

## 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 BUSINESS <sup>1</sup>

1.	Base Card	
1.1.	Card issue fee	80 EUR / 80 USD
1.2.	Annual fee	80 EUR / 80 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>	40 EUR / 40 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	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.

# 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.

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<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.