

[Valid from 01.10.2019](#) | [Archive](#)

Accounts and Packages

Service package

Mini package

SERVICE	PRICE
Package execution	free of charge
Monthly package provision fee	EUR 1,00*
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 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 EUR**	free of charge

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).

***** Usage of code cards is not available from 10.09.2019.

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 2,20*
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
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
- standard SEPA Payments	free of charge
Execution of an unlimited number of Regular payment orders****;	

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

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

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

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

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

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

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

***** Usage of code cards is not available from 10.09.2019.

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

SERVICE	PRICE
Replacement of a card included in the package by a card with contactless payment functionality.	free of charge
SMS info on account transactions the package card is linked to.	free of charge
Use of Internet-bank and connecting a single means of Identification - Code card*****	free of charge
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
- 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" (LVxxRIKOxxxxxxxxxxxxxx).

* 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).

***** Usage of code cards is not available from 10.09.2019.

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 2,20
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	free of charge

SERVICE	PRICE
number of RIKO***** current accounts	
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 outside the Europe in EUR	Free of charge
- standard SEPA Payments	Free of charge
-payments in other currencies	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).

***** Usage of code cards is not available from 10.09.2019.

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

SERVICE	PRICE
- 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" or "Credit 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 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
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

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 outside the Europe in EUR	Free of charge
- standard SEPA Payments	Free of charge
-payments in other currencies	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 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).

***** Usage of code cards is not available from 10.09.2019.

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 fails to fulfil the request of the Bank to transfer the funds from Customer's Account and/or close the Account within the deadline specified by the Bank	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" (LVxxRIKOxxxxxxxxxxxxxx).

Payment cards VISA Debit, Galactico VISA 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)	
- VISA Debit	EUR 4,00
- Galactico VISA Debit (new Galactico VISA Debit payment cards are not issued from 01.02.2019)	EUR 4,00
Extra fee for the urgent production / replacement of Card**	EUR 25,00
Card delivery to the Service places***	EUR 10,00
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 Debit	EUR 1,30
- Galactico VISA Debit	EUR 1,30

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

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

*** The fee is not applicable, if the Customer pays the fee for an urgent production of the Card

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

Card transactions

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

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

** Cash withdrawal limit from ATMs:

- Daily limit: EUR 5 000,00 (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
Card account currency*	EUR
SMS info	EUR 0,09 per SMS text
Information on Account balance demands at ATMs	
- in ATMs of of Luminor (Latvia)	Free of charge
- in ATMs of other banks (if service is available)	EUR 0,50/ USD 0,60

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

Other services

SERVICE	PRICE
Card account currency*	EUR
Interest on unauthorized debit balance	36% p.a
Increase of standard cash withdrawal and purchase limits	EUR 5,00
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15,00
Closed Card account maintenance (first to be charged one year after the Customer's written notice on the Card closure)	EUR 40,00 p.a.

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

Payment cards Mastercard Debit (New Cards may be issued to existing customers with NDEA accounts (LVxxNDEAxxxxxxxxxxxxxx)).

Provision of debit card (producing and maintenance)

SERVICE	PRICE
Card account currency	EUR
Fee for production/ 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 10,00
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 1,30
Once-for-all payment for choice of picture for Picture card*****	EUR 12,00

*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 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.

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

***** 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.

***** 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 (Latvia, Lithuania, Estonia) and Citadele bank ATMs in Latvia or at the merchant (if merchant offers such service)**	
- below EUR 700,00 in a calendar month	Free of charge
- above EUR 700,00 in a calendar month	0,2% of the amount exceeding EUR 700,00
- 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 (Latvia) and Citadele bank by Card	
- 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 amount exceeding EUR 5000,00 (or an equivalent in other currency)
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: EUR 5 000,00

- 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 (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 (valid till 31.12.2018.)	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 (new Galactico VISA Debit payment cards are not issued from 01.02.2019)**	EUR 4,00
Extra fee for the urgent production / replacement of Card***	EUR 25,00
Card delivery to the Service places****	EUR 10,00
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 1,30
- 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

***** 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 (Latvia, Lithuania, Estonia)	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 (Latvia)	Free of charge
- in ATMs of other banks (if service is available)	EUR 0,50

