

## DEBIT CARD MAESTRO <sup>1</sup>

|       |   |                        |
|-------|---|------------------------|
| 1.    | Base Card   |                        |
| 1.1.  | Card issue fee  | 30 EUR / 30 USD        |
| 1.2.  | Annual fee  | 30 EUR / 30 USD        |
| 2.    | Supplementary Card  |                        |
| 2.1.  | Card issue fee  | 25 EUR / 25 USD        |
| 2.2.  | Annual fee  | 25 EUR / 25 USD        |
| 3.    | Card replacement fee <sup>2</sup>                               | 20 EUR / 20 USD        |
| 4.    | Cash withdrawal   |                        |
| 4.1.  | At ATMs in Latvia   | 1 EUR / 1.5 USD        |
| 4.2.  | At ATMs abroad  | 2%, min. 5 EUR / 5 USD |
| 4.3.  | At other banks  | not available          |
| 5.    | Purchase fee  |                        |
| 5.1.  | In Latvia   | 0.1%                   |
| 5.2.  | Abroad  | 0.1%                   |
| 6.    | Unauthorized Credit limit interest rate                         | 60% annually           |
| 7.    | Card account minimum balance                                    | 35 EUR / 35 USD        |
| 8.    | Card account currency change <sup>3</sup>                       | 35 EUR / 35 USD        |
| 9.    | 24 hours ATM cash withdrawal limit                              | 700 EUR / 1 000 USD    |
| 10.   | Fee for monthly Card account statement                          |                        |
| 10.1. | By e-mail   | free of charge         |
| 10.2. | In the Bank   | 5 EUR / 5 USD          |
| 10.3. | By post   | 10 EUR / 10 USD        |
| 10.4. | By post service outside Latvia                                  | 20 EUR / 20 USD        |
| 11.   | Unfounded claim processing (single fee)                         | 40 EUR / 40 USD        |
| 12.   | Transaction documents request (for each transaction separately) | 20 EUR / 20 USD        |
| 13.   | Express Card production <sup>4</sup>                            | 30 EUR / 30 USD        |
| 14.   | SMS Bank  |                        |
| 14.1. | Subscription fee  | free of charge         |
| 14.2. | Fee per each message  | 0.09 EUR / 0.12 USD    |
| 15.   | Currency conversion fee <sup>5</sup>                            | 2.5%                   |
| 16.   | Card account closure fee  | free of charge         |
| 17.   | Card validity   | 24 months              |

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

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

<sup>5</sup> If transaction currency differs from Card account currency.

## CARD MASTERCARD MASS <sup>1</sup>

|       |   |  |
|-------|---|--|
| 1.    | Base Card   |  |
| 1.1.  | Card issue fee  | 50 EUR / 50 USD                        |
| 1.2.  | Annual fee  | 50 EUR / 50 USD                        |
| 2.    | Supplementary Card  |  |
| 2.1.  | Card issue fee  | 35 EUR / 35 USD                        |
| 2.2.  | Annual fee  | 35 EUR / 35 USD                        |
| 3.    | Card replacement fee <sup>2</sup>                               | 25 EUR / 25 USD                        |
| 4.    | Cash withdrawal   |  |
| 4.1.  | At ATMs in Latvia   | 2 EUR / 2 USD                          |
| 4.2.  | At ATMs abroad  | 2%, min. 8 EUR / 8 USD                 |
| 4.3.  | At other banks  | 2%, min. 8 EUR / 8 USD                 |
| 5.    | Purchase fee  |  |
| 5.1.  | In Latvia   | 0.1%                                   |
| 5.2.  | Abroad  | 0.1%                                   |
| 6.    | Travel insurance (annual fee) <sup>3</sup>                      | 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 <sup>4</sup>                       | 40 EUR / 50 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   | 5 EUR / 5 USD                          |
| 13.3. | By post   | 10 EUR / 10 USD                        |
| 13.4. | By post service outside Latvia                                  | 20 EUR / 20 USD                        |
| 14.   | Unfounded claim processing (single fee)                         | 40 EUR / 40 USD                        |
| 15.   | Transaction documents request (for each transaction separately) | 20 EUR / 20 USD                        |
| 16.   | Express Card production <sup>5</sup>                            | 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 <sup>6</sup>                            | 2.5%                                   |
| 19.   | Card account closure fee  | free of charge                         |
| 20.   | Card validity   | 24 months                              |

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.

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

<sup>6</sup> If transaction currency differs from Card account currency.

# CARD MASTERCARD GOLD <sup>1</sup>

|       |   |  |
|-------|---|--|
| 1.    | Base Card   |  |
| 1.1.  | Card issue fee  | 150 EUR / 150 USD                      |
| 1.2.  | Annual fee  | 150 EUR / 150 USD                      |
| 2.    | Supplementary Card  |  |
| 2.1.  | Card issue fee  | 100 EUR / 100 USD                      |
| 2.2.  | Annual fee  | 100 EUR / 100 USD                      |
| 3.    | Card replacement fee <sup>2</sup>                               | 70 EUR / 70 USD                        |
| 4.    | Cash withdrawal   |  |
| 4.1.  | At ATMs in Latvia   | 2 EUR / 2 USD                          |
| 4.2.  | At ATMs abroad  | 2%, min. 8 EUR / 8 USD                 |
| 4.3.  | At other banks  | 2%, 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) <sup>3</sup>                      | 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 <sup>4</sup>                       | 50 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   | 5 EUR / 5 USD                          |
| 13.3. | By post   | 10 EUR / 10 USD                        |
| 13.4. | By post service outside Latvia                                  | 20 EUR / 20 USD                        |
| 14.   | Unfounded claim processing (single fee)                         | 40 EUR / 40 USD                        |
| 15.   | Transaction documents request (for each transaction separately) | 20 EUR / 20 USD                        |
| 16.   | Express Card production <sup>5</sup>                            | 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 <sup>6</sup>                            | 2.5%                                   |
| 19.   | Card account closure fee  | free of charge                         |
| 20.   | Card validity   | 24 months                              |

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.

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

<sup>6</sup> If transaction currency differs from Card account currency.