

[Private Price List](#) valid from 01.07.2025
[Archive](#)

Accounts and Packages

Service package

Packages			
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	Minimum service charge	Luminor Debit	Luminor Black
Monthly fee	€1.30 (1)	€2.50	€5.50
Monthly fee for senior customers (65 years of age or older)	€1.30 (1)	€1.68	€5.50
Monthly fee for young customers (up to 21 years old)	€1.30 (1)	Free	€5.50
Opening (in Internetbank) and maintenance of unlimited number of current accounts (2)	Free	Free	Free
Debit Card (3)	Not included	1 Visa Debit	Not included
Credit Card (3)	Not included	Not included	1 Luminor Black
SMS message about change in card account balance	Not included	€0.06	€0.06
Use of Internet bank and mobile bank	Free	Free	Free

	Minimum service charge	Luminor Debit	Luminor Black
Unlimited number of payments in Internet bank and mobile bank:			
- To accounts within Luminor Latvia	Free	Free	Free
- Euro payments	Free	Free	Free
Unlimited number of Standing order payments	Free	Free	Free
Unlimited number of E-invoice standing order payments	Not included	Free	Free
Cash withdrawal at Luminor ATMs in Baltics			
- Debit Card	Not included	Free up to €750 per calendar month (4), 0.4% of the sum exceeding €750 (5)	Not included
- Luminor Black Card	Not included	Not included	Free up to €1200 per calendar month (6), 2% of the sum exceeding €1200 (min. €3.50) (7)
Cash withdrawal at Swedbank, SEB, Citadele ATMs in Latvia			
- Debit Card	Not included	Free up to €750 or 5 transactions per calendar month (4), 2% of the sum (min. €3.50) exceeding €750 or 5 transactions (5)	Not included
- Luminor Black Card	Not included	Not included	Free up to €750 per calendar month (8), 2% of the sum exceeding €750 (min.

	Minimum service charge	Luminor Debit	Luminor Black
			€3.50) (7)
Cash withdrawal at other ATMs in Latvia and foreign countries			
- Debit Card	Not included	2% of the sum (min. €3.50)	Not included
- Luminor Black Card	Not included	Not included	Free up to €750 per calendar month (8), 2% of the sum exceeding €750 (min. €3.50) (7)
Cash depositing operations at Luminor ATMs in Latvia (9):			
- Debit Card	Not included	Free up to €2000 per calendar month, 0.2% of the sum exceeding €2000	Not included
- Luminor Black Card	Not included	Not included	Free up to €1200 per calendar month, 2% of the sum exceeding €1200 (min €3.50)

(1) Minimum service charge will be set if customer has no active cards.

(2) Additional fee is applied to non-EEA residents according to "Current account" section of the Price List.

(3) Card issuing fee and monthly fee for provision of a card are included in package.

(4) Free monthly limit of €750 is common for all debit cards (including additional cards) and all Luminor ATMs in the Baltics and Citadele, SEB, Swedbank ATMs in Latvia.

(5) The fee is charged monthly for all debit cards (including additional cards) together to the account from which the first cash withdrawal was made in the respective month.

(6) Free monthly limit of 1200 EUR is common for all Luminor Black credit cards (including additional cards).

(7) The fee is charged monthly for all Luminor Black credit cards (including additional cards) together to the account from which the first cash withdrawal was made in the respective month.

(8) Free monthly limit of €750 is common for all Luminor Black credit cards (including additional cards) and all Citadele, SEB, Swedbank ATMs in Latvia, and ATMs of other banks worldwide.

(9) The calculation is made based on transactions carried out within the 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.

From 1 October 2024, the Luminor Debit card is not included in the Luminor Black package.

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

Current account

Current account opening and maintenance

First account opening (1)

- for a person whose identity document is issued in the EU, EEA, or Swiss Confederation, or who has a permanent residence permit issued by the Republic of Latvia, or is an asylum seeker, refugee, or has alternative status in the Republic of Latvia	Free
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- for a person whose identity document is issued outside the EU, EEA, or Swiss Confederation, and who does not have a permanent residence permit issued by the Republic of Latvia	€250 (2)
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Opening of additional current account and closure of current account:

