

CHANGES IN PRICE AS OF 1 FEBRUARY 2025

ACCOUNTS AND PACKAGES

Item in pricelist	Current fee	Fee as of 01.02.2025.	Change type
Account opening Account opening for Non-resident of Latvia, registered in the EEA	Upon individual agreement, min. €1000	€1000	Fee adjustment
Account opening Account opening for Non-resident of Latvia, registered outside the EEA	Upon individual agreement, min. €1000	€1000	Fee adjustment
Account opening Initial inspection of documents submitted by electronic money institution, payment institutions and banks (1)	Upon individual agreement, min. €1000	€1000	Fee adjustment

(1) Fees are paid upfront and are non-refundable

DIGITAL CHANNELS

Item in pricelist	Current fee	Fee as of 01.02.2025.	Change type
Code calculator Digipass 270 issuance or replacement	€18	€21	Fee adjustment
Code calculator Digipass 750 VC issuance or replacement for customers with visual impairment	-	Free	Fee adjustment

(1) Limited quantity available, therefore code calculator Digipass 270 could be issued in case of replacement.

(2) Issued at Customer Service Centers.

COLLECTION OF PAYMENTS

Item in pricelist	Current fee	Fee as of 01.02.2025.	Change type
Luminor Link identification service Monthly subscription fee	€15	€50	Fee adjustment

TRADE FINANCE

Item in pricelist	Current fee	Fee as of 01.02.2025.	Change type
Guarantees Guarantee issuance at the request of another bank	€250 + agreed risk fee	€300 + agreed risk fee	Fee adjustment
Guarantees Advice of guarantee or it's amendment issued by another bank	€85	€100	Fee adjustment
Documentary collection Payment of documents	0.2% of the amount, min. €50, max. €450	0.2% of the amount, min. €70, max. €450	Fee adjustment

INVESTMENTS, FINANCIAL INSTRUMENT ACCOUNT

Item in pricelist	Current fee	Fee as of 01.02.2025.	Change type
Shares and ETF trading commissions Subscription to equities during initial public offering	-	0.1% of the amount, min. €2	New fee
Debt securities trading commissions Purchase/sale of debt securities in the secondary market	Up to 2% of the price, min. €50	0.50% of the trade value, min. €50	Fee adjustment

Debt securities trading commissions		-	0.50% of the trade value, min. €20	New fee
Subscription to debt securities during initial offering				
Securities transfers				
Transfer of financial instruments registered in foreign countries (except the Baltic states) from Luminor to another credit institution	Transfers of securities registered in Scandinavian countries (Norway, Sweden, Finland, Iceland): €40; Registered in other EU countries (not Scandinavian countries), Switzerland, USA, Canada, and Japan: €50; Securities other than those mentioned above: €160	€40		Fee adjustment
Delivery-versus-payment transfers (DVP)				
- If the transaction involves the transfer of financial instruments from/to other bank	Transfers of securities registered in Scandinavian countries (Norway, Sweden, Finland, Iceland): €40; Registered in other EU countries (not Scandinavian countries), Switzerland, USA, Canada, and Japan: €50; Securities other than those mentioned above: €160	€40		Fee adjustment
Other services related to Financial Instrument account				
Participation in the meeting of share/debt securities holders (1)	As individually agreed	€100		Fee adjustment
(1) Does not include the representation of a customer.				
Other services related to Financial Instrument account				
Processing of voluntary corporate events related to financial instruments	€20 + external costs	€35		Fee adjustment

INVESTMENTS, LUMINOR INVESTOR PLATFORM

Item in pricelist	Current fee	Fee as of 01.02.2025.	Change type
Other services related to Luminor Investor platform			
W-8BEN form processing and certification for US market access in the Luminor Investor platform	USD 35 or €30	€30	Fee adjustment
Other services related to Luminor Investor platform			
Participation in the meeting of share/debt securities holders (1)	-	€100	New fee
(1) Does not include the representation of a customer.			
Other services related to Luminor Investor platform			
Processing of voluntary corporate events related to financial instruments	Free	Service already provided	Fee adjustment

