

Digital Bank

Tips for making your daily banking easier

Luminor

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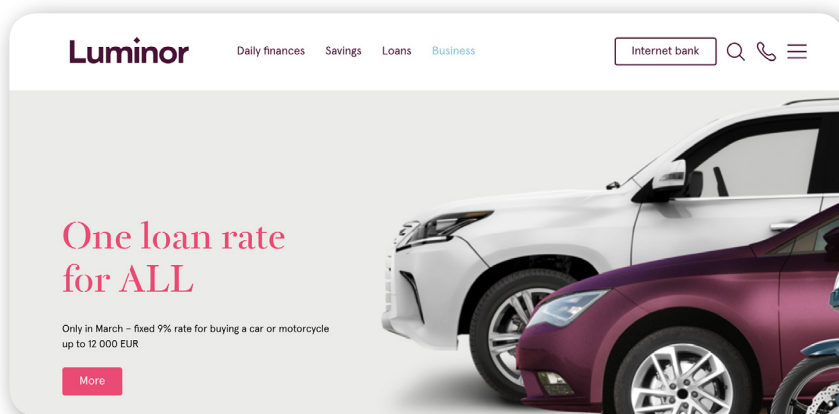
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1. Starting Your Internet Bank

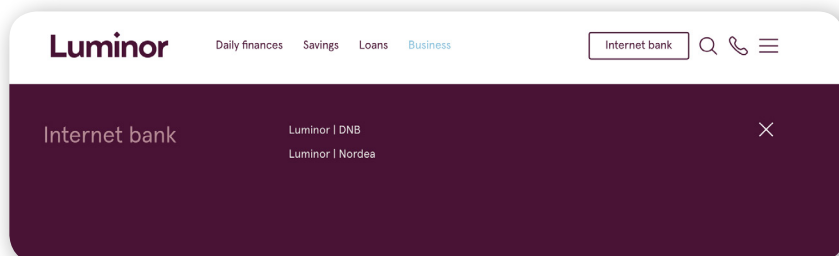
Internet Bank is the quickest, easiest and the most beneficial way to manage your funds. It is available anytime, anywhere. To start using it, you only need a computer or any smart device such as Android Tablet, iPad or smartphone, and Internet connection.

Start using:

1. Open your web browser and type www.luminor.lv. When the web page opens, go to the section "Internet Bank".



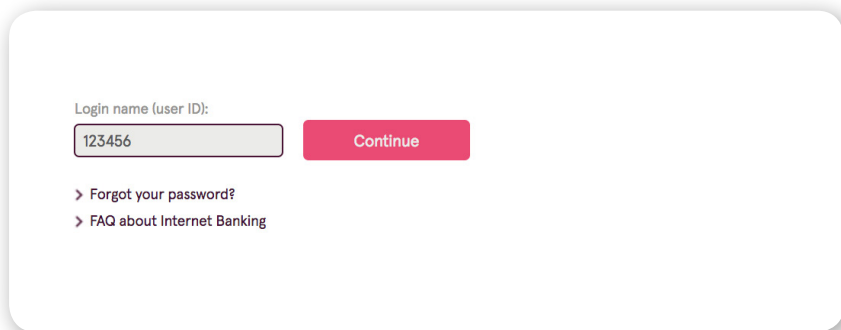
2. Select Luminor|DNB.



2. How to Access Internet Bank

To start using Internet Bank, you will need a user number, code calculator or Smart-ID app. You will find your Internet Bank user number in your customer agreement or on page 1 of the code calculator instructions.

Enter your user number in the Internet Bank field "Login name (user ID)".



Login name (user ID):

- > [Forgot your password?](#)
- > [FAQ about Internet Banking](#)

The next step will prompt you to choose the method of authentication – Smart-ID or Code Card/Calculator.

Login name (user ID):
123456

Smart ID Code Card / Calculator

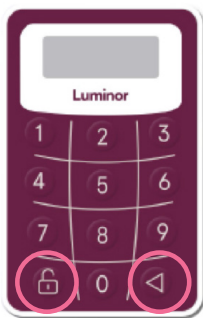
Login password: Key/Code (33):

Login

> Password renewal
> FAQ about Internet Banking

Code calculator

1. Turn the calculator on by simultaneously holding down the “lock” and “triangle” buttons.



2. Enter your 5-digit PIN on the calculator keyboard. The calculator display will show “APPLI -”. Press 1 on the keyboard.
3. Enter the code generated by a code calculator in the field “Key/ Code” of your Internet Bank.

Provided that all data are entered correctly, you will now be successfully logged into the homepage of your Internet Bank. Should you have any questions, please contact us by phone 1880 (+371 6717 1880).

Smart-ID App

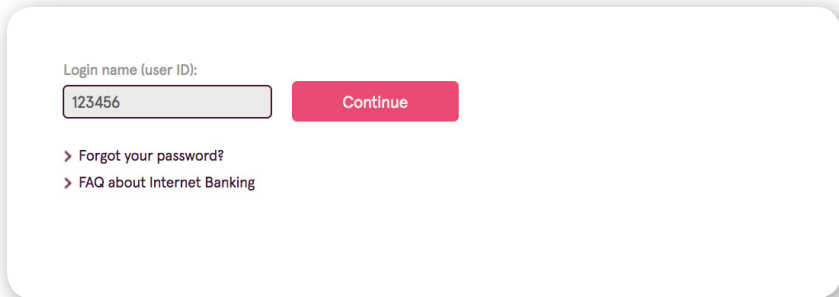
Mobile application which lets you to easily connect to Luminor|DNB Internet Bank and Mobile Banking, to approve payments and to do other operations. To use Smart-ID, you will only need a smartphone and Internet connection. You can download and use this app for free, and it is safe to use it.

How to start using Smart-ID:

1. To use Smart-ID, you will need a smartphone with Android (version 4.1 or more recent) or iOS (version 8.0 or more recent) operating system. Make sure your phone is connected to Internet through mobile data or WiFi option.
2. Download Smart-ID app for free from App Store or Google Play.
3. Start your registration in Smart-ID app.
4. Read and accept the Smart-ID terms and conditions.
5. Please enter your phone number and/or e-mail address in case we need to contact you (e.g. for security reasons).
6. The next step will prompt you to confirm your identity with the existing code card or code calculator.
7. Please generate PIN1 which will be used when you log into the Internet Bank. Please generate PIN2 which will be used to verify payments in the Internet Bank. Please memorize your PIN codes and do not disclose them to any other person.
8. Now you can start using Smart-ID! Connect to Luminor|DNB Internet Bank or Mobile Banking and select the method of authentication Smart-ID vai mobilajai bankai un izvēlies pievienošanās veidu Smart-ID.