- via Internet bank	Free
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- at the Customer Service Center or via Customer Support	€5
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Maintaining the accounts (3)	Free
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Additional maintaining the account monthly fee for non-resident outside the EEA	€15
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Account balance fee (4) if the total balance exceeds: EUR 500 000; SEK 5 000 000; DKK 3 750 000; CHF 500 000; JPY 65 000 000; CZK 12 500 000.	(Central Bank annual interest rate (5) minus 0.1% point)/360
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Termination of business relations	Free
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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	€50
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- (1) When opening an account, it is mandatory to choose a [daily banking package](#), for which a monthly fee will be applied according to the pricelist.
- (2) The fee is not charged if the account is not opened.
- (3) If customer have chosen a [daily banking package](#) , for which a monthly fee will be applied according to the pricelist.
- (4) The fee is calculated at the end of each day and is applicable if, at the time of calculation, the total balance of current accounts of one customer in the same currency exceeds the total balance in the respective currency indicated above. The fee is calculated by multiplying the sum above the limit by the absolute value (i.e., module) of the respective fee indicated above. The fee does not apply if the Central Bank annual interest rate becomes positive or zero.
- (5) The Central Bank annual interest rate is the annual interest rate set by the central bank for the respective currency:
- for EUR currency - ECB deposit facility rate,
 - for SEK currency - Sveriges Riksbank repo rate,
 - for DKK currency - Danmarks Nationalbank Certificates of deposit rate,
 - for CHF currency - Swiss National Bank negative interest rate,
 - for JPY currency - Bank of Japan complementary deposit facility rate,
 - for CZK currency - Czech National Bank deposit facility rate.

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

Escrow account

Escrow account execution and amending

Escrow account opening and drafting agreement:

- drafting of standard Escrow account agreement (together with issuance of a mortgage-backed loan by Luminor)	0.4% of the transaction amount, min. €50, max. €500
- drafting of standard Escrow account agreement (without issuance of a mortgage-backed loan by Luminor)	0.4% of the transaction amount, min. €75
- drafting of non-standard Escrow account agreement	As agreed, min. €1000

Amendments to:

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

Payment cards

Ordering and delivering

	Visa Debit	Luminor Black (2)
Card opening	€4	Free
Card renewing, closing	Free	Free
Monthly fee for provision of a main card (1)	€2.50 (2)	€5.50 (3)
Monthly fee for provision of an additional card	€1.70	€5.50
Monthly fee for additional card linked to a parent as a customer (children starting from age 6 to 17 including)	Free	€5.50
Delivering the card		
- by post to address in Latvia	€2	€2
- by post to address abroad	€10	€10
- to the Customer Service Center (4)	€10	€10
Replacing the card		
- when card is replaced before the expiry date	€5	€5 (without Priority Pass); €10 (with Priority Pass) (5)
- additional fee for express issuing (6)	€30	€30

(1) Card - means both debit card (for example Visa Debit) and credit cards (for example Luminor Black, Luminor Visa Infinite).

(2) Visa Debit card is available only with Luminor Debit package. The fee listed is for a package.

(3) Luminor Black card is available only with Luminor Black package. The fee listed is for a package.

(4) The fee is not applicable if the Customer pays the fee for an express issuing of the Card.

(5) When replacing a Luminor Black card to which a Priority Pass is linked, both cards are replaced.

(6) If the card is ordered on a business day by 12:00 AM, it will be delivered to Customer Service Center in Riga within

5 hours, and outside Riga within Latvia on the next business day.
(7) New Luminor Visa Infinite credit cards are not issued from 02.05.2024.

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

Payments and cash

	Visa Debit	Luminor Black
Conversion fee for paying in different currency than account currency (1)	3%	3%
Cash withdrawal:		
- Luminor ATMs in Baltics	Free up to €750 per calendar month (2), 0.4% of the sum exceeding €750 (3)	Free up to €1200 per calendar month (4), 2% of the sum exceeding €1200 (min. €3.50) (5)
Citadele, SEB, Swedbank ATMs in Latvia	Free up to €750 or 5 transactions per calendar month (2), 2% of the sum (min. €3.50) exceeding €750 or 5 transactions (3)	Free up to €750 per calendar month (6), 2% of the sum exceeding €750 (min. €3.50) (5)
- other ATMs in Latvia and foreign countries	2% of the sum (min. €3.50)	Free up to €750 per calendar month (6), 2% of the sum exceeding €750 (min. €3.50) (5)
Cash deposit		
- Luminor ATMs in Latvia (7)	Free up to €2000 per calendar month, 0.2% of the sum exceeding €2000	Free up to €1200 per calendar month, 2% of the sum exceeding €1200 (min. €3.50)
Balance enquiry		
- from Luminor ATMs	Free	Free
- from other ATMs	€0.50	€0.50

(1) Conversion fee is added to the currency exchange rate.

(2) Free monthly limit of €750 is common for all debit cards (including additional cards) and all Luminor ATMs in the Baltics and Citadele, SEB, Swedbank ATMs in Latvia.

(3) The fee is charged monthly for all debit cards (including additional cards) together to the account from which the first cash withdrawal was made in the respective month.

(4) Free monthly limit of 1200 EUR is common for all Luminor Black credit cards (including additional cards).

(5) The fee is charged monthly for all Luminor Black credit cards (including additional cards) together to the account from which the first cash withdrawal was made in the respective month.

