

NB! This Price List applies to Service agreements, that are concluded with **Nordea** bank AB Latvia branch by October 1, 2017, or within which an account with letters “**NDEA**” (LVxx**NDEA**xxxxxxxxxxxx) in number is opened, managed or serviced, or which specify that primarily an account with such a number is to be used for settlement.

CONTENTS

DAILY BANKING	3
BUSINESS PACKAGE	3
ACCOUNTS.....	4
Current Account.....	4
Information on Account	5
REMOTE SERVICES	6
Nordea Electronic Settlement System service for corporate clients (Nordea eBank, Nordea Bridge)	6
Services Accessible with Nordea identification codes	6
Nordea Internetbank for corporate clients.....	7
Nordea International Netbank for corporate clients.....	7
Web services channel	7
File-sharing services.....	8
PAYMENTS	9
Internal Payments ¹	9
Europe EUR payments ¹	10
Currency payments ¹	12
CASH OPERATIONS	15
CURRENCY EXCHANGE IN CLIENT SERVICING UNITS.....	16
PAYMENT CARDS.....	17
Maestro Business payment cards	17
MasterCard Business cards	19
MasterCard Business credit cards	21
SAVINGS AND INVESTMENTS	22
TERM DEPOSITS AND SAVINGS ACCOUNT.....	22
SECURITIES ACCOUNT	23
EQUITIES AND EXCHANGE TRADED FUNDS (ETF)	24
INVESTMENT FUNDS ¹	25
INDEX-LINKED BONDS.....	25
LOANS, LEASING	26
LOANS.....	26
LEASING	26
FACTORING.....	28

NB! This Price List applies to Service agreements, that are concluded with **Nordea** bank AB Latvia branch by October 1, 2017, or within which an account with letters “**NDEA**” (LVxx**NDEA**xxxxxxxxxxxxx) in number is opened, managed or serviced, or which specify that primarily an account with such a number is to be used for settlement.

SERVICES.....	29
CASH MANAGEMENT SERVICES.....	29
GUARANTEES	30
DOCUMENTARY COLLECTIONS	31
IMPORT AND EXPORT LETTER OF CREDIT	32
OTHER SERVICES	33

NB! This Price List applies to Service agreements, that are concluded with **Nordea** bank AB Latvia branch by October 1, 2017, or within which an account with letters "**NDEA**" (LVxx**NDEA**xxxxxxxxxxxxxx) in number is opened, managed or serviced, or which specify that primarily an account with such a number is to be used for settlement.

DAILY BANKING

BUSINESS PACKAGE

All prices are in euro (EUR), if it is not specified in particular position otherwise.

		Registration fee	Monthly fee
1.1.	Business package 10 - Unlimited amount of current accounts in currencies of clients choice - Number of Netbank users: unlimited - Issue of Maestro payment card - Maestro payment card without monthly fee - 10 Europe EUR payments in Nordea Netbank - free of charge - Internal payments in Nordea Netbank - free of charge - PIN calculator: free - Savings account - free of charge	7 EUR	7 EUR
1.2.	Business package 25 - Unlimited amount of current accounts in currencies of clients choice - Number of Netbank users: unlimited - Issue of Maestro payment card - Maestro payment card without monthly fee - 25 Europe EUR payments in Nordea Netbank - free of charge - Internal payments in Nordea Netbank - free of charge - PIN calculator: free - Savings account - free of charge	12 EUR	12 EUR
1.3.	Business package 50 - Unlimited amount of current accounts in currencies of clients choice - Number of Netbank users: unlimited - Issue of Maestro payment card - Maestro payment card without monthly fee - 50 Europe EUR payments in Nordea Netbank - free of charge - Internal payments in Nordea Netbank - free of charge - PIN calculator: free - Savings account - free of charge	18 EUR	18 EUR
1.4.	Business package 150 - Unlimited amount of current accounts in currencies of clients choice - Number of Netbank users: unlimited - Issue of Maestro payment card or MasterCard business card - 4 Maestro payment cards or MasterCard business card first year without monthly fee - 150 Europe EUR payments in Nordea Netbank - free of charge - Internal payments in Nordea Netbank - free of charge - PIN calculator: free - Savings account - free of charge	38 EUR	38 EUR
1.5.	Business package change	free of charge	chosen business package monthly fee

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ACCOUNTS

Current Account

All prices are in euro (EUR), if it is not specified in particular position otherwise.