Smart-ID Activation

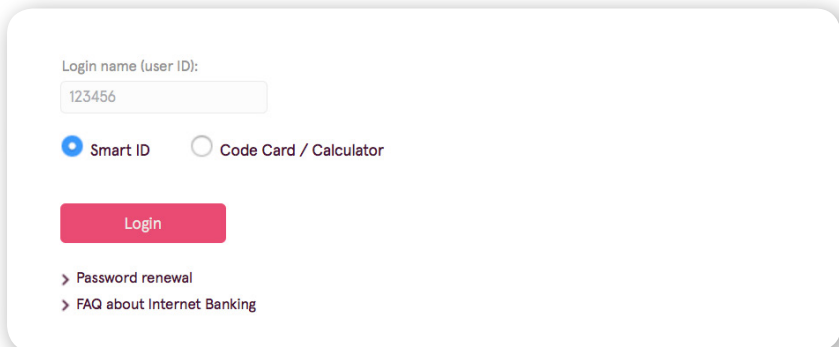
- ◆ If you are not using Smart-ID in Luminor digital channels yet, it should be activated the first time you log into the Internet Bank.
- ◆ If you are already using Smart-ID for other banks, you will be able to continue using Smart-ID also in Luminor’s digital channels. You will need to activate your access to Luminor Internet Bank the first time you log in.
- ◆ Just follow these 5 simple steps:
 1. Enter your Internet Bank user ID.



Login name (user ID):

> [Forgot your password?](#)
> [FAQ about Internet Banking](#)

2. Select Smart-ID.



Login name (user ID):

Smart ID Code Card / Calculator

> [Password renewal](#)
> [FAQ about Internet Banking](#)

3. Confirm your access by entering PIN1. Make sure that the verification code is the same as displayed on your Smart-ID mobile app.

Login name (user ID):
123456

Login message was sent to your mobile device
📧 **Control code 1923**

[> FAQ about Internet Banking](#)

4. Confirm your identity by another method of authentication, and press "Enter".

Login name (user ID):
380790

Smart ID Code Card / Calculator

Key/Code:

[> FAQ about Internet Banking](#)

Smart-ID is activated.

Save your present authentication tools!

In case you have deleted Smart-ID app from your phone, you can download it again and activate by first connecting to Internet Bank by means of a code calculator or code card to identify yourself.

3. Password Renewal

Unless the Internet Bank access is blocked permanently, you can renew your initial password on your own. Connect to Internet Bank or Mobile Banking, click on the link "Forgot your password?" and follow instructions.

Internet Bank access is blocked after 5 unsuccessful login attempts. Should you wish to unlock your access or renew your password, please contact us by phone 1880 (+371 6717 1880).

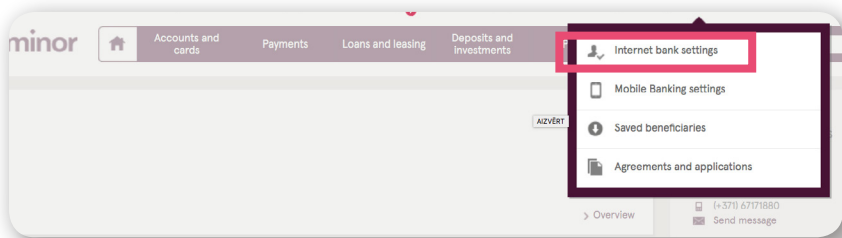
Forgot your Internet Bank user number or password?

- ◆ On the Internet Bank homepage, please select the section "Forgot your password?"
- ◆ Please enter a combination of any six digits in the user number field and press "Continue".
- ◆ Follow instructions on the screen, enter your personal ID number in the following format xxxxxx-xxxxx and confirm it with the code calculator.

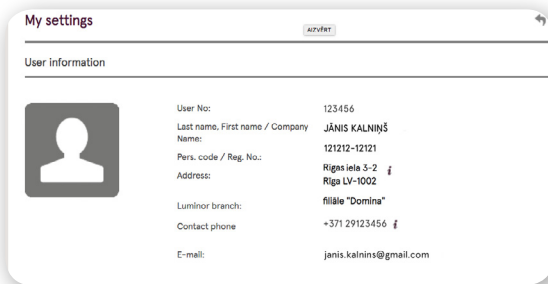
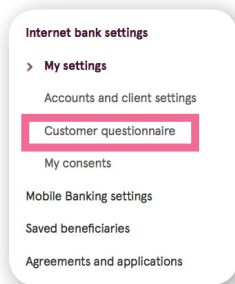
If all data are entered correctly, you will receive a text message to your mobile phone with the initial login password which will be valid for 10 MINUTES.

4. Change of Contact Details

You may also easily enter and change your contact details in your Internet Bank. To do so, please select the section "Settings" → "Internet Bank settings".



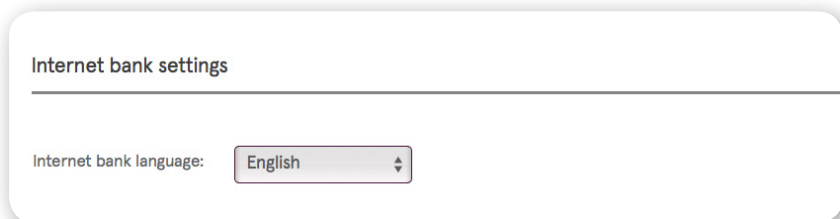
Check your address, phone number and e-mail specified in the Internet Bank.



If the given information is incorrect, you can change it by opening the section "Customer questionnaire" and making the necessary changes in the respective field.

We will use this information to inform you about any changes and other important matters in connection with Luminor's services that you are using. The phone number that you have specified will henceforward be also used for validating your identity when you contact us by phone.

You can also select your preferred language in the Internet Bank under the section “Internet Bank settings”.