(6) Free monthly limit of €750 is common for all Luminor Black credit cards (including additional cards) and all Citadele, SEB, Swedbank ATMs in Latvia, and ATMs of other banks worldwide.

(7) The calculation is made based on transactions carried out within the month.

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

Credit

	Visa Debit	Luminor Black
Credit limit annual interest	Not applicable	18%
Changing the credit limit	Not applicable	Free
Interest free period	Not applicable	Until next month's 15th date (1)

(1) 0% interest rate for up to 45 days. Interest free period is not applicable to cash withdrawals.
More information about Payment cards can be found [here](#) and about safe usage of Payment cards [here](#).

Other services

	Visa Debit	Luminor Black
Annual interest on unauthorized debit balance	25%	25%
Priority Pass lounge visits (1)	Not available	€30 each visit
Priority Pass ordering and maintenance		
- Opening	Not available	€15
- Replacement	Not available	€10
- Annual fee (starting from the second year)	Not available	€15
Delivering the Priority Pass		
- by post to address in Latvia	Not available	Free
- by post to address abroad	Not available	€10
Changing card standard withdrawal or purchase limits via Customer Support or at the Customer Service Center	€10	€10
Issuance of copy of the receipt for a transaction	€25	€25
Closed Card account maintenance (first to be charged one year after the customer's written notice on the Card closure)	€40 per year	N/A

(1) Cardholder can bring additional guests to lounge every time cardholder visits lounge. Companions' visits are counted as separate visits.

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

No longer issued cards (I)

Ordering and delivering

	Visa Classic	Visa Classic Revolving
Monthly fee for provision of a card (1)	€2.50	€2.50
Delivering the card		
- by post to address in Latvia	Free	Free
- by post to address abroad	€10	€10
- to the Customer Service Center (2)	€10	€10
Replacing the card		
- when card is replaced before the expiry date	€4	€4
- additional fee for express issuing (3)	€30	€30

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.

New Visa Classic cards are not issued from 23.03.2020.

New Visa Classic Revolving cards are not issued from 15.04.2020.

(1) Card - means both debit card and credit card.

(2) The fee is not applicable if the Customer pays the fee for an express issuing of the Card.

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

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

Payments and cash

	Visa Classic	Visa Classic Revolving
Conversion fee for paying in different currency than Euro (3)	3%	3%
Cash withdrawal		
- Luminor ATMs (Latvia, Lithuania, Estonia) (4)	2% of the sum (min. €3.50)	2% of the sum (min. €3.50)
- other ATMs in Latvia and foreign countries	2% of the sum (min. €3.50)	2% of the sum (min. €3.50)
Cash deposit		
- Luminor ATMs in Latvia (4)	Free up to €600 per calendar month, 2% of the sum exceeding €600	Free up to €600 per calendar month, 2% of the sum exceeding €600
Balance enquiry		
- from Luminor ATMs	Free	Free
- from other ATMs	€0.50	€0.50

(3) Conversion fee is added to the currency exchange rate.

(4) The calculation is made based on transactions carried out within the month.

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

Credit

	Visa Classic	Visa Classic Revolving
Credit limit annual interest	21%	23%
Changing the credit limit	Free	Free
Interest free period	N/A	Until next month's 25th date

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

Other services

	Visa Classic	Visa Classic Revolving
Annual interest on unauthorized debit balance	25%	25%
Changing card standard cash withdrawal or purchase limits via Customer Support or at the Customer Service Center	€10	€10
Issuance of copy of the receipt for a transaction	€25	€25
Closed Card account maintenance (first to be charged one year after the customer's written notice on the Card closure)	€40 per year	€40 per year

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

No longer issued cards (II)

Ordering and delivering

	Visa Gold	Visa Gold Revolving
Card account currency (1)	EUR	Not applicable
Monthly fee for provision of a card (2)	€5.50	€3.90
Delivering the card		
- by post to address in Latvia	Free	Free
- by post to address abroad	€10	€10
- to the Customer Service Center (3)	€10	€10
Replacing the card		
- when card is replaced before the expiry date	€5	€10
- additional fee for express issuing (4)	€30	€30

New Visa Platinum credit cards are not issued from 12.12.2019.

New Visa Gold cards are not issued from 23.03.2020.

New Visa Gold Revolving cards are not issued from 15.04.2020.

(1) New credit cards with USD account currency are not issued, only the existing cards are replaced.

(2) Card - means both debit card and credit card.

(2) The fee is not applicable if the Customer pays the fee for an express issuing of the Card.