Other services

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

* For Dynamic Visa in USD currency the Bank withholds the fees indicated in euros in US Dollars according to the euro reference exchange rate published by the European Central Bank in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.
** 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
Card account currency*	EUR
Cash withdrawal**	
- from ATMs of Luminor (Latvia, Lithuania, Estonia)	
- below EUR 700,00 in a calendar month	Free of charge
- above EUR 700,00 in a calendar month	0,2% of the transaction amount exceeding EUR 700,00
- at another bank, from ATMs of another bank	2,0% of the transaction amount, min, EUR 3,50/ USD 4,00
- at the merchant (if merchant offers such service)***	Free of charge
One's own Account crediting through an ATM of Luminor (Latvia) by Card (also in case several Cards are used for the account crediting)	
- below EUR 5 000.00 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%

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

** Cash withdrawal limit from ATMs:

- Daily limit: for Dynamic VISA, Galactico Dynamic VISA, Galactico VISA Classic, MasterCard Standard, MasterCard Gold Cards EUR 5 000,00.

- Limit over 30-day period for any type of Card is EUR 20 000.00.

- Cash withdrawal limit from ATMs equipped only with magnetic stripe reading technology EUR 350.00 a day.

- If Card account currency is not euro, cash withdrawal limits from ATMs specified in this section are converted into the Card account currency according to the euro reference exchange rate published by the European Central Bank at the beginning of each relevant period in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.

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

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

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

Other services

SERVICE	PRICE
Card account currency*	EUR
Interest on unauthorized debit balance	36% p.a.
Increase of standard cash withdrawal and purchase limits	EUR 5,00
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15,00
Closed Card account maintenance (first to be charged one year after the Customer's written notice on the Card closure)	EUR 40,00 p.a.

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

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
Card account currency*	EUR
Monthly fee for Card service**	EUR 1,30
Reissuance of PIN code***	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
Card account currency*	EUR
Cash withdrawal**	
- from Luminor (Latvia, Lithuania, Estonia) and Citadele bank ATMs in Latvia or at the merchant (if merchant offers such service)***	
- below EUR 700,00 in a calendar month	Free of charge
- above EUR 700,00 in a calendar month	0,2% of the amount exceeding EUR 700,00
- 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 (Latvia) and Citadele bank by Card	
- 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 amount exceeding EUR 5000,00 (or an equivalent in other currency)
Purchases within the borders of Latvia and abroad**	Free of charge
Currency exchange mark-up****	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: EUR 5 000,00

- 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
Card account currency*	EUR
Information on account balance demands at ATMs	
- in ATMs of Luminor (Latvia) and Citadele bank	Free of charge
- in ATMs of other banks (if service is available)	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
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
Fee for PIN code change through ATM (if service is available)	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**	EUR 10,00
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
- VISA Platinum	EUR 20,00
- VISA Platinum additional card	EUR 10,00

* 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
 *** 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 (Latvia) 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, VISA Gold, VISA Platinum Cards EUR 5 000.00.
- 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 (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) Visa Gold, Visa Platinum	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 40,00 p.a.

Credit cards Mastercard Credit, Mastercard Gold, Mastercard Platinum, Stockmann Mastercard, PINS (New Cards may be issued to existing customers with NDEA accounts (LVxxNDEAxxxxxxxxxxxxxx)).

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)	
- Mastercard Credit , Stockmann Mastercard, PINS credit card (new Stockmann Mastercard and PINS credit cards are not issued from 01.02.2019)	EUR 4,00
- Mastercard Gold **	EUR 10,00
- Mastercard Platinum	Free of charge
Extra fee for the urgent production / replacement of Card*****	EUR 25,00
Card delivery to the Service places***	EUR 10,00
Card delivery per mail	
- Within Latvia****	Free of charge
- Abroad*****	EUR 10,00
Reissuance of PIN code*****	
- Mastercard Credit, Stockmann Mastercard, PINS credit card	EUR 1,00
- Mastercard Gold, Mastercard Platinum	Free of charge

SERVICE	PRICE
Monthly fee for Card service	
- Mastercard Platinum	EUR 20,00
- Mastercard Platinum additional card	EUR 10,00
- Mastercard Credit, Stockmann Mastercard, PINS credit card	EUR 2,50
- Mastercard Gold	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.

***** 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.

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

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 (Latvia) by Card:	
- 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 amount exceeding EUR 5000,00 (or an equivalent in other currency)
Purchases within the borders of Latvia and abroad**	Free of charge
Mastercard Credit additional fee for 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%
Currency exchange mark-up***	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 5 000,00 (or an equivalent in other currency) Standart limit over 30day period for Mastercard Credit in EUR currency is 20 000 EUR (or an equivalent in other currency).

