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## 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
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).

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
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

SERVICE	PRICE
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).

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

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

\*\*\*\* See the acceptance cut-off time and payment execution period under “Payments”;

\*\*\*\*\* Account, which number contains letters “RIKO” (LVxxRIKOxxxxxxxxxxxxxx).

\*\*\*\*\* Account, which number contains letters “NDEA” (LVxxNDEAxxxxxxxxxxxxxx).

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

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

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

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

## Basic package for kids and teens

SERVICE	PRICE
Package execution	free of charge
Monthly package provision fee	with a 85% discount on the Basic service package utilisation fee
Opening and maintenance of an unlimited number of RIKO***** current accounts	free of charge
Producing of a single Visa Debit or Galactico Visa Debit payment card, monthly maintenance fee and renewal upon expiry*, **	free of charge
Replacement of a card included in the package by a card with contactless payment functionality.	free of charge
SMS info on account transactions the package card is linked to.	free of charge
Unlimited number of outgoing payments through Internet-bank***:	

SERVICE	PRICE
-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).

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

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

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

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

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

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

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

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

## Comfort package

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

SERVICE	PRICE
fee and renewal upon expiry*	
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
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).

Fees for other services provided by the Bank to the Customer, unless included in the Comfort package for private

individuals are payable under the Pricelist.

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

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

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

## Daily Banking Package PLUS

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

Package is available to customers and applies to accounts, whose account number contains letters "NDEA" (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 calculator Digipass 270**	Free of charge
Unlimited number of outgoing Payments through Internet-bank***,****:	
-payments within Bank from RIKO***** account to one's own or a third party's RIKO***** account	Free of charge
-payments outside the Europe in EUR	Free of charge
- standard SEPA Payments	Free of charge
-payments in other currencies	Free of charge



SERVICE	PRICE
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).

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)
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.

# 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
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.

\*\*\*\*\* New Galactico VISA Debit payment cards are not issued from 01.02.2019. Existing Galactico VISA Debit payment cards are not replaced from 29.07.2019.

## 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
Changing card standard cash-out or purchase limits in physical or remote customer service centres	EUR 10,00
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
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 VISA Debit*****	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.

\*\* 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.

\*\*\*\*\* New Galactico VISA Debit payment cards are not issued from 01.02.2019. Existing Galactico VISA Debit payment

cards are not replaced from 29.07.2019.

## 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 (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

\* 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.
Changing card standard cash-out or purchase limits in physical or remote customer service centres**	EUR 10,00
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.

\*\* For accounts, which contains letters "RIKO" (LVxxRIKOxxxxxxxxxxxxxx).

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

# Luminor Visa Infinite

## Ordering and delivering

SERVICE	PRICE
Monthly fee	EUR 20,00
Opening, renewing, closing	Free
Delivering the card	
- by post to address in Latvia	Free
- to branch or to abroad	EUR 10,00
Replacing the card	
- when card is replaced before renewal period	EUR 5,00
- extra fee for express issuing	EUR 25,00

## Payments\* and cash\*\*

SERVICE	PRICE
Conversion fee for paying in different currency than euro	3%
Cash-out	
- Luminor ATMs	Free up to EUR 1 000,00 per month, 2% of the sum exceeding EUR 1 000,00
- other ATMs	2% of the sum (min. EUR 3,50)
Cash-in	
- Luminor's ATMs	Free up to EUR 1 000,00 per month, 2% of the sum exceeding EUR 1 000,00
Blance enquiry in	
- Luminor's ATMs	Free
- from other ATMs	EUR 0,50

\*Purchase limit - EUR 5 000,00 a day.

\*\*Cash withdrawal limit from ATMs:

- Daily limit: EUR 5 000,00

- Limit over 30-day period: EUR 30 000,00

- Cash withdrawal limit from ATMs equipped only with magnetic stripe reading technology: EUR 350,00 a day.

## Credit

SERVICE	PRICE
Credit limit annual interest	14%
Changing the credit limit	Free
Transfer from card's credit limit account	According to payments pricelist
Interest on unauthorized debit balance	25% per year
Credit grace period	Until next month 20th date

## Other services

SERVICE	PRICE
Priority Pass lounge visits*	
- three single visits per year	Free
- starting from fourth visit	EUR 28,00
SMS info	EUR 0,09 per SMS text
Changing card standard cash-out or purchase limits via Customer Support or at branch	EUR 10,00
Fee per transaction for processing an unsubstantiated claim if the cardholder has provided false information to the Bank that is endorsed by a third party	EUR 25,00
Issuing of a receipt copy of local or foreign payment at customer's request	EUR 25,00

\*Cardholder can bring additional guests to lounge every time cardholder visits lounge. Companions' visits are counted as separate visits.