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

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

Payments and cash

	Visa Gold	Visa Gold Revolving
Conversion fee for paying in different currency than Euro (4)	3%	3%
Cash withdrawal		
- Luminor ATMs (Latvia, Lithuania, Estonia)	2% of the sum (min. €3.50)	2% of the sum (min. €3.50)
- other ATMs in Latvia and foreign countries	2% of the sum (min. €3.50)	2% of the sum (min. €3.50)
Cash deposit		
- Luminor ATMs in Latvia (5)	Free up to €600 per calendar month, 2% of the sum exceeding €600	Free up to €600 per calendar month, 2% of the sum exceeding €600
Balance enquiry		
- from Luminor ATMs	Free	Free
- from other ATMs	€0.50	€0.50

(4) Conversion fee is added to the currency exchange rate.

(5) The calculation is made based on transactions carried out within the month.

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

Credit

	Visa Gold	Visa Gold Revolving
Credit limit annual interest	18%	18%
Changing the credit limit	Free	Free
Interest free period	Not applicable	Until next month's 25th date

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

Other services

	Visa Gold	Visa Gold Revolving
Annual interest on unauthorized debit balance	25%	25%
Fee for 1 person's visit to the airport business area ("Priority Pass" program)	€30	Not available
Priority Pass replacement	€10	Not available
Changing card standard cash withdrawal or purchase limits via Customer Support or at the Customer Service Center	€10	€10
Issuance of copy of the receipt for a transaction	€25	€25
Closed Card account maintenance (first to be charged one year after the customer's written notice on the Card closure)	€40 per year	€40 per year

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

Other cards' related services

Other cards' related services

SMS message about change in account balance	€0.12
Viewing the PIN code in the internetbank and mobile application	Free
Safety+ service monthly fee	€0.99
Gambling or crypto transaction fee (1)	€0.50

(1) Fee is applied to every crypto exchange, gambling, or lottery purchase made by a card transaction. More information about safe usage of Payment cards can be found [here](#).

Outgoing payments in Euros

Internal payments

	at Customer Service Center or via Customer Support	via Digital channels
To accounts within Luminor Latvia branch (1)	€5	Free

(1) Reduced commission for Luminor property insurance policy payments via Customer Support is EUR 1. Terms for payments in Euros are available [here](#). More information about Payments can be found [here](#).

Payments to European countries

	at Customer Service Center or via Customer Support	via Digital channels
Euro payment (1)	€5	€0.36
Urgent Euro payment (2)	Not available	€14

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

(2) Urgent payments to EEA member states. The full list of countries can be found [here](#).

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

Payments to other countries (1)

Ordinary SHA/SHAR payment (2)	€13
Urgent SHA/SHAR payment (2)	€16
Express SHA/SHAR payment (2)	€25
Ordinary OUR/DEBT payment (3)	€26
Urgent OUR/DEBT payment (3)	€29
Express OUR/DEBT payment (3)	€46

(1) Credit transfer non SEPA. Payments to countries outside the Single Euro Payments Area [member states](#). Payments can only be made via digital channels.

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

(3) OUR/DEBT (all fees for payer) - when a payment is sent with the charge type OUR, all fees by the beneficiary's bank and/or by the correspondent banks will be covered by the payer.

However, the Bank shall not be held liable if the beneficiary does not receive the full payment amount due to other reasons beyond the Bank's control (additional charges may be deducted by correspondent/ intermediary banks from the transferred amount).

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

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

Outgoing payments in other currencies

Internal payments

	at Customer Service Center or via Customer Support	via Digital channels
To accounts within Luminor Latvia branch (1)	€5	Free

(1) Reduced commission for Luminor property insurance policy payments via Customer Support is EUR 1.

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

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

Payments to other banks (1)

	via Digital channels
Ordinary SHA/SHAR payment (2)	€13
Urgent SHA/SHAR payment (2)	€16
Express SHA/SHAR payment (2)	€25
Ordinary OUR/DEBT payment (3)	€26
Urgent OUR/DEBT payment (3)	€29
Express OUR/DEBT payment (3)	€46

(1) Payments can only be made via digital channels.

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

(2) (3) OUR/DEBT (all fees for payer) - when a payment is sent with the charge type OUR, all fees by the beneficiary's bank and/or by the correspondent banks will be covered by the payer.

However, the Bank shall not be held liable if the beneficiary does not receive the full payment amount due to other reasons beyond the Bank's control (additional charges may be deducted by correspondent/ intermediary banks from the transferred amount).

Incoming payments

Incoming payments

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

(1) Payments compliant with SEPA requirements. Full list of countries can be found on the European Central Banks' [webpage](#).
(2) The fee applies to incoming payments with option SHA/BEN (SHAR/CRED) received via SWIFT in all currencies from outside EEA and in any other currency than Euro if a payment is received from within EEA.
BEN (CRED) - all fees are applied to the beneficiary.
SHA (SHAR) - the beneficiary pays fees of a beneficiary bank and intermediary banks.
(3) OUR (DEBT) - no fees are applied to the beneficiary. However, additional charges may be deducted by intermediary banks from the transferred amount.

