	15:00	EUR 50,00	-	-	
In DKK currency	12:00	EUR 50,00	-	-	
In PLN currency	8:30	EUR 50,00	-	-	
In NOK, GBP, SEK currency	14:00	EUR 50,00	-	-	
In RUB Currency	8:30	EUR 50,00	-	-	
Additional fee for settlement of payments if the payer in payment order indicates that shall cover all	-	EUR 15,00 *****	-	EUR 15,00 *****	

SERVICE	Time	Price at Service place or Call Center	Time	Price via "Internet Banking"	Execution time
commission fees (OUR) ****					
Additional commission for payments if payer does not have an account in the Bank or pays in cash.	-	1%, min. 14.50 EUR***	-	-	

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

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

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

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

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

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

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

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

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

Incoming payments

Incoming payments (Valid for RIKO accounts)

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

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

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

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

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

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

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

Incoming payments (Valid for NDEA accounts)

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

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

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

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

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

Payment services

Registration and execution of regular payment order

SERVICE	PRICE
Registration of regular payment order	Free of charge
Execution of regular payment order:	
- to Customer's account and to another account within bank	Free of charge
- to a different Latvian bank in EUR currency***	EUR 0,36
- from RIKO* account to a different Latvian bank and to NDEA** account in other currencies	EUR 10,00

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

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

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

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

SERVICE	PRICE
Regular invoice payment/ E-invoice standing order (ERRA)	EUR 0,36 per each payment

Payment transaction printout and confirmation at Service places

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

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

SERVICE	PRICE
Issuance of SWIFT or SEPA statement copy on outgoing or incoming payment	EUR 10,00

Revocation, amendment and search of payment order

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

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

Fee for convertor

SERVICE	PRICE
Fee for convertor	EUR 20,00 per year

Use of electronic channels

Use of electronic channels

SERVICE	PRICE
USE OF INTERNET BANK	
Registration and subscription fee	Free of charge
USE OF IDENTIFICATION MEANS	
Connection:	
- First issue of Code card for accessing RIKO* account	Free of charge
- Producing / replacement of the Code card (in case of loss, theft, wear, defects or other faults)	Free of charge
- Code calculator Digipass 270 for accessing RIKO* account	EUR 18,00
- Code calculator Digipass 270for accessing NDEA** account	Free of charge
Repeated connection of Code calculator Digipass 270 in case of loss	EUR 10,00
Unblocking of Code calculator in the branch	EUR 2,00
Repeated connection of Code calculator, if Code calculator is damaged due to technical reasons (within 2 years after connection)	Free of charge
Maintenance of Nordea Internetbank, if fees for Internal, Domestic and Europe EUR payments are not applicable (except domestic payment to account which contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxx))***, ****	EUR 2,00

*Accounts within which numbers, letters "RIKO" are displayed (LVxxRIKOxxxxxxxxxxxxx)

** Accounts within which numbers, letters "NDEA" are displayed (LVxxNDEAxxxxxxxxxxxxx)

*** Subscription fee does not include cancellation of ERRA and regular payment commission.

**** This service is not available from 01.07.2014.

Term deposit account opening and maintenance

Term deposit account opening and maintenance

SERVICE	PRICE
Opening, maintenance of a Term deposit account and initial transfer to a Term deposit account	Free of charge
Termination of Term Deposit before the Last Day of Deposit Period*	3% of the requested Deposit amount, min. EUR 5,00
Transfer of the Deposit Amount or any its part from the Savings deposit to Current Account with the due prior notice:	
- at least 7 calendar days in advance	Free of charge
- less than 7 calendar days in advance from Saving account with account number RIKO**	0,50% of the amount, min. EUR 3,00
- less than 7 calendar days in advance from Saving account with account number NDEA***	0,50% of the amount, min. EUR 3,00 or USD 4,00 (if Saving deposit currency is USD)
Termination of "Saving for a Child"** or transfer of any part of the Deposit before the Last Day of Deposit Period	0,50% of the amount, EUR 3,00****

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

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

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

**** Not applicable in case the Customer has come of age prior to the due date of the Deposit.

Annual interest rates on Term deposits

Savings account

Currency	EUR*	USD*,**	GBP	NOK
Open-end	0,15	0,15	-	-

* Min. deposit balance to earn the interest to Saving account, which number contains letters RIKO (LVxxRIKOxxxxxxxxxxxxxx), is 10 EUR/ 10 USD.

** As from February 23rd, 2016 Savings account, which number contains letters RIKO (LVxxRIKOxxxxxxxxxxxxxx), can be opened only in EUR currency.