2.1.	Temporary account or first current account opening for corporate customer ¹	15 EUR
2.2.	Opening of additional current accounts and closure of current accounts in Bank or via Telephone bank	5 EUR
2.3.	Opening of additional current accounts and closure of current accounts in Internetbank	Free of charge
2.4.	Initial inspection of documents for non-resident and opening of current account	By agreement min. 1000 EUR
2.5.	Maintenance Fee for Corporate clients, monthly for each account separately ²	3.50 EUR
2.6.	Change of Signature Sample and Stamp Imprint Card or issue of additional card	15 EUR
2.7.	Termination of business relations and closure of Customer's last Current account	Free of charge
2.8.	Fee for reviewing power of attorney, except for those provided for the preparation of the loans	
2.8.1.	Latvian power of attorney issued review	15 EUR
2.8.2.	Foreign power of attorney issued review	100 EUR (incl. VAT)

¹ The fee for current account opening or the Company kit connection, if the customer has an open temporary account in a Bank, is not to be charged.

² If the Corporate client has a Business package, no maintenance fee is charged.

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Information on Account

All prices are in euro (EUR), if it is not specified in particular position otherwise.

		By post	In bank	Internetbank
2.9.	Account statement The fee is charged on a monthly basis for each account or card.	5 EUR	5 EUR	free of charge
2.10.	Account statement every 16th and the first day of the next month	7.50 EUR	7.50 EUR	free of charge
2.11.	Account statement every business day	15 EUR	15 EUR	N/I
2.12.	MasterCard Business credit card invoice	5 EUR	5 EUR	free of charge
2.13.	The account statement / invoice preparation and / or confirmation by the request (statement / invoice, which is not prepared in the bank, are not accepted)	N/I	5 EUR	free of charge
2.14.	Statement for auditor ordering ¹	65 EUR (incl. VAT)	65 EUR (incl. VAT)	N/I
2.15.	Standard notice for finance service and/or account ordering	N/I	10 EUR	N/I
2.16.	Nonstandard notice about financial services and/or account ordering ¹	N/I	by agreement, min. 40 EUR, incl. VAT	N/I

¹ Commission fee is to be charged when ordering the statement.

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REMOTE SERVICES

Nordea Electronic Settlement System service for corporate clients (Nordea eBank, Nordea Bridge)

All prices are in euro (EUR), if it is not specified in particular position otherwise.

3.1.	First registration and installation at the client	40 EUR
3.2.	Monthly subscription fee of Electronic Settlement System	
3.2.1.	per company	36 EUR
3.2.2.	additional monthly subscription fee per every next company of the group	7.50 EUR
3.3.	Fee for performing each modification in the system: change of users, change of passwords, connection or disconnection of additional current accounts:	
3.3.1.	when the administrator's rights have been granted to the client	free of charge
3.3.2.	when the administrator's rights have not been granted to the client and/or modifications can be made without visiting the client on site	7.50 EUR
3.3.3.	additional fee when the administrator's rights have not been granted to the client and a visit to the client on site is required for making a modification	30 EUR (incl. VAT)
3.4.	E-installation of the system by visiting the client on site	30 EUR (incl. VAT)

Services Accessible with Nordea identification codes

All prices are in euro (EUR), if it is not specified in particular position otherwise.

3.5.	E-identification	
3.5.1.	Registration	50 EUR
3.5.2.	Monthly subscription fee	15 EUR
3.5.3.	Amendments	25 EUR
3.6.	E-payments	
3.6.1.	Registration	50 EUR
3.6.2.	Monthly service fee	1.50% from all incoming payments sum (min. 15 EUR)
3.6.3.	Amendments	25 EUR

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Nordea Internetbank for corporate clients

All prices are in euro (EUR), if it is not specified in particular position otherwise.

