



Card

MasterCard WORLD ELITE

Price-list for residents and non-residents

1. Payment for the Card	
1.1. Card's issuance fee	700 EUR/ 800 USD
1.2. Annual payment for the second year	700 EUR/ 800 USD
2. Payment for every additional Card	
2.1. Card's issuance fee	700 EUR/ 800 USD
2.2. Annual payment for the second year	700 EUR/ 800 USD
3. Commission for the substitution of the Card¹	
200 EUR/ 300 USD	
4. Commission for the withdrawal of cash	
4.1. From JSC "DNB banka" and JSC "Citadele banka" ATMs	1,5% (min 5 EUR/ 6 USD)
4.2. From ATMs of other banks	2% (min 6 EUR/ 8 USD)
4.3. In other banks	2% (min 6 EUR/ 8 USD)
5. Commission for a purchase	
5.1. In Latvia	free of charge
5.2. Abroad	free of charge
6. Authorized Credit limit interest rate (annual %)	
6.1. Credit Card	12%
6.2. Charge Card	0%
7. Amount of used Credit limit repayable each month²	
7.1. Credit Card	0%
7.2. Charge Card	100%
8. Penalty for delayed payments (annual %)	
8.1. Credit Card	0%
8.2. Charge Card	48%
9. Unauthorized Credit limit interest rate (annual %)	
60%	
10. 24 hours ATM cash withdrawal limit	
3500 EUR/ 5000 USD	

Exclusive Services³

1. Card Priority Pass	
1.1. Card's issuance fee	free of charge
1.2. Annual payment for the second year	free of charge
1.3. Commission for the substitution of the Card	35 EUR/ 50 USD
1.4. Airport VIP lounge visit for the Cardholder	free of charge
1.5. Airport VIP lounge visit for each Cardholder's guest ⁴	25 EUR/ 35 USD

2. Travel insurance	free of charge
3. Concierge Service	free of charge
4. Travel Assistance	free of charge
5. MasterCard Global Service™ Premium	
5.1. Lost/ Stolen Card Reporting	40 EUR/ 60 USD
5.2. Emergency Card Replacement	200 EUR/300 USD
5.3. Emergency Cash Advance	175 EUR/ 250 USD
5.4. Virtual Payment Concierge	125 EUR/ 180 USD

Other Services

1. Commission for the Card's account currency change⁵	50 EUR/ 50 USD
2. Monthly statement of the Card's account	
2.1. By e-mail	free of charge
2.2. In the Bank	free of charge
3. Urgent production of the Card	free of charge
4. Commission for temporary bonus overdraft facility issuance	25 EUR/ 35 USD
5. Extra charge for currency conversion	2%
6. Commission for the consideration of an unjustified claim (single fee)	30 EUR/ 40 USD
7. Commission for the inquiry of documents confirming the transaction (for each transaction separately)	15 EUR/ 20 USD
8. SMS Bank	
8.1. Connection charge	free of charge
8.2. Commission for each short message sent	free of charge
9. Commission for the closure of the Card account	free of charge
10. Validity term of the Card	24 months

¹ Commission for the substitution of the Card shall be withheld if a new Card with a new Card number and PIN code is issued to the Customer retaining all previous Card's parameters (validity term of the Card, spending limits, etc.), for instance, in case of Card loss.

² Payment for the use of permitted Credit limit in previous month should be made until 15th (inclusive) of the current month.

³ For legal entities residents of the Republic of Latvia, legal entities residents of the EU without valid VAT registration number and individuals commission fee includes VAT.

⁴ Payment for the stay of the Cardholder's guest in the airport VIP rest zone shall be charged from the Card's account after invoice reception from the provider of services.

⁵ Currency exchange could be fulfilled for the Card's account, if Card is issued without Credit limit and if Card's account does not have any reserved amounts.