The screenshot shows a rounded rectangular box representing the 'Internet bank settings' interface. At the top left, the text 'Internet bank settings' is displayed. Below this, there is a horizontal line. Further down, the label 'Internet bank language:' is followed by a dropdown menu. The dropdown menu is currently set to 'English' and has a small downward-pointing arrow on its right side.

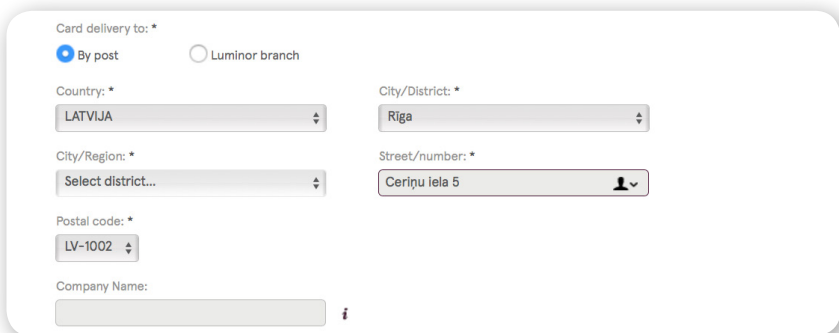
Should you wish to receive special offers, please check if you have given us a permission to send you our newsletters. Open the Internet Bank section “Settings” → “Internet Bank settings” → “My consents”.

Tick “Yes” for your preferred method of communication: e-mail, phone, SMS.

5. Cards

Ordering a new payment card

To order a new debit card, open the Internet Bank section “Accounts and cards” → “My cards” → “New card application”.



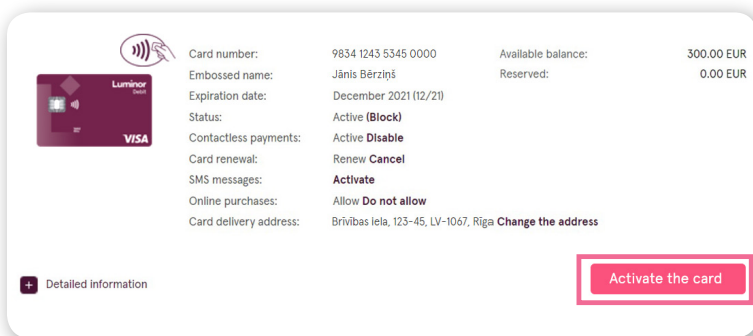
The screenshot shows a form titled "Card delivery to: *". It has two radio buttons: "By post" (selected) and "Luminor branch". Below are several dropdown menus: "Country: *" with "LATVIJA" selected; "City/District: *" with "Rīga" selected; "City/Region: *" with "Select district..." selected; "Street/number: *" with "Ceriņu iela 5" selected and a person icon; and "Postal code: *" with "LV-1002" selected. At the bottom is a "Company Name:" field with an information icon.

To order a new credit card, visit our website www.luminor.lv. Open the section “Daily finances” → “Credit cards”. Select the card you want to order and click on “Apply now”. The next page will display an application form. Validate your identity with your Internet Bank user login details and fill in the application form.

Please note! To save your time and money, select the method of delivery of the card “By post”. Please check that you have specified below the address where your card should be delivered. If you select Luminor Customer Service Centre as a place of delivery for your card, a service charge will apply.

Payment card activation

If you have received your card by post, please activate it remotely via your Internet Bank. Open the section "Accounts and cards" → "My cards" → choose the card you wish to activate and click on "Activate and obtain PIN". Follow the on-screen instructions in the pop-up window.

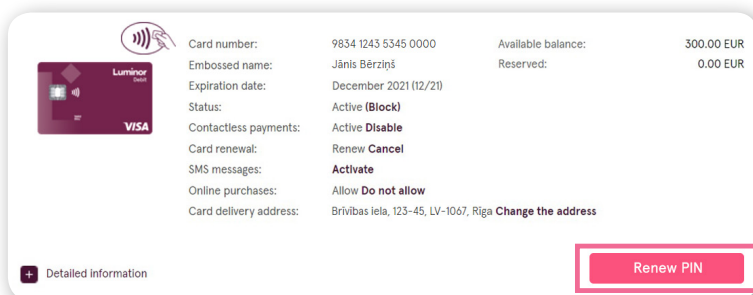


Card number: 9834 1243 5345 0000 Available balance: 300.00 EUR
Embossed name: Jānis Bērziņš Reserved: 0.00 EUR
Expiration date: December 2021 (12/21)
Status: Active (Block)
Contactless payments: Active **Disable**
Card renewal: Renew **Cancel**
SMS messages: **Activate**
Online purchases: Allow **Do not allow**
Card delivery address: Brīvības iela, 123-45, LV-1067, Rīga **Change the address**

+ Detailed information

Activate the card

Replacement or renewed cards will have the previous PIN number. In such case you will see the button **"Activate the card"**



Card number: 9834 1243 5345 0000 Available balance: 300.00 EUR
Embossed name: Jānis Bērziņš Reserved: 0.00 EUR
Expiration date: December 2021 (12/21)
Status: Active (Block)
Contactless payments: Active **Disable**
Card renewal: Renew **Cancel**
SMS messages: **Activate**
Online purchases: Allow **Do not allow**
Card delivery address: Brīvības iela, 123-45, LV-1067, Rīga **Change the address**

+ Detailed information

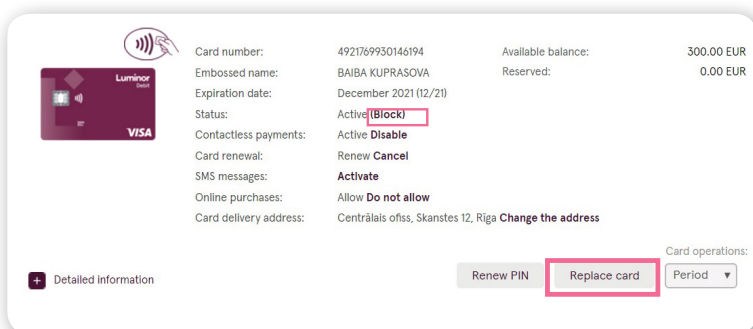
Renew PIN

If you have forgotten your PIN number, you can restore it by clicking on "Renew PIN".