INVESTMENTS, DISCRETIONARY PORTFOLIO MANAGEMENT

Item in pricelist	Current fee	Fee as of 01.02.2025.	Change type
Discretionary portfolio management			
Management fee	As agreed with the customer (plus Value Added Tax (VAT))	Up to 1.2% (plus Value Added Tax (VAT))	Fee adjustment

CHANGES IN FEE NAME AS OF 1 FEBRUARY 2025

ACCOUNTS AND PACKAGES

Current fee name	Fee name as of 01.02.2025.
Account opening (1) (1) Fees are paid upfront and are non-refundable	Account opening
Account opening (1) Initial inspection of documents submitted by electronic money institution, payment institutions and banks (1) Fees are paid upfront and are non-refundable	Account opening Initial inspection of documents submitted by electronic money institution, payment institutions and banks (1) (1) Fees are paid upfront and are non-refundable
Account opening (1) Inspection of complicated documents and/or opening an account or opening an account for companies that have started the insolvency/liquidation process; for associations, foundations and other non-profit organizations (1) Fees are paid upfront and are non-refundable	Account opening Inspection of complicated documents and/or opening an account or opening an account for companies that have started the insolvency/liquidation process; for associations, foundations and other non-profit organizations (1) (1) Fees are paid upfront and are non-refundable
€30 Additional maintaining the account monthly fee for The application of enhanced due diligence measures (2) (3) (2) The fee is applied to customers whose field of activity includes: Organization and running of lotteries and gambling Business related to ferrous, non-ferrous or precious metals, gems, jewellery Trade in arms and ammunition Virtual currency trading / activities related to virtual currencies Electronic money institution / activities related to electronic money Payment institution / provision of payment services Financial services and currency exchange / financial mediation (3) Monthly fee may also be applied for customers carrying out activities other than listed under footnote (2). Bank informs such customers individually about the applicable monthly fee 30 calendar days in advance.	€30 Additional monthly account maintenance fee for The application of enhanced due diligence measures (2) (3) (2) The fee is applied to customers whose field of activity includes: Organization and running of lotteries and gambling Business related to ferrous, non-ferrous or precious metals, gems, jewellery, and watches Trade in arms and ammunition Virtual currency trading / activities related to virtual currencies Electronic money institution / activities related to electronic money Payment institution / provision of payment services Financial services and currency exchange / financial mediation (3) Monthly fee may also be applied for customers carrying out activities other than listed under footnote (2). Bank informs such customers individually about the applicable monthly fee 30 calendar days in advance.

LEASING

Current fee name	Fee name as of 01.02.2025.
Luminor Līzings SIA and Luminor Līzings Latvija SIA price list	Luminor Līzings SIA price list
Fees for leasing services 1.5% of leasing object price, min. €165 Commitment fee for Corporate clients (1) (1) Standard fees are indicative and may vary based on agreement between the parties.	Fees for leasing services 1.5% of leasing object price, min. €165 Agreement fee (1) (1) Standard fees are indicative and may vary based on agreement between the parties.
Fees for leasing services 1.5% of leasing object price, min. €165 Commitment fee for change of the lessee	Fees for leasing services 1.5% of leasing object price, min. €165 Agreement fee for change of the lessee