Term deposit (At the Service place, Call Center)

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

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

Term deposit (Via Internetbank)

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

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

Savings for a child

Currency	EUR	USD	GBP	NOK
Min. initial deposit and the deposit balance to earn the interest	50	50	-	-
Fixed maturity (at least 3 years) until the Customer comes of age	0,15	0,50	-	-

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

3rd Pillar Pensions

3rd Pillar Pensions opening and servicing

SERVICE	Luminor Progressive Pension Plan, price	Luminor Balanced Pension Plan, price
Agreement conclusion	Free of charge	Free of charge
Change of pension plan	Free of charge	Free of charge
Change of pension fund	Free of charge	Free of charge
Capital cost	Free of charge	Free of charge
Deductions for the pension fund (from each deposit)*	0 %	0 %
Deductions for the Financial and Capital Market Commission (from each deposit)*	0,39 %	0,39 %
Commission fee for annual average assets of pension plan**		
For pension fund JSC Luminor Latvia Open Pension Fund	0.75% in year from average assets	0.75% in year from average assets
For funds manager IPAS Luminor Pensions Latvia	1.6% in year from average assets	1.1% in year from average assets
For assets custody bank Luminor Bank AS	0.15% in year from average assets	0.15% in year from average assets

* Do not apply to fund transfers from other pension funds or plans.

** Fees from the annual average assets are calculated and deducted each business day.

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 disburseable amount, min. EUR 200.00
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 disburseable amount, min. EUR 250,00
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
Change of loan monthly repayment date; application for Loanholiday processing	EUR 35,00 (processing of an Internet Bank application for a credit holiday - free of charge)
Other amendments to the contractual terms and conditions*	0,5% nof the outstanding loan amount**, min. EUR 200,00
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 50,00
Fee for cancellation of the insurance policy issued by the Bank	EUR 35,00

* For example, loan currency exchange, extension of issuance, repayment schedule changes, collateral composition, interest rate change, change of issuance conditions, renewal of obligations, etc.

** Commission for currency conversion of the currency from CHF to EUR - EUR 150,00

Mortgage loan Plus maintenance

SERVICE	PRICE
Mortgage loan Plus maintenance*	As agreed
Consideration and coordination of renovation works and the construction cost estimate**	In the case of repairs, evaluation estimates free of charge; In the case of construction, up to EUR 100 000,00 - EUR 70,00, over EUR 100 000,00 - is determined individually
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 400,00
- 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

Overdraft

Overdraft

SERVICE	PRICE
Overdraft interest rate, per year	21% p.a.
Limit excess interest	36% p.a.
Fee for loan and document execution	2% from outstanding amount
Fee for amendments to the agreement	EUR 25,00

Overdraft against a pledge of Index-linked bonds (New overdrafts will not be issued)

Overdraft against a pledge of Index-linked bonds (New overdrafts will not be issued)

SERVICE	PRICE
Fee for amendments to the agreement	1% from outstanding amount increase, min. EUR 50,00
Interest rate for exceeding the Overdraft limit in the Overdraft account	36% p.a.

Student loan (New loans will not be issued)

Student loan (New loans will not be issued)

SERVICE	PRICE
Alteration of conditions in a loan agreement	EUR 25,00
Prescheduled loan repayment	Free of charge
A fine for a delayed provision of a certificate from an educational institution	EUR 25,00
A delay fine	0.1% per day

Brokerage services, financial instruments account opening and maintenance

Equities and exchange traded funds (ETF)

SERVICE	PRICE
Purchasing equities at stock exchanges of the Baltic states	0,30%, min. EUR 5,70*
Selling equities at stock exchanges of the Baltic states	0,30%, min.EUR 2,85*
Purchase / sale of equities at Eurozone stock exchanges (except the Baltic states)	0,50%, min. EUR 50,00
Purchase / sale of equities at the US stock exchanges	0,50%, min. USD 50,00
Purchase / sale of equities at other foreign stock exchanges	0,50%, min. EUR 50,00
Purchase/sale of EFT funds	0,50%, min. EUR 40,00

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

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

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

Debt securities

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

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

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

Index-linked bonds

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

*Fee is included in the purchase price

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

Mutual funds

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

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

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

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

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

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

Financial instruments accounts opening and maintenance

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

* For agreements, which specify that an account with letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx) is to be primarily used for settlement, the fee for the custody of financial instruments shall be calculated based on the account value on the last business day of the month. The fee shall be calculated from the market value of financial instruments placed on the account or from the par value for illiquid financial instruments.