## 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



\* New Visa Platinum credit cards are not issued from 12.12.2019

\*\* 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.
Changing card standard cash-out or purchase limits in physical or remote customer service centres	EUR 10.00
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

\* All applicable fees for Mastercard Credit, Mastercard Gold, Mastercard Platinum in USD currency issued before July 31st, 2019 are converted from EUR to USD currency according to Bank's EUR-USD exchange rate on a given date. Issuance of new cards in USD currency is suspended as of August 1st, 2019.

\*\* 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%

\* All applicable fees for Mastercard Credit, Mastercard Gold, Mastercard Platinum in USD currency issued before July 31st, 2019 are converted from EUR to USD currency according to Bank's EUR-USD exchange rate on a given date. Issuance of new cards in USD currency is suspended as of August 1st, 2019.

\*\* 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 Stockmann 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

\* All applicable fees for Mastercard Credit, Mastercard Gold, Mastercard Platinum in USD currency issued before July 31st, 2019 are converted from EUR to USD currency according to Bank's EUR-USD exchange rate on a given date. Issuance of new cards in USD currency is suspended as of August 1st, 2019.

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%

\* All applicable fees for Mastercard Credit, Mastercard Gold, Mastercard Platinum in USD currency issued before July 31st, 2019 are converted from EUR to USD currency according to Bank's EUR-USD exchange rate on a given date. Issuance of new cards in USD currency is suspended as of August 1st, 2019.

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

\* All applicable fees for Mastercard Credit, Mastercard Gold, Mastercard Platinum in USD currency issued before July 31st, 2019 are converted from EUR to USD currency according to Bank's EUR-USD exchange rate on a given date. Issuance of new cards in USD currency is suspended as of August 1st, 2019.

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



# 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	-	-	19:00			
- 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 "nternet 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 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:	
- Code calculator issuance	EUR 18,00**
Code calculator replacement fee	EUR 10,00
Digipass 300C issuance or replacement*****	EUR 25,00
Unblocking of Code calculator in the branch	EUR 5,00
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.

\*\*\*\*\* Limited quantity available, therefore standart code calculator could be issued in case of replacement

# 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 of part of it from the Savings Account 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 Savings account with account number RIKO**	0,50% of the amount, min. EUR 3,00
- less than 7 calendar days in advance from Savings account with account number NDEA***	0.50% of the amount, min. € 3.00 or \$ 4.00 (if Savings Account currency is US Dollars)
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	0,30	0,40	0,40
3 months	0,00	0,55	0,50	0,80
6 months	0,15	1,00	0,65	1,00
9 months	0,25	1,05	0,75	1,05
12 months	0,35	1,15	0,90	1,10
24 months	0,25	1,30	0,80	1,20
36 months	0,25	1,30	0,80	1,35
60 months	0,60	1,50	1,05	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.

## Term deposit - Via Internetbank

Currency	EUR	USD	GBP	NOK
Min. deposit	100*	100*	100*	1000*
1 month	0,00	0,40	0,50	0,50
3 months	0,10	0,65	0,60	0,90
6 months	0,25	1,10	0,75	1,10
9 months	0,35	1,15	0,85	1,15
12 months	0,45	1,25	1,00	1,20
24 months	0,35	1,40	0,90	1,30
36 months	0,35	1,40	0,90	1,45
60 months	0,70	1,60	1,15	1,70

\* 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.

# Loans

## Consumer loan, Car loan

SERVICE	PRICE
Agreement fee	1.5% of loan amount, min EUR 60
Change of loan monthly payment date or loan repayment account	EUR 50

To sign a loan agreement you need to have a payment account in Luminor Bank AS Latvia Branch. Information on charges and commission fees related to the opening and use of the payment account is available [here](#).



