

DEBIT CARD MAESTRO ¹		
1.	Base Card	
1.1.	Card issue fee	10 EUR / 10 USD
1.2.	Annual fee	10 EUR / 10 USD
2.	Supplementary Card	
2.1.	Card issue fee	10 EUR / 10 USD
2.2.	Annual fee	10 EUR / 10 USD
3.	Card replacement fee ²	10 EUR / 10 USD
4.	Cash withdrawal	
4.1.	At ATMs in Latvia	1 EUR / 1.5 USD
4.2.	At ATMs abroad	1%, min. 3 EUR / 5 USD
4.3.	At other banks	not available
5.	Purchase fee	
5.1.	In Latvia	free of charge
5.2.	Abroad	free of charge
6.	Unauthorized Credit limit interest rate	60% annually
7.	Card account currency change ³	10 EUR / 10 USD
8.	24 hours ATM cash withdrawal limit	700 EUR / 1 000 USD
9.	Fee for monthly Card account statement	
9.1.	By e-mail	free of charge
9.2.	In the Bank	3 EUR / 3 USD
9.3.	By post	5 EUR / 5 USD
10.	Unfounded claim processing (single fee)	30 EUR / 40 USD
11.	Transaction documents request (for each transaction separately)	20 EUR / 20 USD
12.	Express Card production ⁴	30 EUR / 30 USD
13.	SMS Bank	
13.1.	Subscription fee	free of charge
13.2.	Fee per each message	0.09 EUR / 0.12 USD
14.	Currency conversion fee ⁵	2.5%
15.	Card account closure fee	free of charge
16.	Card validity	24 months

¹ Additional factual costs that may occur to the Customer by using payment cards, will be deducted from the Customer's Card account on the uncontested basis.

² Card replacement fee shall be detained if a new Card with a new Card number and PIN code is issued to the Customer retaining all previous Card parameters (validity term of the Card, spending limits and etc.), for instance, in case of loss of the Card.

³ Card account currency exchange could be fulfilled, if Card is issued without Credit limit and if Card's account does not have any reserved transaction sum.

⁴ Express Card production fee (within 8 working hours) – in addition to Card issue fee.

⁵ If transaction currency differs from Card account currency.

CARD MASTERCARD MASS ¹

1.	Base Card	
1.1.	Card issue fee	25 EUR / 30 USD
1.2.	Annual fee	25 EUR / 30 USD
2.	Supplementary Card	
2.1.	Card issue fee	15 EUR / 20 USD
2.2.	Annual fee	15 EUR / 20 USD
3.	Card replacement fee ²	15 EUR / 15 USD
4.	Cash withdrawal	
4.1.	At ATMs in Latvia	2 EUR / 2 USD
4.2.	At ATMs abroad	1.5%, min. 8 EUR / 8 USD
4.3.	At other banks	1.5%, min. 8 EUR / 8 USD
5.	Purchase fee	
5.1.	In Latvia	free of charge
5.2.	Abroad	free of charge
6.	Travel insurance (annual fee) ³	40 EUR
7.	Authorized Credit limit interest rate	20% annually
8.	Unauthorized Credit limit interest rate	60% annually
9.	Annual interest for the security deposit	in accordance with valid deposit rates
10.	Card account minimum balance for each Card without Credit limit	100 EUR / 100 USD
11.	Card account currency change ⁴	25 EUR / 35 USD
12.	24 hours ATM cash withdrawal limit	1 500 EUR / 2 000 USD
13.	Fee for monthly Card account statement	
13.1.	By e-mail	free of charge
13.2.	In the Bank	3 EUR / 3 USD
13.3.	By post	5 EUR / 5 USD
14.	Unfounded claim processing (single fee)	30 EUR / 40 USD
15.	Transaction documents request (for each transaction separately)	20 EUR / 20 USD
16.	Express Card production ⁵	30 EUR / 30 USD
17.	SMS Bank	
17.1.	Subscription fee	free of charge
17.2.	Fee per each message	0.09 EUR / 0.12 USD
18.	Currency conversion fee ⁶	2.5%
19.	Card account closure fee	free of charge
20.	Card validity	24 months

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² Card replacement fee shall be detained if a new Card with a new Card number and PIN code is issued to the Customer retaining all previous Card parameters (validity term of the Card, spending limits and etc.), for instance, in case of loss of the Card.

³ Payment for travel insurance will be retained in the Card's account currency. Conversion is fulfilled in accordance with a currency rate fixed by the European Central Bank on the day of insurance policy issue. For legal entities residents of the EU without valid VAT registration number and individuals commission fee includes VAT.

⁴ Card account currency exchange could be fulfilled, if Card is issued without Credit limit and if Card's account does not have any reserved transaction sum.

⁵ Express Card production fee (within 8 working hours) – in addition to Card issue fee.

⁶ If transaction currency differs from Card account currency.

CARD MASTERCARD GOLD ¹

1.	Base Card	
1.1.	Card issue fee	120 EUR / 150 USD
1.2.	Annual fee	120 EUR / 150 USD
2.	Supplementary Card	
2.1.	Card issue fee	75 EUR / 100 USD
2.2.	Annual fee	75 EUR / 100 USD
3.	Card replacement fee ²	55 EUR / 70 USD
4.	Cash withdrawal	
4.1.	At ATMs in Latvia	2 EUR / 2 USD
4.2.	At ATMs abroad	1.5%, min. 8 EUR / 8 USD
4.3.	At other banks	1.5%, min. 8 EUR / 8 USD
5.	Purchase fee	
5.1.	In Latvia	free of charge
5.2.	Abroad	free of charge
6.	Travel insurance (annual fee) ³	free of charge
7.	Authorized Credit limit interest rate	16% annually
8.	Unauthorized Credit limit interest rate	60% annually
9.	Annual interest for the security deposit	in accordance with valid deposit rates
10.	Card account minimum balance for each Card without Credit limit	300 EUR / 300 USD
11.	Card account currency change ⁴	40 EUR / 50 USD
12.	24 hours ATM cash withdrawal limit	2 000 EUR / 3 000 USD
13.	Fee for monthly Card account statement	
13.1.	By e-mail	free of charge
13.2.	In the Bank	3 EUR / 3 USD
13.3.	By post	5 EUR / 5 USD
14.	Unfounded claim processing (single fee)	30 EUR / 40 USD
15.	Transaction documents request (for each transaction separately)	20 EUR / 20 USD
16.	Express Card production ⁵	30 EUR / 30 USD
17.	SMS Bank	
17.1.	Subscription fee	free of charge
17.2.	Fee per each message	0.09 EUR / 0.12 USD
18.	Currency conversion fee ⁶	2.5%
19.	Card account closure fee	free of charge
20.	Card validity	24 months

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