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

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

Financial instrument transfers and other operations

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

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

Reports and notifications

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

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

Cash operations

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

CURRENCY	PRICE
EUR	0.1% of amount, min. EUR 3,00
USD	0.3% of amount, min. USD 4,00
SEK, DKK, NOK, GBP, PLN, RUB and CHF	0.6% of amount, min. SEK 38,00 / DKK 30,00 / NOK 35,00 / GBP 3,00 / PLN 17,00 / RUB 300,00 / CHF 5,00

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

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

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

Payment of cash into the other person's NDEA* account

CURRENCY	PRICE
EUR	0.1% of amount, min. EUR 3,00
USD	0.3% of amount, min. USD 4,00
SEK, DKK, NOK, GBP, PLN, RUB and CHF	0.6% of amount, min. SEK 38,00 / DKK 30,00 / NOK 35,00 / GBP 3,00 / PLN 17,00 / RUB 300,00 / CHF 5,00

If cash deposit is made in order to make a donation to the [with a valid public benefit status, free of charge.](#)

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

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

Cash withdrawal from NDEA* account

CURRENCY	PRICE
EUR	0.50% of amount, min. EUR 4,00
USD	0.70% of amount, min. USD 6,00
SEK, DKK, NOK, GBP, PLN, RUB and CHF	0.70% of amount min. SEK 45,00 / DKK 35,00 / NOK 40,00 / GBP 4,00 / PLN 20,00 / RUB 350,00 / CHF 5,00
Cash withdrawal from bank accounts if amount does not exceed EUR 5,00 if account is closed	Free of charge

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

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

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

Currency exchange in cash

SERVICE	PRICE
Clients, who have accounts in a Bank	EUR 3,00
Clients, who do not have accounts in a Bank	
- up to EUR 8 000,00 (including) or equivalent in other currency	EUR 4,50
- from EUR 8 000,00 or equivalent in other currency	EUR 14,50

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

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

Other cash operations

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

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

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

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

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

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

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

Currency exchange

Currency exchange

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

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

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

Cash transactions using card in ATM's

Cash deposit or withdrawal using card at ATM's

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

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

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

SERVICE	PRICE
Drawing up an application to obtain the Code:	
- at Service places or Call center	EUR 5,00
- at Internet bank	EUR 2,00
ATM Operation	0,5% of amount

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

Other services

References and account statements

	PRICE
Preparation of a reference upon the Customer's request*:	
- on existence of closure of account, account transactions and account balance	EUR 10,00
- non-standard reference ordering	by agreement, min. EUR 40,00
Audit reference	EUR 65,00
Receipt of the Account statement or information on the Account transactions through Internetbank	Free of charge
Issuance of the account statement or information on the Account transactions at the Bank** or dispatch by mail	EUR 5,00 (per Account or Card)
***NDEA The account statement/invoice preparation and/or confirmation by the request (statement/invoice, which is not prepared in the bank, are not accepted)	EUR 5,00 (per Account or Card)

* 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.

** A consumer who has not entered with the Bank into an agreement on the use of Internetbank 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.

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

Other services

SERVICE	PRICE
Inspection of authorization issued by the Customer:	
- if issued in Latvia	EUR 15,00
- if issued abroad	EUR 100,00
Service fee for Private Banking customers*	EUR 50,00
Provision of information to public authorities in accordance with the law including - Acceptance and execution of orders or assignments from bailiffs (official receivers) or the State Revenue Service**	EUR 10,00 + fee for the payment according to the "Payments" price list
Issuance of a document from the archive	EUR 30,00 (for each document)
Mail delivery	EUR 5,00
Courier delivery	EUR 5,00 + Actual costs

* The Commission applies if the customer and the Bank have entered into a contract ("Cooperation Agreement", "Individual Servicing Agreement", "Private Banking Agreement") on individual customer service and the average balance of the Customer's assets in the Bank during the previous three month period is less than the minimum specified by the Bank criteria.

** 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 (DNB)

Leasing services

SERVICE	PRICE
Amendments to the agreement or schedule	Up to 1,5% of leasing object price; min, EUR 120,00
Agreement on sublease or lending	EUR 20,00
Preparation of notices and powers of authority	EUR 25,00
Preparation of reports upon the customer's request	EUR 85,00

Prices are specified incl. VAT

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

Luminor Līzings SIA price list (Nordea)

Fee for loan disbursement

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

Prices are specified incl. VAT

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

Amendments to Lease Agreement

SERVICE	PRICE
Change of the interest rate type, term and schedule of the lease	EUR 121,00
Lease holidays (i.e. payment of only interest and/or 10% of the principal)	up to EUR 121,00
Commission fee for renewal of the agreement	EUR 121,00
Commission fee for signing a collateral-free loan agreement	up to EUR 121,00

Prices are specified incl. VAT

Other Leasing Services

SERVICE	PRICE
Lease payment invoice by post	EUR 1,82
Production of document copies and retrieval from archive	EUR 5,00 for each page
Preparation of statements on lease liabilities (agreements, interest paid, outstanding liabilities, processing of reconciliation acts etc.)	EUR 10,00
Drafting and production of non-standard statements	up to EUR 50,00
Drafting of authorization to leave the territory of the Republic of Latvia	EUR 15,00
Commission fee for express transfers	According to the pricelist of the Bank
Review and granting consent to sub-lease or sub-lending	EUR 60,50
Granting consent to install LPG equipment on Lease Object	EUR 20,00
Release of commercial pledge (preparation and submission of the application to the Enterprise Register)	EUR 30,00
Notarized mandata inspection	EUR 10,00

Prices are specified incl. VAT