- Daily limit for Mastercard Gold, Mastercard Platinum EUR 5 000,00 (or an equivalent in other currency),

- Daily limit for Stockamnn Mastercard, PIN credit card EUR 5 000,00.

*** 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
Card account currency*	EUR
Information on Account balance demands at ATMs	
- in ATMs of Luminor (Latvia) and Citadele bank	Free of charge
- in ATMs of other banks (if service is available)	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
Card account currency*	EUR
Interest for used credit limit per year	
- Mastercard Gold	18%
- Mastercard Platinum	14%
- Mastercard Credit	21%
- Stockmann Mastercard, PINS kredītkarte	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
Card account currency*	EUR
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
Interest for overspent limit (penalty) Mastercard Credit	0.20% per day
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 Mastercard Credit, Mastercard Gold, Mastercard Platinum (valid till 31.12.2018.)	Free of charge
Travel insurance fee Mastercard Credit, Mastercard Gold, Mastercard Platinum, PINS credit card	Free of charge
Fee for PIN code change through ATM (if service is available)	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.

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

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

Provision of credit card (maintenance)

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

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

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/ USD 4.00
One's own Account crediting through an ATM of Luminor (Latvia) by Card (also in case several Cards are used for the account crediting):	
- below EUR 5 000.00 in a calendar month	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 other currency)
Purchases within the borders of Latvia and abroad**	0.5% of the transaction amount
Currency exchange mark-up***	3,0%

* Cash withdrawal limit from ATMs:

- Daily limit: for MasterCard Standard, MasterCard Gold cards EUR 5 000.00.

- Limit over 30-day period for any type of card is EUR 20 000.00.

- Cash withdrawal limit from ATMs equipped only with magnetic stripe reading technology EUR 350.00 a day.

- If card account currency is not euro, cash withdrawal limits from ATMs specified in this section are converted into the card account currency according to the euro reference exchange rate published by the European Central Bank at the beginning of each relevant period in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.

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

*** Currency exchange mark-up is added to the currency exchange rate (reference exchange rate) applicable to the transaction executed with the 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 (Latvia)	Free of charge
- in ATMs of other banks (if service is available)	EUR 0,50/ USD 0,60

Credit line

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

This rate is informative.

Other services

SERVICE	PRICE
Card account currency	EUR
Interest on unauthorized debit balance	36% p.a.
Increase of standard cash withdrawal and purchase limits	EUR 5.00
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15.00
Closed Card account maintenance (first to be charged one year after the Customer's written notice on the Card closure)	EUR 40,00 p.a.

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

Provision of credit card (maintenance)

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

* For MasterCard Sandard in USD currency the Bank withholds the fees indicated in euros in US Dollars according to the euro reference exchange rate published by the European Central Bank in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.
** 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/ USD 4.00
One's own Account crediting through an ATM of Luminor (Latvia) by Card (also in case several Cards are used for the account crediting):	
- up to EUR 5 000.00 over the calendar month	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)
Purchases within the borders of Latvia and abroad***	Free of charge
Currency exchange mark-up****	3,0%

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

** Cash withdrawal limit from ATMs:

- Daily limit: for MasterCard Standard, MasterCard Gold Cards EUR 5 000.00.

- Limit over 30-day period for any type of Card is EUR 20 000.00.

- Cash withdrawal limit from ATMs equipped only with magnetic stripe technology - EUR 350.00 a day.

- If Card account currency is not euro, cash withdrawal limits from ATMs specified in this section are converted into the Card account currency according to the euro reference exchange rate published by the European Central Bank at the beginning of each relevant period in compliance with the regulations for application of this exchange rate set in the General Regulations on Transactions of the Bank.

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

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

Information on card transactions

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

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

Credit line

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

This rate is informative.

Other services

SERVICE	PRICE
Card account currency*	EUR
Interest on unauthorized debit balance	36% p.a.
Increase of standard cash withdrawal and purchase limits	EUR 5.00
Fee for processing of an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party; or a request from a trader of a transaction approval document	EUR 15.00
Closed Card account maintenance (first to be charged one year after the Customer's written notice on the Card closure)	EUR 40,00 p.a.

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

Internal payments

Payments within Luminor Bank (all currencies)

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

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

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

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

** Account, which number contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx). For customers whose account number contains letters "RIKO", there are reduced commission for Luminor property insurance policy payment at Service place or Call Centre - EUR 1,00.