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

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

Other payment services

Standing orders

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

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

Cancellation, amendment and investigation of the payment

In case of mistake by Luminor	Free
Euro payment to Latvia or the Single Euro Payments Area member states (1)	€20
Payments in any currency to outside Single Euro Payments Area member states and payments in currencies other than euro to Single Euro Payments Area member states (1)	
- up to 6 months after receipt of payment order	€50 + extra costs (2)
- over 6 months after receipt of payment order	€100 + extra costs (2)

(1) Full list of countries can be found on the European Central Banks' [webpage](#).

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

Other services

Payment transaction printout and confirmation	€5
Confirmation of SWIFT or SEPA payment statement	€10
Fee for convertor 20022	€20 per year

Digital channels

Digital channels

Internet bank registration and subscription fee	Free
Code calculator Digipass 270 issuance or replacement	€21
Code calculator Digipass 300C issuance or replacement (1)	€25
Code calculator Digipass 750 VC issuance or replacement for customers with visual impairment (1) (2)	Free
Unblocking of Code calculator in a Customer Service Center or remotely	€5
SMS message about change in account balance	€0.12
First issuance of Smart-ID (3) at Customer Service Center	Free
Subsequent issuance of Smart-ID (3) at Customer Service Center (4)	€5

(1) Limited quantity available, therefore code calculator Digipass 270 could be issued in case of replacement.

(2) Issued at Customer Service Centers.

(3) Smart-ID Qualified Electronic Signature.

(4) Except for minors.

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

Term deposit account opening and maintenance

Term deposit account opening and maintenance

Termination of the Term Deposit before the Deposit maturity date (1) (2)	Free
Transfer from Savings account to current account with the prior notice:	
- at least 7 calendar days in advance	Free
- less than 7 calendar days in advance	0.5% of the amount, min. €5
Termination of the Saving for a Child or transfer from the Saving for the Child account before the Deposit Maturity Date (3) (4)	0.5% of the amount, min €5

Annual Interest Rates on Deposits can be found [here](#).

(1) 0% commission of the Deposit Principal amount is applied if the agreement is terminated before expiry date and if the agreement has accrued interest payout at the end of deposit agreement period.

(2) The commission 1% of the Deposit Principal amount, min. €5 is applied if the agreement is terminated before expiry date and if the agreement has periodic accrued interest payout of deposit agreement period. The Customer shall lose the Accrued Interest. Previously paid Accrued Interest the Bank shall withhold from the Deposit Principal.

(3) Not applicable in case the Customer has come of age.

(4) New deposits "Savings for a child" are not offered from 01.02.2025.

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

Pension Funds

2nd Pillar Pensions

More information about II Pillar Pension Funds can be found [here](#).

3rd Pillar Pensions

Fees related to administration and management of pension funds are shown [here](#).

More information about III Pillar Pension Funds can be found [here](#).

Other fees

Pension account statement:

By e-mail	Free
By post	€3

Loans

Consumer loan, Car loan

Agreement fee	1.5% of loan amount, min. €60
Change of loan monthly payment date or loan repayment account	€20
Early loan repayment	Free
Partial loan repayment prior to agreement maturity date	Free

You need a payment account in Luminor to conclude a loan agreement. Information on charges and commission fees related to the opening and use of the payment account is available [here](#).

More information about Consumer loan can be found [here](#) and about Car loan [here](#).

Housing loan, Idea loan (Private loan)

Agreement fee (1)	1% of loan amount or additionally disburseable amount, min. €100
Agreement amendment fee (2) (3) (4)	€200
Changes in credit agreement in case of restructuring and extension of composite schedules	€100
Change of loan monthly repayment date or change of loan repayment account or extension of loan issuance (5)	
- once in a calendar year;	Free
- as of the second change in one calendar year	€20
Payment holidays according to credit agreement	Free
Early full or partial loan repayment if interest rate is floating	Free
Early full or partial loan repayment if interest rate is fixed	The fee is calculated according to the formula (6), unless otherwise specified in the agreement
Loan execution by refunding obligations from another bank	Free
Sale of the pledged property if the transaction is financed by other creditor (7)	€400
Other fees	
Housing loan Plus services (e.g. real estate assessment)	To be agreed individually
Additional services (e.g. real estate assessment)	To be agreed individually
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

Extramural assessment of the property pledged to the Bank - an apartment in a multi-apartment house	€50
Preparation of standard documents (E.g. bank's approvals to state institutions and consents related to the property)	€35
Penalty for failure to submit the insurance policy of the collateral	€100