3.7.	Nordea Internetbank for corporate clients first-time connection (for all users) and change of users without increasing the overall number of users	free of charge
3.8.	Change of user settings for Nordea Internetbank for corporate clients adding a new additional user account after the initial connection (for each new user)	5 EUR
3.9.	Nordea Internetbank for corporate clients monthly subscription fee (in full or in the content mode)	5 EUR
3.10.	Fee for issue of Code calculator	free of charge
3.11.	Repeated issue of Code calculator in case it has been lost	10 EUR

Nordea International Netbank for corporate clients

All prices are in euro (EUR), if it is not specified in particular position otherwise.

3.12.	First-time connection of Nordea International Netbank (all users), change of users without increasing the total number of users	35 EUR
3.13.	Monthly subscription fee of Nordea International Netbank for corporate clients	
3.13.1.	when the administrator's rights have been granted to the client, monthly subscription fee per connection irrespective of the number of users	30 EUR
3.13.2.	when the administrator's rights have not been granted to the client, monthly subscription fee per user	5 EUR
3.14.	Change of the user's settings of Nordea International Netbank for corporate clients, connection of a new additional user following the first connection (per user) and other modifications	7.50 EUR
3.15.	Fee for issue or re-issue of the PIN calculator (if blocked) (per calculator)	20 EUR
3.16.	File-sharing services	According to File-sharing services Price list

Web services channel

All prices are in euro (EUR), if it is not specified in particular position otherwise.

3.17.	Initial registration and connection	50 EUR
3.18.	Amendments in Web services channel agreement	25 EUR
3.19.	Monthly fee for customer	20 EUR
3.20.	File-sharing services	According to File-sharing services Price list

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File-sharing services

All prices are in euro (EUR), if it is not specified in particular position otherwise.

3.21.	Current account information (SWIFT report MT940/MT941/MT942)	
3.21.1.	Registration	50 EUR
3.21.2.	Monthly fee of report sending/receiving to/from Nordea group bank ¹ accounts as well as accounts with the BIC code NDEALT2X or NDEAEE2X, or NDEALV2X	Free of charge
3.21.3.	Monthly fee of report sending/receiving to/from other bank accounts	30 EUR per account
3.21.4.	Current account information (ISO 20022 XML format camt.052./camt.053)	
3.21.5.	Registration	50 EUR
3.21.6.	Monthly fee for customer	15 EUR
3.21.7.	Payment services (SWIFT report MT101)	
3.21.8.	Registration	15 EUR
3.21.9.	Monthly fee of payment services to Nordea group bank ¹ accounts as well as accounts with the BIC code NDEALT2X or NDEAEE2X, or NDEALV2X	Free of charge
3.21.10.	Monthly fee of payment services from Nordea group bank ¹ accounts as well as accounts with the BIC code NDEALT2X or NDEAEE2X, or NDEALV2X	Free of charge
3.21.11.	Monthly fee of payment services to other bank accounts (for one registered BIC code)	30 EUR
3.21.12.	Monthly fee of payment services from other bank accounts (for one registered BIC code)	30 EUR
3.21.13.	Payment execution fee	According to Internal, Domestic and Europe EUR and foreign payments price lists
3.22.	Payment services (ISO 20022 pain.001.001.03 / pain.002.001.03 / pain.006.001.03)	
3.22.1.	Registration	15 EUR
3.22.2.	Monthly fee for customer	15 EUR
3.22.3.	Payment execution fee	According to Internal, Domestic and Europe EUR and foreign payments price lists
3.23.	File-sharing application	
3.23.1.	Initial registration and connection	250 EUR
3.23.2.	Amendments in connevntion agreement	15 EUR
3.23.3.	Monthly fee for customer	20 EUR

¹ Nordea Group is Nordea Bank AB and its branches. Luminor Bank AS (in Latvia and Estonia), Luminor Bank AB (in Lithuania) are not Nordea Group.