Blocking and renewal of a payment card

If you have lost your card, make sure you block it to prevent its unauthorized use. Open the section "Accounts and cards" → "My cards" → choose the card you wish to block → "Block"

Under the same section, you can also request the renewal of the card by clicking on "Replace card".



The screenshot displays a user interface for managing a payment card. On the left, there is a small image of a purple Visa Luminox card. To its right, a hand icon with a red circle and arrow points to the 'Block' button in the 'Status' row. Below the card details, there are three buttons: 'Renew PIN', 'Replace card' (highlighted with a red box), and 'Period' with a dropdown arrow. A 'Card operations:' label is positioned above these buttons. At the bottom left, there is a '+ Detailed information' link.

| | | | |
|------------------------|---|--------------------|------------|
| Card number: | 4921769930146194 | Available balance: | 300.00 EUR |
| Embossed name: | BAIBA KUPRASOVA | Reserved: | 0.00 EUR |
| Expiration date: | December 2021 (12/21) | | |
| Status: | Active Block | | |
| Contactless payments: | Active Disable | | |
| Card renewal: | Renew Cancel | | |
| SMS messages: | Activate | | |
| Online purchases: | Allow Do not allow | | |
| Card delivery address: | Centrālais ofiss, Skanstes 12, Rīga Change the address | | |

+ Detailed information

Renew PIN **Replace card** Period ▾

Card operations:

Please note! Please remember that it is easier and more convenient to receive the card by post, hence, make sure that you have specified correct contact details when you request a new card.

Application to replace the card
If card is lost, retained by ATM etc.

4775735284200000

VISA VISA Debit JĀNIS KALNIŅŠ

Please note that by submitting this application your existing card will be not valid for transactions.

Replacement reason:
CARD IS LOST

Production procedure:
Standard

Card delivery to: *
 By post Luminor branch

Country: *
LATVIJA

City/District: *
Rīga

City/Region: *
Select district...


Street/number: *
Brīvības iela 1

Postal code: *
LV-1012

SMS text messages

If you wish to receive SMS text messages about any transactions in your card account, please enable the SMS text message option. You can choose whether you want to be informed about all payment transactions, only inbound or outbound payments.

Open the section "Accounts and cards" → "My cards" → choose the card for which you wish to enable SMS text messages → "SMS messages" → "Activate".


 Card number: 9834 1243 5345 0000 Available balance: 164.22 EUR
 Embossed name: Jānis Bērziņš > Reserved: 138.46 EUR
 Expiration date: October 2021 (10/21)
 Status: Active **(Block)**
 Contactless payments: Active **Disable**
 Card renewal: Renew **Cancel**
SMS messages: View | Change
 Online purchases: Allow **Do not allow**
 Card delivery address: "Domina" Klientu apkalpošanas centrs, Ieriķu iela 3, Rīga **Change the address**

+ Detailed information Renew PIN Replace card Period ↕

Please enter your phone number for SMS text messages in the pop-up window and tick the transactions you wish to be informed about. The same window may be also used for disabling SMS texts.

SMS info setup ✕
 4775733284283521

Mobile phone number:

Communication language:

Notify on payments:
 You will receive SMS messages for

Receive sms messages
 Disconnect sms messages

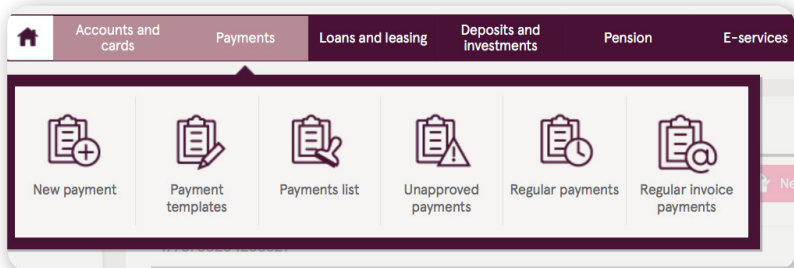
- All transactions
- All incoming and outgoing transactions
- Incoming and outgoing from EUR 15
- Incoming and outgoing from EUR 150
- Incoming operations from EUR 150 and all outgoing
- Incoming transactions only
- Just incoming transactions
- Incoming from EUR 10
- Incoming from EUR 30
- Incoming from EUR 100
- Incoming from EUR 150
- Outgoing transactions only
- Outgoing transactions from EUR 2
- Outgoing transactions from EUR 150

6. Payments

Open the section “Payments” in your Internet Bank to pay bills or transfer money to another person or between your accounts quickly and easily.

- ◆ If you wish to make a payment to another account in Latvia, please select **“Domestic payment”**.
- ◆ If you wish to top up your savings or transfer money to your other account, please select **“Payment within own accounts”**.
- ◆ If you wish to make a payment to member states of the European Economic Area and Norway, Iceland and Switzerland, please select **“SEPA payment”**.
- ◆ If you wish to make a payment to any other country in the world, please select **“International payment”**.

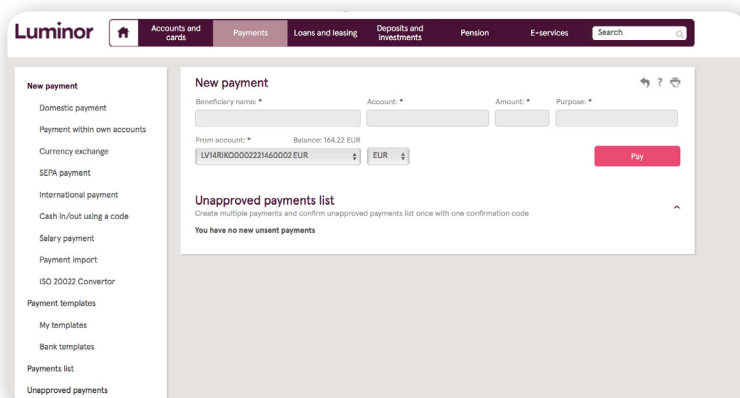
Both, domestic and SEPA payments to member states of the European Economic Area, Norway, Iceland and Switzerland are free of charge or subject to a very small commission fee.



The transfer of funds can be made by clicking on “New payment”. Fill in the empty fields by specifying beneficiary’s full name or company name, account number and amount to be transferred, as well as the payment reference such as “Household expenses” or “Invoice No. 78 for utilities”. If you expect any further payments to the same account, please save it as a template and use it for easier and quicker transactions in future.