- (1) Different conditions can be applied if the purchase agreement is signed with Luminor partners.
(2) For example, changes in payment schedule (except change of monthly loan repayment date), collateral composition, loan issuance conditions, loan currency, etc.
In case the interest rate under the agreement is fixed and its validity is terminated as a result of changing the terms and conditions of the agreement, then an additional fee is applied which is equal to the early repayment fee applied to loans with fixed interest rate (see "Early full or partial loan repayment if interest rate is fixed"). In such cases, the calculation of the fee is based on the outstanding loan amount but not on the pre-paid loan amount. For the purpose of application of this fee the validity of the fixed interest rate is considered to be terminated in the following cases:
- the fixed interest rate is changed into the interest rate changed on a 3, 6 or 12 month basis;
 - the fixed interest rate is changed into a lower fixed interest rate;
 - the loan currency is changed;
 - the effective period of the fixed interest rate is shortened;
 - the loan amount provided by the agreement is reduced.
- (3) If the early repayment of the loan takes place at the same time as the reduction of the repayment term, resulting in no increase in the monthly payment, no commission fee is charged.
(4) In case of complex amendment up to 0.2% of loan balance.
(5) Extension of loan issuance up to 90 days at the customer's request.
(6) The fee is calculated as compensation for potential costs of the Bank directly linked to the early repayment. The fee is calculated according to the formula: $I = (\text{ratio } K * P)$,
where I – early repayment fee;
P – loan amount being repaid early;
Ratio K – value calculated by the Bank which depends on the financial market interest rates change, the rest of the period to a fixed rate expiry and the final repayment date.
(7) The fee is not applicable as of 18.04.2025.

More information about Housing loan can be found [here](#) and about Idea loan [here](#).

Overdraft (new overdrafts are not issued)

Annual overdraft interest rate	21%
Annual limit excess interest	36%
Agreement amendment fee	€30

Student loan (new loans are not issued)

Loan agreement amendment fee	€25
A fine for a delayed provision of a certificate from an educational institution	€25
A delay fine	0.1% per day

Leasing

Fees for Leasing services

Leasing application consideration	Free
Agreement fee (1)	1.5% of leasing object price, min. €165
Agreement fee for change of the lessee	1.5% of leasing object price, min. €165
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 €60.50
Commission fee from private customers in case the loan principal is reduced or repaid before maturity (2)	Free
Additional commission fee for private customers engaged in economic activity in case the financed amount is repaid before maturity in partial or full amount for agreements with fixed interest rate (3)	1.5% of the paid financed amount, but not less than €90.75
Additional Commission fee for private customers engaged in economic activity in case the fixed interest rate is amended to another base interest rate type or another fixed interest rate (refixing) (4)	1.5% of the outstanding financing amount, but not less than €90.75
Amendments to the leasing agreement	€121

Prices are specified incl. VAT.

(1) Standard fees are indicative and may vary based on agreement between the parties.

(2) 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 Lizing SIA on the date of early repayment.

(3) This fee is applied in addition to the fee related to loan principal reduction or repayment before maturity.

(4) This fee is applied in addition to the fee related to the amendments to the leasing agreement.

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

Fees for other Leasing services

Invoice sent by post	€1.82
Release of commercial pledge (preparation and submission of the application to the Enterprise Register)	€30
Review and granting consent to sub-lease or lending	€60.50
Granting consent to install LPG equipment on or perform other rebuilding of Lease Object	€25
Commission fee for giving consent to transfer a vehicle to trading company	€25
Preparation of powers of authority	€25
Preparation of standard notices (notices on lease liabilities, incl. agreements, paid interest, debt and coordination of comparative acts)	€25
Preparation of non-standard notices	Up to €60.50
Preparation of reports upon the customer's request	€60.50
Notarized mandata inspection	€15
Issuing of document copies and retrieval from archive	€5 for each page
Road Traffic Safety Directorate's (CSDD) commission fee (1)	Up to €12
Commission fee for express transfers	According to the pricelist of Luminor (Latvia)

Prices are specified incl. VAT.

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

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

Financial Instrument account

Securities Trading

Shares and ETF trading commissions:

Purchasing and selling foreign shares/ETF in internet bank or by phone	0.5% of the amount min. €50
Purchasing and selling shares at stock exchanges of the Baltic states (1)	0.4% of the amount, min. €5.70
Subscription to equities during initial public offering	0.1% of the amount, min. €2

Debt securities trading commissions:

Purchase/sale of debt securities in the secondary market	0.50% of the trade value, min. €50
Subscription to debt securities during initial offering	0.50% of the trade value, min. €20

Mutual funds trading commissions:

Investing in mutual funds via Luminor internet bank or by phone	1% of the transaction amount min. €15
Investing in Nordea mutual funds via Luminor internet bank or by phone	1% of the transaction amount min. €1

(1) 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 can be found [here](#).