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PAYMENTS

Internal Payments¹

All prices are in euro (EUR), if it is not specified in particular position otherwise.

		Time ²	E-channels	Time ²	In Bank or via Telephone bank
4.1.	Incoming internal payment Crediting client's account with the same Value date as the Bank receives the payment. Payments will be registered in the payer's account on the same working day if received before 8 pm (electronically) or in the bank during its opening hours or by Telephone Bank.	Free of charge			
4.2.	Outgoing Payments				
4.2.1.	Domestic payment in any currency to account which contains letters “ NDEA ” (LVxx NDEA xxxxxxxxxxxx) Execution on the same day, when the Bank has received the order if the order is submitted in the Bank by the time given in the Price List.	20:00	Free of charge	During business day	5 EUR
4.2.2.	First payment when opening a savings account in a Bank	20:00	Free of charge	During business day	Free of charge
4.2.3.	<u>Transfer of the donation to the organization with a valid public benefit status.</u>	13:00	N/I	13:00	Free of charge
4.3.	E-Invoice standing order per each payment	12:00		0.36 EUR	
4.4.	Standing order payment In order to settle a standing payment order with the current date, the funds must be transferred to the appropriate account on the date of payment before 4 pm. Regular payments are settled on business days. If the payment date falls on a holiday, the payment will be processed the following business day.				

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4.4.1.	Standing order domestic payment in any currency to account which contains letters “ NDEA ” (LVxx NDEA xxxxxxxxxxxx)	Free of charge
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¹ Internal payment is domestic funds transferring between accounts which contain letters “**NDEA**” (LVxx**NDEA**xxxxxxxxxxxx). If Payment currency differs from Account currency, Payment sum will be converted according to Bank’s fixed currency rate in the day of Payment execution.

² Payment Order has to be submitted and entered in Bank’s systems during Bank’s business day until the time given in Price List, so that the order would be considered as received on the current business day.

Europe EUR payments¹

All prices are in euro (EUR), if it is not specified in particular position otherwise.

		Time ²	E-channels ³	Time ²	In Bank or via Telephone bank
4.5.	Incoming Payments Crediting client's account with the same Value date as the Bank receives the payment. Payments will be registered in the payer's account on the same working day if received before 8 pm (electronically) or in the bank during its opening hours or by Telephone Bank.	free of charge			
4.6.	Outgoing Payment				
4.6.1.	Domestic euro payment to Latvia and EU/EEA member states (except domestic payment to account which contains letters “ RIKO ” (LVxx RIKO xxxxxxxxxxxx)) ⁴ Value date to beneficiary or intermediate bank in the same Business day, if Bank has received payment order until the time given in Price List. If payments order is submitted after time given in Pricelist, payments will be debited from account on the current business day, if submitted till 20:00 (electronically) or during business day in Bank or via Telephonebank and Value date to beneficiary or intermediate	15:30	0.36 EUR	15:30	5 EUR

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	bank will be next Business day				
4.6.1.1.	Domestic payment to account which contains letters “ RIKO ” (LVxx RIKO xxxxxxxxxxxx)	15:30	Free of charge	15:00	5.00 EUR
4.6.2.	Donations to charity funds and organizations in accordance with list approved by the Cabinet of Ministry	15:30	N/I	15:30	free of charge
4.6.3.	Urgent domestic euro payment to Latvia and EU/EEA member states ⁵ Money delivery to beneficiary bank or intermediate bank in 2 hours, starting from moment when Order was received by the Bank	17:00	14 EUR	17:00	20 EUR
4.6.4.	E-invoice standing order (ERRA) payment per each payment	12:00	0.36 EUR		
4.7.	Standing order payment ⁶ In order to settle a standing payment order with the current date, the funds must be transferred to the appropriate account on the date of payment before 17:30. Regular payments are settled on business days. If the payment date falls on a holiday, the payment will be processed the following business day.				
4.7.1.	Standing order payment to another bank ⁴		0.36 EUR		
4.7.2.	Regular domestic payment to account which contains letters “ RIKO ” (LVxx RIKO xxxxxxxxxxxx)		Free of charge		

¹ If Payment currency differs from Account currency, Payment sum will be converted according to Nordea Bank AB Finnish Branch fixed currency rate in the day of Payment execution.