Payments between your Luminor accounts may be made without any additional validation. You will not be prompted to enter a code from the Smart-ID app or code calculator. The payment will be executed immediately.

For all other payments, you will need to confirm them by Smart-ID, code calculator or code card.



Your payment history and their status can be found under the section "Payment list". To avoid entering all necessary information for payments between your accounts and other domestic transactions every time anew, you can copy and save the required details as a payment template. To do that, please tick the payment you wish to use for a template, open it and click on "Create template".

Luminor Accounts and cards Payments Loans and leasing Deposits and investments Pension E-services Search

Payments list

Account: LVH4RIK000222222228 EUR Date from: 01.02.2019 Date till: 04.06.2019

Today | Yesterday | This week | Last week | This month | From last month beginning | Last month

Status:

all new partly signed sent
 accepted processed rejected

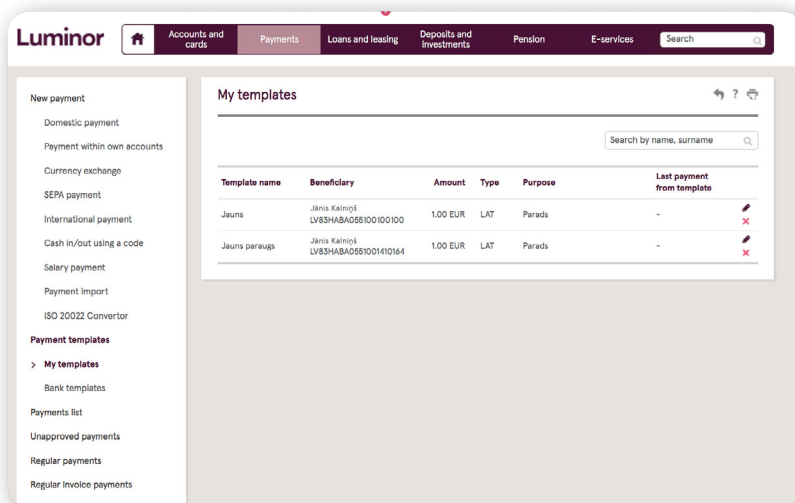
Expanded search Search

All accounts
Payments for period 01.02.2019 - 04.06.2019

| Status | Date | Number | Beneficiary | Purpose | Account | Amount |
|-----------|------------|--------|---------------|---------|------------|------------|
| Processed | 03.12.2018 | 2 | Sia Childcare | 1811 | ..2228 EUR | 125.00 EUR |
| Processed | 04.12.2018 | 3 | Sia Childcare | 1811 | ..2228 EUR | 125.13 EUR |
| Processed | 06.12.2018 | 4 | Sia Childcare | Parads | ..2228 EUR | 200.00 EUR |
| Processed | 08.01.2019 | 5 | Sia Childcare | 1811 | ..2228 EUR | 173.00 EUR |

Tikai martā - auto vai motocikla iegādei līdz 12 000 EUR

All your generated payment templates will be saved under the section "Payment templates". Henceforward, whenever you need to pay a bill, for example, a phone bill, or to make another payment, you can just select the required payment template. Don't worry, you can still change the payment amount every time you want to transfer money.



Regular payments

To make payments of fixed amounts for a particular beneficiary easier, you can use the option of regular payments. You will no longer be required to make payments yourself – the Bank will do it for you!

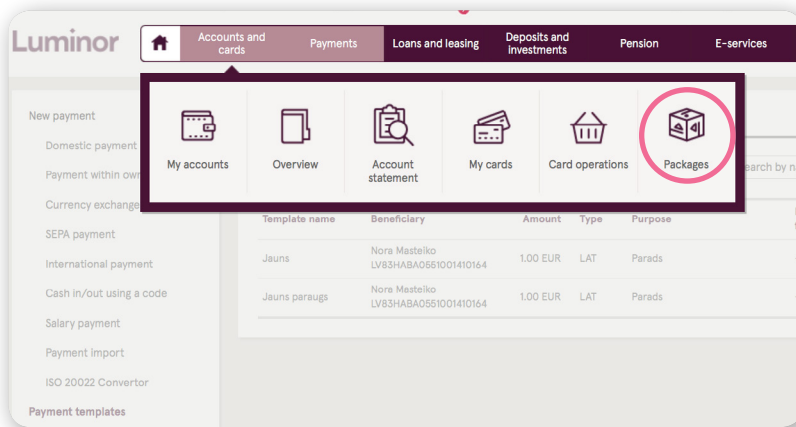
It is so simple! You only need to select “New regular payment” and fill it in as a normal payment.

You may:

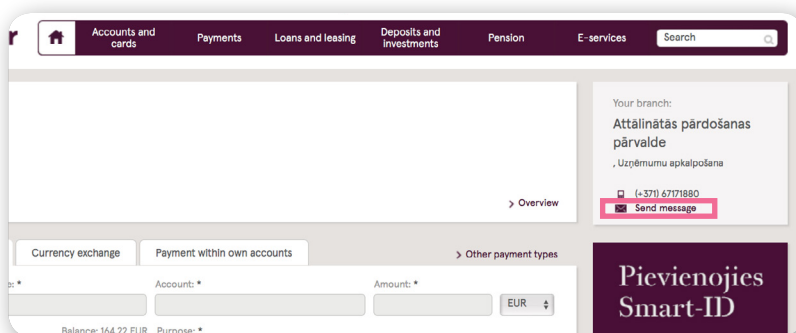
- ◆ set the frequency and date of payments (daily, weekly or monthly);
- ◆ choose an unlimited number of payments without any commission fees;
- ◆ follow execution of payments in your account statement.