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

Securities Transfers

Free-of-payment transfers (FOP)(1):

- Within the Bank (paid only by the sender)	€10
- Transfer of financial instruments registered in the Baltic states from Luminor to another credit institution in the Baltic states	€15
- Transfer of financial instruments registered in the Baltic states to Luminor from another credit institution in the Baltic states	€1.50
- Transfer of financial instruments registered in foreign countries (except the Baltic states) from/to Luminor to/from another credit institution	€40

Against payment transfers (DVP/RVP):

- Within the Bank	€10
- If the transaction involves the transfer of financial instruments from/to other bank	€40
- If the transaction involves the transfer of financial instruments registered in the Baltic states from/to another bank	€15

(1) In case of inheritance the fee is paid by the recipient.

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

Financial instrument account monthly maintenance fee

Custody fee (monthly payment): (1)

- Financial instruments in the financial instruments account	0.015% (min. €1)
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(1) Custody fee is calculated and debited from current/investment account by the 15th calendar day of the following month.

Custody fee is calculated based on the portfolio value on the last calendar day of the month. Portfolio value is calculated based on nominal value for bonds and non-listed securities, market value for equities and exchange traded funds, net asset value (NAV) of the investment fund units. Where the market value of the securities is not available, the last most recent available price is used for portfolio value calculation. Where such market value is not available either, the portfolio value of the securities is calculated based on the nominal value of the securities.

Custody fee is calculated in Euro, for securities issued in foreign currencies fee is calculated in accordance with the official exchange rate announced by the European Central Bank.

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

Other Financial instrument account related services

Financial instruments account opening and closing	Free
Deregistration of financial instruments	€8
Participation in the meeting of share/debt securities holders (1)	€100
Processing of voluntary corporate events related to financial instruments	35
Other services related to the financial instruments (2)	As individually agreed
Financial instruments account statement and related documents:	
- via the Internet Bank	Free
- at a Customer Service Center	Free
- by mail	€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".

(1) Does not include the rerepresentation of a client.

(2) Power of attorney, certificate, certificate for blocking of financial instruments according to the customer request, others.

If Bank is obliged to pay any taxes, fees, interest, penalties or incur other costs that are not covered in the Bank's Price List and are related to the provision of securities safekeeping, execution and any other relevant service to the Client, and which are not caused by the Bank's gross negligence or wilful misconduct, the Bank shall have the right to debit such amounts from the Client's Current Account without prior Client's consent.

Luminor Investor platform

Securities Trading

Shares and ETF trading commissions:

American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA)

Base plan (default) - 0.20% of Trade amount, min. USD 2. **Elective plan (at the Clients discretion)** - 0.08% of Trade amount, min. USD 10 (1)

European exchanges (Deutsche BORSE (XETRA), London Stock Exchange, London Stock Exchange (IOB), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange, Euronext Amsterdam, Euronext Brussels, Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange, Oslo Stock Exchange, NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North), SIX Swiss Exchange, SIX Swiss Exchange (Bluechip), NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North))

Base plan (default) - 0.20% of Trade amount, min. €3. **Elective plan (at the Clients discretion)** - 0.08% of Trade amount, min. €10 (1)

Deutsche Borse Frankfurt Floor

0.35% of Trade amount (min. €60)

OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is below or equal to USD 50 000

USD 25

OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is above USD 50 000

0.15% of Trade amount, min. USD 25

Hong Kong Exchange

0.25% of Trade amount, min. HKD 140

BlackRock ESG multiasset ETFs:

1) BlackRock ESG Multi-Asset Conservative Portfolio UCITS ETF (ISIN: IE00BLP53M98)

0.1% of Trade amount

2) BlackRock ESG Multi-Asset Moderate Portfolio UCITS ETF (ISIN: IE00BLLZQS08)

0.1% of Trade amount

3) BlackRock ESG Multi-Asset Growth Portfolio
UCITS ETF (ISIN: IE00BLLZQ805)

0.1% of Trade amount

(1) The elective plan is implemented solely upon the client's request, with the client having the right to change the plan type once every four months.

Securities Transfers

Security transfer from other credit institution/ broker to Luminor Investor platform	Free
Security transfer from Luminor Investor platform to other credit institution/ broker	€30 per ISIN
Fee for security transfer on the basis of inheritance or gift in Luminor Investor platform	USD 10 per ISIN

Luminor Investor account monthly maintenance fee

Monthly custody fee for securities in Luminor Investor platform (1)	0.01% of the total account value
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(1) Custody fee is calculated separately for equities, bonds and mutual funds. €0.50 per month minimum fee is applied for mutual funds asset class. No minimum fee is applied for equities and bonds. The custody fee will be calculated daily using the end of day portfolio values and charged on a monthly basis (excluding VAT where applicable). For any currency conversions to EUR, our partner SAXO bank uses market spot exchange rate adding 0.5% margin on top. A spot exchange rate is the current price level in the market to directly exchange one currency for another, for delivery on the earliest possible value date which is provided by most Electronic Communication Network (ECN) brokers (e.g. Reuters).