## Housing loan, Idea loan (Private loan)

SERVICE	PRICE
Agreement fee	1% of loan amount or additionally disbursable amount, min. EUR 300
Loan execution by refunding obligations from another bank	Free of charge
Change of loan monthly repayment date or change of loan repayment account or extension of loan issuance	EUR 50
Agreement amendment fee *	EUR 200
Processing of loan holiday application mentioned in loan agreement	EUR 35
Bank's consent related to the property pledged to the Bank	EUR 35
Execution and/or coordination of non-standard, custom-made documents	EUR 90 per every type of document or agreement
Extramural assessment of the property pledged to the Bank - an apartment in a multi-apartment house	EUR 50
Housing loan Plus services (e.g. real estate assessment)	Subject to an individual agreement
Consideration and coordination of renovation works and the construction cost estimate (the fee is payable prior to the provision of service)	In the case of repairs, evaluation estimates are free of charge. In the case on construction it is subject to an individual agreement
Supervision of the use of funding (the fee is payable prior to the provision of service and applicable per each inspection)	Subject to an individual agreement
Refinancing the loan liabilities at another creditor or in case of sale of the pledged property if the transaction is financed by other creditor	EUR 400
Fee for cancellation of the insurance policy issued by the Bank	EUR 35

\* For example, changes in payment schedule, collateral composition, loan issuance conditions, loan currency etc.

### Overdraft (new overdrafts are not issued)

SERVICE	PRICE
Overdraft interest rate, per year	21% p.a.
Limit excess interest	36% p.a.
Agreement amendment fee	EUR 30

### Student loan (new loans are not issued)

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

### Credit line to debit card (new credit lines are not issued)

SERVICE	PRICE
Annual interest rate on credit *	24% p.a. from credit limit used
Credit line 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.

# Luminor Līzings Latvija SIA price list (DNB)

## Leasing services

SERVICE	PRICE
Amendments to the agreement or schedule	1,50% of leasing price, min. € 121,00
Agreement on sublease or lending	EUR 60,50
Preparation of statements 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	1,5% of leasing object price, min. € 165,00 * when buying co-operation partners within the framework of shares, min. € 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
Preparation of notices and powers of authority	EUR 25,00
Drafting and production of non-standard statements	up to EUR 50,00
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

# Brokerage services, financial instruments account opening and maintenance

## Equities and exchange traded funds (ETF)

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

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

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

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

## Debt securities

SERVICE	PRICE
Purchase of bonds during initial placement	0,1% of the price, 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
Sale of index-linked bonds	Free of charge

\*Fee is included in the purchase price

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

## Mutual funds

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

\* Minimum fee for a fund that is not managed by Nordea Group companies is EUR 20,00.

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

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

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

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

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



## Financial instruments account opening and maintenance

SERVICE	PRICE
Financial instruments account opening and closing	Free of charge
Custody fee (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
- If the transaction involves the transfer of financial instruments registered in the Baltics from/to another bank	EUR 15,00
Deregistration of financial instruments	EUR 8,00
Blocking of financial instruments, incl. the	EUR 10,00

SERVICE	PRICE
shareholders' meeting	
Instructing custodian banks about voluntary corporate actions based on customer instruction	EUR 20,00 + external costs
Instructing custodian banks about voluntary corporate actions based on customer instruction	EUR 20,00 + external costs
Other services related to corporate actions	As individually agreed

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

## Reports and notifications

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

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

# Luminor Trade platform

## Share and ETF trading commissions

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

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

## Custody fees for stocks and ETFs

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

## Security transfer

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

## Other services

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

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

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

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

# Luminor Investor

## Trading financial instruments

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

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

## Custody of financial instruments

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

## Financial instrument transfers

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



## Other services

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

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

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

## Discretionary portfolio management service

### Discretionary portfolio management

SERVICE	PRICE
Cash transfer from Luminor Investor account	Free
Management fee	As agreed with the client (plus Value Added Tax (VAT))
Performance fee	As agreed with the client (plus Value Added Tax (VAT))

## Share and ETF trading commissions

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

SERVICE	PRICE
SIX Swiss Exchange, SIX Swiss Exchange (Blue-chip)	0.1% of Trade amount but not less than CHF 15
Warsaw Stock Exchange	0.3% of Trade amount but not less than PLN 72
Hong Kong Exchange	0.15% of Trade amount but not less than HKD 140
Commission fee for investing in mutual funds	0.25% of the trade amount
Investing in debt securities	0.2% of the transaction value, but not less than EUR 15
Custody fee	0.01% of the amount, but not less than EUR 0.50 per month

## Other services

SERVICE	PRICE
Exchange Data Subscription	Free of charge
Security transfer from other bank/broker to Luminor Investor	Free of charge
Security transfer from Luminor Investor to other bank/ broker	EUR 30 per ISIN
Annual withholding tax on income earned in USA	USD 90
Tax Reclaim Service for Beneficial Owners	The fee is applied according to the "Tax reclaim Service for beneficial Owners" price list

# 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."