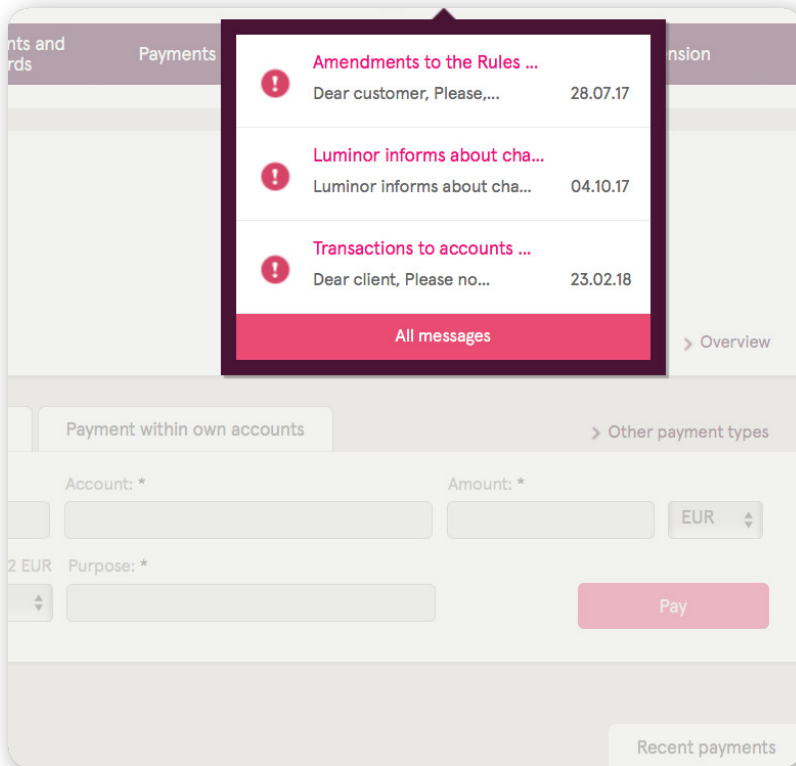
7. Making Changes and Applying for New Services

You can make changes to your existing services at any time. If you wish to change **your existing product packages**, please open the section "Accounts and cards" → "Packages". Mark the desired changes and confirm them.



If you wish to make changes to your existing agreements, please contact us by submitting an application form which can be found on the homepage of Internet Bank. Click on "Send message". Use the message templates or describe in free form the required changes, tell about your experience, ask us questions etc. To send the message, you will need to confirm it by Smart-ID, code calculator or code card.





- ◆ When we send a response, you will find it under the section “Messages”.
- ◆ You can apply for our services (loan, insurance etc.) remotely by using the section “Applications” on the top part of the Internet Bank screen, as well as on Luminor’s website www.luminor.lv under the section “Application forms”.
- ◆ Once you have filled in the application form, we will contact you within 24 hours.

8. Mobile Banking

Mobile Banking is a convenient way to make payments, to pay bills, to view account statements and transaction history. To use the Mobile Banking, you will need a smartphone and Internet connection.

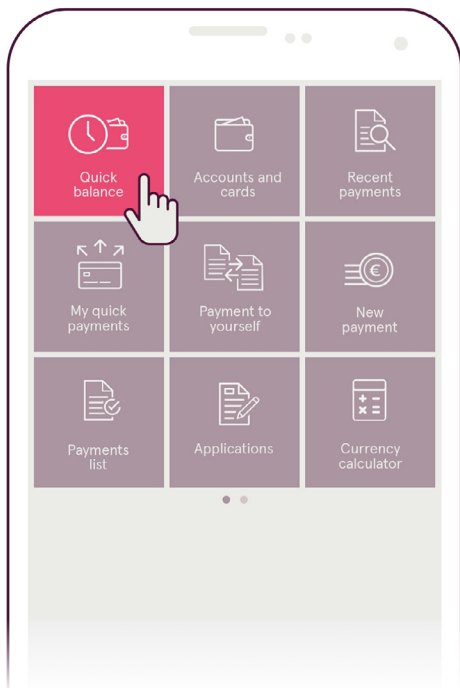
You can download and use this app for free, and it is safe to use it.

How to start using Mobile Banking?

1. Download Luminor app from App Store or Google Play.
2. Generate a 4-digit PIN number for shortcuts to the most frequently used functions.

Quick balance option

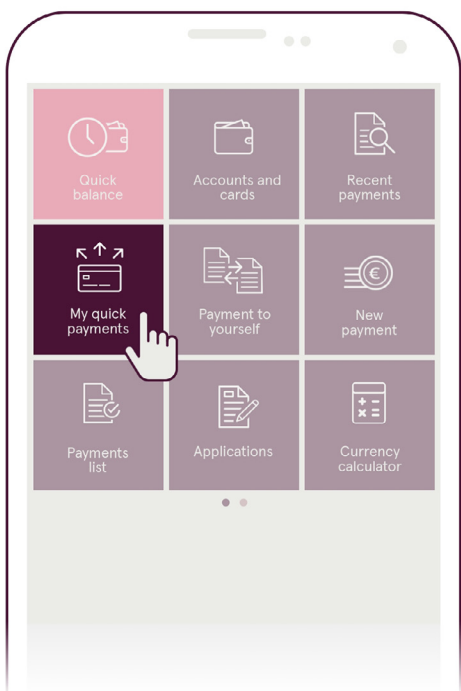
Tap on the icon “Quick balance” and view the total balance of one or several accounts.



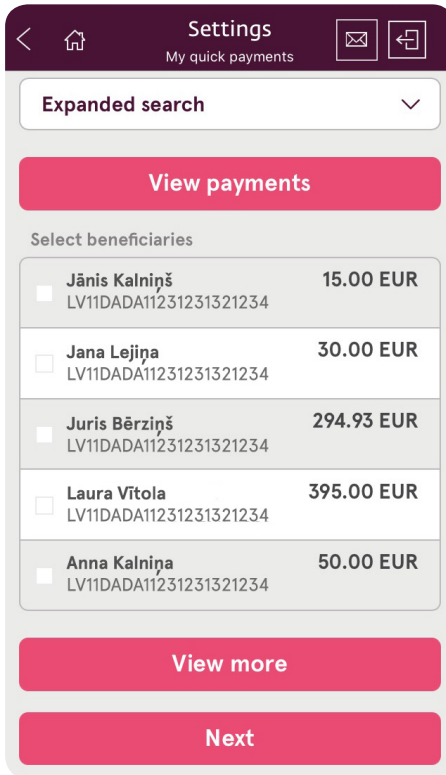
Quick payments

Fast and easy payments up to EUR 300 for pre-selected beneficiaries.