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

Other Luminor Investor platform related services

W-8BEN form processing and certification for US market access in Luminor Investor platform	€30
Fee for U.S. source income reporting to IRS (1)	90 USD
Acquisition price correction in Luminor Investor platform	USD 10 per ISIN
Participation in the meeting of share/debt securities holders (2)	€100
Corporate actions processing	Free+ external costs
Subscription for real time data in Luminor Investor platform	Prices available in the platform

(1) Fee applied if customer has USA related instruments without valid W8-BEN form. The detailed information on the Annual withholding tax on income earned in USA, can be found here. <https://www.luminor.lv/en/private/access-us-market-luminor-investor>

(2) Does not include the rerepresentation of a client.

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

Ex-ante Information on Costs and Charges of Investment Products in Luminor Investor available in each instrument Trading Conditions - Costs section.

Discretionary portfolio management

Discretionary portfolio management

Management fee	Up to 1,2% (plus Value Added Tax (VAT))
Performance fee	As agreed with the client (plus Value Added Tax (VAT))
Custody fee (1)	0.01% of the amount, min. €0.50 per month
Cash transfer from Discretionary portfolio management account	Free
Fee for U.S. source income reporting to IRS (2)	USD 90

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

(2) The detailed information on the Annual withholding tax on income earned in USA, can be found here. <https://www.luminor.lv/en/private/access-us-market-luminor-investor>

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

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

Securities Trading in Discretionary portfolio management account

Shares and ETF trading commissions:

American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA)	0.10% of Trade amount, min. USD 10
BME Spanish Exchanges, Borsa Italiana/Milan Stock Exchange, Deutsche BORSE (XETRA), Euronext Amsterdam, Euronext Brussels, Euronext Lisbon, Euronext Paris, NASDAQ OMX Helsinki, Vienna Stock Exchange	0.1% of Trade amount, but not less than min. €10
Deutsche Borse Frankfurt Floor	0.35% of Trade amount (min. €60)
NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)	0.1% of Trade amount, min. DKK 29
London Stock Exchange (IOB)	0.1% of Trade amount, min. USD 14
London Stock Exchange	0.1% of Trade amount, min. GBP 7
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is below 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, min. USD 25
Oslo Stock Exchange	0.1% of Trade amount, min. NOK 62
NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North)	0.1% of Trade amount, min. SEK 62
SIX Swiss Exchange, SIX Swiss Exchange (Bluechip)	0.1% of Trade amount, min. CHF 15
Hong Kong Exchange	0.15% of Trade amount, min. HKD 140

Debt securities trading commissions:

Investing in debt securities	0.2% of Trade amount, min. €15
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Mutual funds trading commissions:

Investing in mutual funds	0.25% of Trade amount
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Securities Transfers to/from Discretionary portfolio management account

Financial instruments transfer from other credit institution/broker to Discretionary portfolio management account	Free
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Financial instruments transfer from Discretionary portfolio management account to other credit institution/ broker	€30 per ISIN
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Cash transactions at the Customer Service Centers and in ATM's

Cash withdrawal in safety box of bank

Cash withdrawal in safety box of bank	0.5% of amount, min. €100
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Cash deposit or withdrawal using a code at ATMs of bank

Drawing up an application to obtain the Code:

- at the Customer Service Center or via Customer Support (1)	€10
ATM Operation	0.5% of the amount

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

References and account statements

References and account statements

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

- Standard reference about account (2)	€15
- Standard reference about loan or transactions (3)	€40
- Non-standard reference	By agreement, min. €55
Audit reference	€65
Receipt of the Account statement or information on the Account transactions through Internetbank	Free
Issuance of the account statement or information on the Account transactions at a Customer Service Center (4) or dispatch by mail or by e-mail.	€5 per month, max €60 (per account or card)

(1) If upon the Customer's request the Bank issues a reference that contains information comprised of several items, the fee for the preparation of the relevant reference shall be subject to the aggregation of the fees set for the references and account statements with the relevant content.

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

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

(4) The consumer who has not entered into an agreement with the Bank on the use of Internet Banking, is eligible to receive a free of charge account statement or the information included in the account statement at the Customer Service Centers once a calendar month for the previous calendar month.

Other services

Other services

Inspection of authorization issued by the Customer:

- if issued in Latvia	€15
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- if issued abroad	€100
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Service monthly fee for Private Banking customers (1)	€50 per month
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Provision of information to public authorities in accordance with the law including - Acceptance and execution of orders or assignments from bailiffs (official receivers) or the State Revenue Service (2)	€10 + fee for the payment according to the "Payments" price list
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Issuance of a document from the archive	€30 for each document
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Mail delivery

- in Latvia	€5
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- Abroad	€10
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Courier delivery	€10 + Actual costs
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Additional services for PB customer	By agreement
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(1) The Commission applies if the customer and the Bank have entered into a contract 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.

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