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

Domestic and Europe EUR payments

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

SERVICE	Time*	Price at Service place or Call Center	Time*	Price via "Internet Banking"	Execution time	
Incoming payments	-	-	0.79166666666667			
- Standard SEPA**	15:30	EUR 5,00	16:00	EUR 14,00	within 3 hours	-

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

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

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

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

Currency payments

Currency payments

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

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

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

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payments)

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

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

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

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

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

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

Execution conditions for transfers (outgoing payments)

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

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

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

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

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

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

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 account	EUR 18,00**
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" (LVxxRIKOxxxxxxxxxxxxxx))***, ****	EUR 2,00

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

** Code calculator Digipass 270 for accessing NDEA accounts (accounts within which numbers, letters "NDEA" are displayed (LVxxNDEAxxxxxxxxxxxxxx)): Free of charge.

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

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

***** Usage of code cards is not available from 10.09.2019.

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" (LVxxRIKOxxxxxxxxxxxxxx).

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

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

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

Term deposit - Via Internetbank

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

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

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 oppening 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 %	0 %
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 (Latvia)	0.07% in year from average assets	0.07% in year from average assets

* Starting from 1st of November 2018 deductions for Financial and Capital Market Commission are covered by Pension Fund.

** 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 disbursable 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 disbursable 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; Extension of issuance; Change of loan repayment account	EUR 35,00
Other amendments to the contractual terms and conditions*	0,5% of 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, 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 140 000,00 - EUR 70,00, over EUR 140 000,00 - is determined individually
Mortgaged real estate inspection***	On loans in amounts of up to: EUR 140 000,00 - EUR 70.00 per every inspection; Above EUR 140 000,00 - 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 refunding of the loan liabilities by a lender that has acceded to the Agreement on Cooperation of Credit Institutions in Case of a Standard Refinancing and listed on the website of the Association of Latvian Commercial Banks www.lka.org.lv .	EUR 150,00
- 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 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".

Luminor Trade platform

Share and ETF trading commissions

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

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

Custody fees for stocks and ETFs

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

* Valid from 02.01.2019

Security transfer

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

Other services

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

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

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

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

Cash withdrawal in safety box of bank

Cash withdrawal in safety box of bank

CURRENCY	PRICE
Cash withdrawal in safety box of bank	0,5% of amount, min. EUR 100,00

Cash transactions using card in ATM's

Cash deposit or withdrawal using card at ATM's

SERVICE	PRICE
Cash deposit or withdrawal in Luminor (Latvia) 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	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 certaion Luminor ATM's.
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" (LVxxNDEAxxxxxxxxxxxxxx).

Other services

SERVICE	PRICE
Inspection of authorization issued by the Customer:	
- if issued in Latvia	EUR 15,00
- if issued abroad	EUR 100,00
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 60,50
Preparation of notices and powers of authority	EUR 25,00
Preparation of reports upon the customer's request	EUR 85,00
CSDD commission fee*	up tp EUR 12,00

Prices are specified incl. VAT
* Commission fee can be changed due to CSDD prices

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	Up to 1,5% of leasing object price; min, EUR 165,00 * when buying co-operation partners within the framework of shares min., EUR 130.00
Commitment fee for change of the lessee	EUR 170,00
Commission fee from private customers engaged in economic activity in case the loan principal is reduced or repaid before maturity*	1,5 % of the repaid principal but not less than EUR 60,50
Commission fee from private customers in case the loan principal is reduced or repaid before maturity*	Free of charge
Amendments to the leasing agreement	EUR 121,00

Prices are specified incl. VAT

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

Other Leasing Services

SERVICE	PRICE
Lease payment invoice by post	EUR 1,82
CSDD commission fee*	up tp EUR 12,00
Production of document copies and retrieval from archive	EUR 5,00 for each page
Preparation of statements on lease liabilities (agreements, interest paid, outstanding liabilities, processing of reconciliation acts etc.)	EUR 15,00
Drafting and production of non-standard statements	up to EUR 50,00
Drafting of authorization to leave the territory of the Republic of Latvia	EUR 15,00
Commission fee for express transfers	According to the pricelist of Luminor (Latvia)
Review and granting consent to sub-lease or sub-lending	EUR 60,50
Granting consent to install LPG equipment on Lease Object	EUR 20,00
Release of commercial pledge (preparation and submission of the application to the Enterprise Register)	EUR 30,00
Notarized mandata inspection	EUR 15,00

Prices are specified incl. VAT

* Commission fee can be changed due to CSDD prices