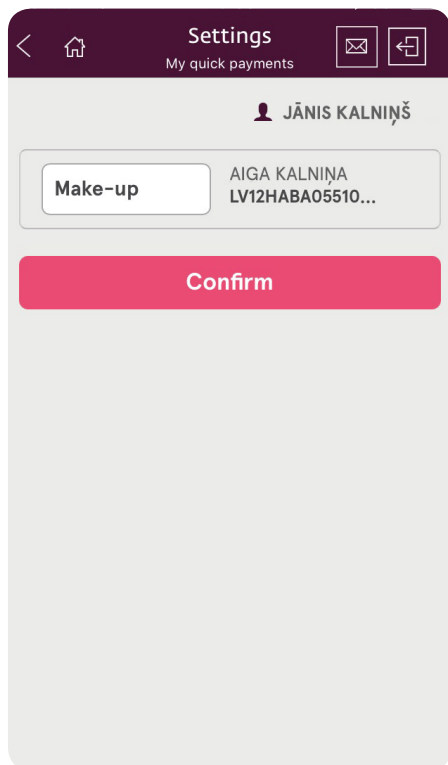
Tap on the icon "My quick payments" → choose any of the pre-selected beneficiaries or add a new one by pressing "Add beneficiary".



Authenticate yourself in the Mobile Banking by means of your user number and Smart-ID or code calculator → select a beneficiary from your payment list and tap “Continue”.



If you wish, you may create a name for the instant payment and tap “Confirm”.

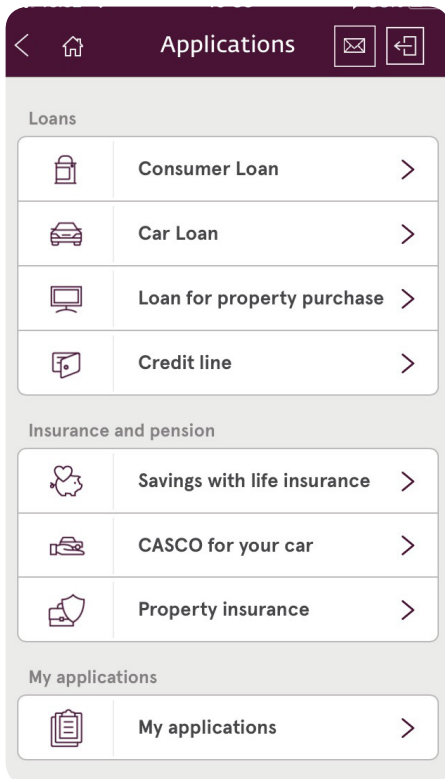


Applications

Apply for a loan or insurance in a quick and easy way.



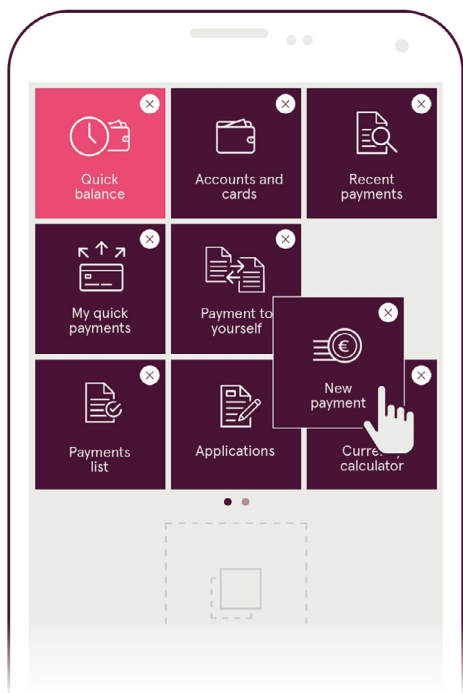
Tap on the icon "Applications" → select your required application form and tap on it.



Fill in the application → tap on the button “Continue” and wait for our notification. We will contact you within 24 hours.

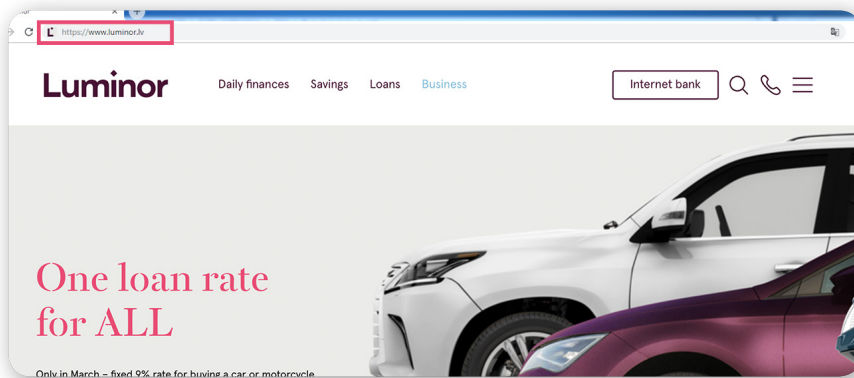
Personalization

Arrange your most frequently used functions on the screen as you like. Long-press the icon you want to move. Wait until all icons show a checkmark on the top right corner. While holding your finger on the icon, drag it to the desired place on the screen.



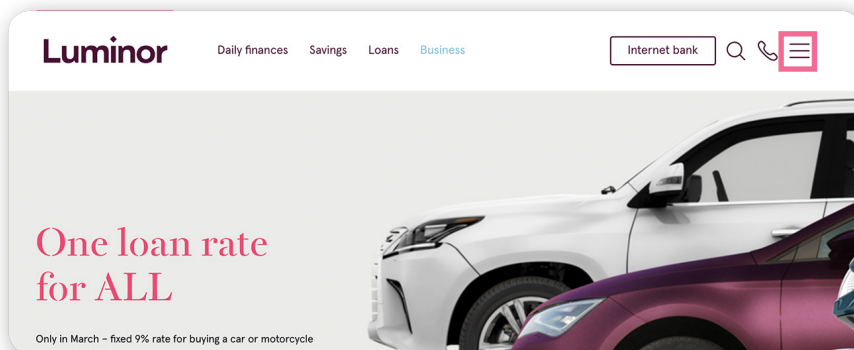
9. Website www.luminor.lv

Luminor website is a resource where you will find information about our special offers, you will be able to apply for our products and services, as well as find any other useful information. To access the website, please type www.luminor.lv in your web browser.



How to apply for services or products?