INVESTMENTS, FINANCIAL INSTRUMENT ACCOUNT

Current fee name	Fee name as of 01.02.2025.
Securities Transfers Free-of-payment transfers (FOP) €15 Transferring financial instruments registered in the Baltic states from Luminor to a credit institution in Baltic states	Securities transfers Free-of-payment transfers (FOP) (1) €15 Transfer of financial instruments registered in the Baltic states from Luminor to another credit institution in the Baltic states (1) In case of inheritance the fee is paid by the recipient.
Securities Transfers Free-of-payment transfers (FOP) €1.50 Transferring financial instruments registered in the Baltic states to Luminor from a credit institution in Baltic states	Securities transfers Free-of-payment transfers (FOP) (1) €1.50 Transfer of financial instruments registered in the Baltic states to Luminor from another credit institution in the Baltic states (1) In case of inheritance the fee is paid by the recipient.
Securities Transfers Free-of-payment transfers (FOP) Transfers of securities registered in Scandinavian countries (Norway, Sweden, Finland, Iceland): €40; Transfers of securities registered in other EU countries (not Scandinavian countries), Switzerland, USA, Canada and Japan: €50; Securities other than those mentioned above: €160 Transfer of financial instruments registered in foreign countries (except the Baltic states) from Luminor to another credit institution	Securities transfers Free-of-payment transfers (FOP) (1) €40 Transfer of financial instruments registered in foreign countries (except the Baltic states) from/to Luminor to/from another credit institution (1) In case of inheritance the fee is paid by the recipient.
Securities Transfers Delivery-versus-payment transfers (DVP) Transfers of securities registered in Scandinavian countries (Norway, Sweden, Finland, Iceland): €40; Transfers of securities registered in other EU countries (not Scandinavian countries), Switzerland, USA, Canada and Japan: €50; Securities other than those mentioned above: €160 If the transaction involves the Transfer of financial instruments from/to other Bank	Securities transfers Against payment transfers (DVP/RVP) €40 If the transaction involves the transfer of financial instruments from/to another bank
Securities Transfers Delivery-versus-payment transfers (DVP) €15 If the transaction involves the Transfer of financial instruments registered in the Baltics from/to another Bank	Securities transfers Against payment transfers (DVP/RVP) €15 If the transaction involves the transfer of financial instruments registered in the Baltic states from/to another bank
Financial instrument account monthly maintenance fee Custody fee (monthly payment) (1) Free - Index-linked bonds other financial instruments 0.015% (min. €1) Other financial instruments (1)Custody fee is calculated based on the portfolio value on the last business day of the month. Portfolio value is calculated based on nominal value for bonds and non-listed securities, market value for equities and exchange traded funds, net asset value (NAV) of the investment fund units. Where the market value of the securities is not available, most recent available price shall be used for portfolio value calculation. Where such market value is not available either, the portfolio value of the securities shall be calculated based on the nominal value of the securities. Safekeeping fee is calculated in Euro, for securities issued in foreign currencies fee is calculated in accordance with the official exchange rate announced by the European Central Bank.	Financial instrument account monthly maintenance fee Custody fee (monthly payment) (1) 0.015% (min. €1) Financial instruments in the financial instruments account (1) Custody fee is calculated and debited from current/investment account by the 15th calendar day of the following month. Custody fee is calculated based on the portfolio value on the last calendar day of the month. Portfolio value is calculated based on nominal value for bonds and non-listed securities, market value for equities and exchange traded funds, net asset value (NAV) of the investment fund units. Where the market value of the securities is not available, the last most recent available price is used for portfolio value calculation. Where such market value is not available either, the portfolio value of the securities is calculated based on the nominal value of the securities. Custody fee is calculated in Euro, for securities issued in foreign currencies fee is calculated in accordance with the official exchange rate announced by the European Central Bank.
Other Financial instrument account related services As individually agreed Other services related to corporate actions	Other services related to Financial instrument account As individually agreed Other services related to the financial instruments (2) (2) Power of attorney, certificate, certificate for blocking of financial instruments according to the customer request, others.

