

## **Payment cards** for individuals, residents of Republic of Latvia

## **Mastercard Standard**

1.	Payment card fee	
1.1.	New card issuance fee	free of charge
1.2.	Card usage monthly fee	2,00 EUR
2.	Fees for each supplement card	
2.1.	New card issuance fee	free of charge
2.2.	Card usage monthly fee	2,00 EUR
3.	Card replacement fee	10,00 EUR
4.	Card chip PIN code unblocking fee	2,00 EUR
5.	Cash withdrawal fees	
5.1.	First two times in calendar month at ATMs in Latvia and European Economic Area (EEA) countries**	free of charge
5.2.	At ATMs in Latvia and European Economic Area (EEA) countries**	2,00 EUR
5.3.	At ATMs in other countries	2,00 EUR + 1,5%
5.4.	At other banks	1,5%, min. 8,00 EUR
6.	Purchase fee	free of charge
7.	Transfer by card <sup>*</sup>	2,00 EUR
8.	Balance inquiry fee	
8.1.	At ATMs in Latvia and European Economic Area (EEA) countries	free of charge
8.2.	At ATMs in other countries	0,50 EUR
9.	Currency conversion mark-up in case of transaction currency difference from account currency	2,5%
10.	Credit limit	
10.1.	Annual interest on used amount of Credit limit	20%
10.2.	Annual interest on used amount over allowed Credit limit	60%
11.	Payment card customer claim investigation	free of charge***
12.	Payment card transactions limits	
12.1.	Cash withdrawal daily limit	1500,00 EUR
12.2.	Purchases daily limit (all)	3000,00 EUR
12.3.	Cash withdrawal monthly limit	7500,00 EUR
12.4.	Purchases monthly limit (all)	15000,00 EUR
12.5.	Internet purchases monthly limit	7500,00 EUR
13.	Additional services	
13.1.	Express card production	30,00 EUR

\* **Transfer by card** - payment in another institution providing financial services, replenishment of the account in another institution providing financial services, direct payments on repayment of debts, purchase of digital and virtual currencies, purchase of securities, shares, bonds and mutual funds, and other transfers of money made by card, as a result of which the card account is debited.

\*\* Cash withdrawal in ATMs using the same card in Latvia and other countries of the European Economic Area (EEA) is free of charge the first two times in the same calendar month and is charged in accordance with the Price List starting from the third time.

\*\*\* If processing of the claim involves obtaining documentary proof of transactions, then a fee will be charged to the amount of the actual cost of the service.

## Mastercard Gold (not offered)

1.	Payment card fee	
1.1.	New card issuance fee	free of charge
1.2.	Card usage annual fee	120,00 EUR
2.	Fees for each supplement card	
2.1.	New card issuance fee	free of charge
2.2.	Card usage annual fee	75,00 EUR
3.	Card replacement fee	10,00 EUR
4.	Card chip PIN code unblocking fee	2,00 EUR
5.	Cash withdrawal fees	
5.1.	First two times in calendar month at ATMs in Latvia and European Economic Area (EEA) countries**	free of charge
5.2.	At ATMs in Latvia and European Economic Area (EEA) countries**	2,00 EUR
5.3.	At ATMs in other countries	2,00 EUR + 1,5%
5.4.	At other banks	1,5%, min. 8,00 EUR
6.	Purchase fee	free of charge
7.	Transfer by card <sup>*</sup>	2,00 EUR
8.	Balance inquiry fee	
8.1.	At ATMs in Latvia and European Economic Area (EEA) countries	free of charge
8.2.	At ATMs in other countries	0,50 EUR
9.	Currency conversion mark-up in case of transaction currency difference from account currency	2,5%
10.	Credit limit	
10.1.	Annual interest on used amount of Credit limit	16%
10.2.	Annual interest on used amount over allowed Credit limit	60%
11.	Payment card customer claim investigation	free of charge***
12.	Payment card transactions limits	
12.1.	Cash withdrawal daily limit	2000,00 EUR
12.2.	Purchases daily limit (all)	15000,00 EUR
12.3.	Internet purchases daily limit	2500,00 EUR
12.4.	Cash withdrawal monthly limit	15000,00 EUR
12.5.	Purchases monthly limit (all)	45000,00 EUR
12.6.	Internet purchases monthly limit	7500,00 EUR
13.	Additional services	
13.1.	Express card production	30,00 EUR

\* **Transfer by card** - payment in another institution providing financial services, replenishment of the account in another institution providing financial services, direct payments on repayment of debts, purchase of digital and virtual currencies, purchase of securities, shares, bonds and mutual funds, and other transfers of money made by card, as a result of which the card account is debited.

**\*\*** Cash withdrawal in ATMs using the same card in Latvia and other countries of the European Economic Area (EEA) is free of charge the first two times in the same calendar month and is charged in accordance with the Price List starting from the third time.

\*\*\* If processing of the claim involves obtaining documentary proof of transactions, then a fee will be charged to the amount of the actual cost of the service.