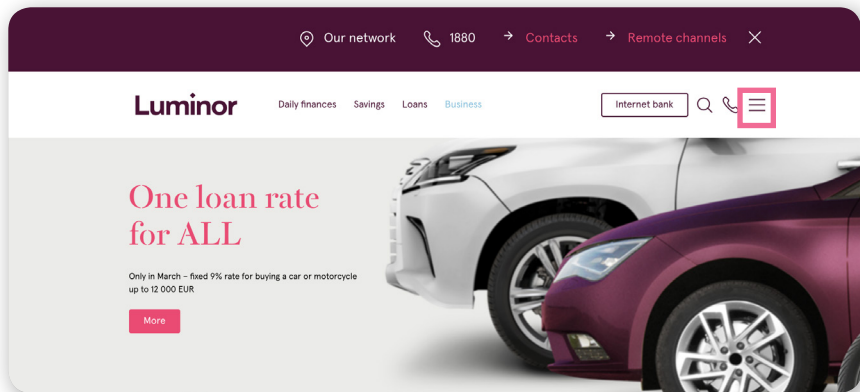
To apply for services, please click on the menu icon on the top right corner of the homepage.



Then click on "Application forms", select your required application form, fill it in and send it to us by clicking "Submit". That's it! Then just wait for our notification. We will contact you within 24 hours.

Customer service centres and ATM network

When you click on the handset symbol, it will open an additional toolbar where you will find our contacts. Click on "Our network" and it will show a map of ATMs and customer service centres with their location addresses and opening hours.



Chatbot

You can also ask your questions via chatbot. You will find the chat icon on the bottom right corner of the website. Click on it and the chat window will pop up where you can type your question.

10. Cash Machines (ATMs)

You can use our ATMs for cash transactions. They allow for the following operations:

- ◆ Cash deposits and withdrawals in EUR and USD
- ◆ Cash deposits and withdrawals by code
- ◆ Account preferences for cash deposits
- ◆ Viewing account balance

Please note!

Luminor cash machines offer different functionality. Please pay attention to the image on the cash machine's screen and find out what operations you can make there. A list of our cash machines, their functionality and location details can be found online <https://www.luminor.lv/en/our-network>

Cash deposits and withdrawals by code

Luminor cash machines provide for a possibility to make cash deposits and withdrawals with a special code in cases when you cannot use your card.

Open your Internet Bank and click on "Payments" → "New payment" → "Cash in/out using a code". Fill in the application form and click on "Confirm".

The screenshot displays the Luminor Internet Bank interface. The top navigation bar includes 'Luminor' and several menu items: 'Accounts and cards', 'Payments', 'Loans and leasing', 'Deposits and investments', 'Pension', 'E-services', and a search box. The left sidebar lists various payment options, with 'Cash in/out using a code' selected and highlighted. The main content area is titled 'Cash in/out using a code' and contains a form for creating a cash receipt application. The form includes fields for 'Number' and 'Date' (06.03.2019), 'Transaction executor at ATM' (Jānis Bērziņš), and 'Personal code' (121212-12121). It also shows the account number (LV94RIK00002023030000 EUR), account balance (2,596.46 EUR), and request type (Izmaksa). The amount is set to 0.00 EUR. There is a 'Calculate fee' button and a field for 'The first part of the code (5 digits)'. The method of receiving the second part of the code is set to 'show on the screen'. At the bottom, there are 'Clear' and 'Confirm' buttons. A note at the bottom left indicates '* Required fields'.

- ◆ To withdraw money from the cash machine, you will need to 'wake it up' by pressing "Enter" on the keyboard.
- ◆ Enter your 10-digit code. The first five digits of the code will be those which you specified in your application form. The other five digits will be sent to you in a SMS text message by the Bank or displayed on your Internet Bank screen depending on which option you had selected while filling in your application in the Internet Bank.
- ◆ The requested amount must be withdrawn on the same day by 11:59 pm.

You may register one or several Applications within the limits set in the Price List. The limit applies to all your accounts in all currencies.

11. 24/7 Helpline

Should you have any questions or you need help, please contact us by phone 1880 and we will be happy to assist you.

12. Frequently Asked Questions

Payment execution time

Transfer of funds between Luminor customer accounts in Latvia are executed all day round including weekends and public holidays.

EUR transfers to other banks

Euro transfers to another bank in Latvia are executed only on weekdays.

If a payment order in euros is submitted via Internet Bank by 4 pm, such payment will be transferred to the beneficiary's bank or correspondent bank on the same day. If the payment order is submitted after the aforementioned deadline, it will be executed on the next working day.

The transfer speed depends on the currency, beneficiary country etc. Details about commission fees and payment order conditions are available on our website under the section "Payments".

<https://www.luminor.lv/en/private/pricelist>

Internet Bank payment limits

To keep your funds secure, we have set various payment limits depending on the authentication method used by the customer.

Where no specific limits are set, the Bank will apply default settings. The limits may be set in the Internet Bank section "Settings" → "Internet Bank settings" → "Account and client settings".

Private persons:

Code card – default limit / maximum limit set by the Bank

Transaction limit – EUR 1,400

Daily limit – EUR 4,000

Code calculator Digipass Go3 – default limit / maximum limit set by the Bank

Transaction limit – EUR 3,000 / EUR 75,000

Daily limit – EUR 9,000 / EUR 75,000

Code calculator Digipass DP270 – default limit / maximum limit set by the Bank

Transaction limit – EUR 75,000 / EUR 1,500,000

Daily limit – EUR 75,000 / EUR 1,500,000

Card limits

Standard card limits are set according to the price list available on Luminor website: <https://www.luminor.lv/en/private/pricelist>

Limits for payments, cash transactions or online purchases may be reviewed, increased or decreased:

- ◆ by submitting a written request via Internet Bank specifying the required limit, account number, the reason and period of time for increasing the limit;
- ◆ up to the amount of EUR 10,000 by calling to our Helpline number 1880.

Cash transactions

For cash transactions such as cash deposit or withdrawal, please use Luminor's network of multi-currency cash machines. Please pay attention to the instructions on the ATM's display – they will provide information about operations that can be performed in each particular cash machine.

If you still do not have a payment card, apply now to get one! If for any reason your card is not available, cash transaction may be also performed by using our service "Cash in/out using a code". Open your Internet Bank and click on the section "Payments" → "New payment" → "Cash in/out using a code". Fill in the application form, specify the required amount and use the generated code for depositing or withdrawing cash from a cash machine.