SWIFT SERVICES

Current fee name	Fee name as of 01.02.2025.
Request for payment (MT101) €50 Subscription to service (applied per account (IBAN basis) for IN/OUT MT101 services)	Request for credit transfer (MT101) / Payment Initiation service (pain.001, pain.002, camt.055, camt.029) €50 Subscription to service (applied per account (IBAN basis) for IN/OUT MT101 messages / pain.001, pain.002, camt.055, camt.029 payment initiation messages)
Request for payment (MT101) €15 per month Service maintenance (applied per account (IBAN basis) for IN/OUT MT101 services)	Request for credit transfer (MT101) / Payment Initiation service (pain.001, pain.002, camt.055, camt.029) €15 per month Service maintenance (applied per account (IBAN basis) for IN/OUT MT101 messages / pain.001, pain.002, camt.055, camt.029 payment initiation messages)
Request for payment (MT101) Free Sending request for payment MT101	Request for credit transfer (MT101) / Payment Initiation service (pain.001, pain.002, camt.055, camt.029) Free Sending request for credit transfer MT101 message / pain.001 payment initiation message
Request for payment (MT101) According to Payment price list Request for payment execution (MT101)	Request for credit transfer (MT101) / Payment Initiation service (pain.001, pain.002, camt.055, camt.029) According to Payment price list Request for credit transfer execution based on MT101 / payment initiation based on pain.001
Account information services (MT940, MT941, MT942) €50 Subscription to service (applied per account (IBAN basis) for each BIC mentioned in the agreement for IN/OUT MT940/MT941/MT942 services)	Account information services (MT940, MT941, MT942, camt.053, camt.052) €50 Subscription to service (applied per account (IBAN basis) for each BIC mentioned in the agreement for IN/OUT MT940 / MT941 / MT942 / camt.053 / camt.052 services)
Account information services (MT940, MT941, MT942) €30 per month Sending account statement MT940 to other bank (applied per account per each BIC)	Account information services (MT940, MT941, MT942, camt.053, camt.052) €30 per month Sending account statement MT940/camt.053 to other bank (applied per account per each BIC)
Account information services (MT940, MT941, MT942) €1 per message Sending account balance interim report MT941 to other bank (applied per account per each receiver BIC)	Account information services (MT940, MT941, MT942, camt.053, camt.052) €1 per message Sending account balance interim report MT941/camt.052 to other bank (applied per account per each receiver BIC)
Account information services (MT940, MT941, MT942) €1 for each report Sending transaction report MT942 to other bank (applied per account per each receiver BIC)	Account information services (MT940, MT941, MT942, camt.053, camt.052) €1 for each report Sending transaction report MT942/camt.052 to other bank (applied per account per each receiver BIC)
Account information services (MT940, MT941, MT942) €15 per month Receiving account statement or reports (MT940, MT941, MT942) from other bank (applied per account (IBAN basis))	Account information services (MT940, MT941, MT942, camt.053, camt.052) €15 per month Receiving account statement or reports (MT940, MT941, MT942, camt.053, camt.052) from other bank (applied per account (IBAN basis))

REMOVED FROM THE PRICE LIST AS OF 1 FEBRUARY 2025

INVESTMENTS, FINANCIAL INSTRUMENT ACCOUNT

Product name
Securities Trading 0,20% Selling of index linked bonds in secondary market (2)
(2) Sell order may be subject to the third-party commissions, which will be included in the price of securities.
Securities Transfers Free-of-payment transfers (FOP) €40 Transfer of financial instruments registered in foreign countries (except the Baltic states) to Luminor from another credit institution

Financial instrument account monthly maintenance fee

Custody fee (monthly payment)

Free

Index-linked bonds

Other Financial instrument account related services

€10

Blocking of financial instruments, incl. the shareholders' meeting

Other Financial instrument account related services

Bank's costs + 10% (1)

Investigation of financial instruments transactions and related events

(1) 10% is calculated from the Corporate Action reclaim amount, which we will receive after investigation.

LEASING

Product name

Luminor Līzings Latvija SIA price list for leasing services

1.5% of leasing object price, min. €60.50

Commission fee for execution of documents in case of repayment of liabilities before maturity or refinancing

Luminor Līzings SIA and Luminor Līzings Latvija SIA price list for leasing services

COLLECTION OF PAYMENTS

Product name

Luminor E-Commerce Gateway fees