² Payment Order has to be submitted and entered in Bank's systems in during Bank's business day until the time given in Price List, so that the order would be considered as received on the current business day.

³ Nordea Internetbank for corporate clients , Nordea E-payment system (Nordea Bridge, Nordea e-bank)

⁴ Payments only in EUR currency to the member states of the European Union and the European Economic Area, Switzerland, Monaco, Liechtenstein. The payment order must contain the beneficiary's account provided in the IBAN form. Payment urgency - standard. The commission fees shall be covered by sharing them (SHA).

⁵ Payments in EUR currency only to the beneficiary banks that are members of the TARGET2 system. Payment must indicate the beneficiary's account in IBAN format. Payment urgency - urgent. If payment is sent to the beneficiary that is not a member of TARGET2, the payment will be executed as a standard payment of the EUR.

⁶ Regular payments to American banks are not offered.

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Currency payments¹

All prices are in EUR, if it is not specified in particular position otherwise (are being executed only in currencies given hereunder)

		Time ³	E-channels ⁴	Time ³	In Bank or via Telephone Bank
4.8.	Incoming Payments				
4.8.1.	Incoming payment from Nordea Unit ¹⁰ as well as from an account with the BIC code NDEALT2X or NDEAEE2X				free of charge
4.8.2.	Incoming foreign currency payments from banks in Latvia				free of charge
4.8.3.	Incoming Payments from banks as well as other accounts outside Latvia (Applicable if Payment charges are to be paid by payer (OUR))				free of charge except when the fee set by the correspondent bank is applied
4.8.4.	Incoming payments from banks as well as other accounts outside Latvia (Applicable if Payment charges are to be paid partite or by beneficiary (SHA/BEN))				5 EUR
4.9.	Outgoing payments ¹¹				
4.9.1.	Payment to Nordea Unit ¹⁰ as well as to an account with the BIC code NDEALT2X or NDEAEE2X Value date to beneficiary bank after one business day commencing from the date the order was received by the Bank	20:00	3 EUR	15:00	6 EUR
4.9.2.	Payment to other banks and accounts ⁵ Value date to beneficiary bank or intermediary bank after two business days (USD after one business day), commencing from the date the order was received by the Bank	20:00	11 EUR	15:00	15 EUR
4.9.2.1.	Payments in EUR currency ⁸ Value date to beneficiary bank after one business day commencing from the date the order was received by the Bank	20:00	0.36 EUR	N/I	N/I
4.9.3.	Urgent Payment to Nordea Unit ¹⁰ as well as to an account with the BIC code NDEALT2X or NDEAEE2X Transfer of funds to the beneficiary bank on the same day, commencing from the date the order was received by the Bank				
4.9.3.1.	USD, EUR currency	17:00	3 EUR	15:00	12 EUR

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4.9.3.2.	DKK, GBP, NOK, PLN, SEK	16:30	3 EUR	15:00	12 EUR
4.9.4.	Payments between the companies within the group of Nordea Unit ¹⁰ . Transfer of funds to the beneficiary bank on the same day, commencing from the date the order was received by the Bank				
4.9.4.1.	USD, EUR currency	17:00	3 EUR	15:00	12 EUR
4.9.4.2.	DKK, GBP, NOK, PLN, SEK	16:30	3 EUR	15:00	12 EUR
4.9.5.	Urgent payment to another bank or account. Value date to beneficiary bank or intermediary bank after one business Day, commencing from the date the order was received by the Bank	20:00	21.3 EUR	15:00	36 EUR
4.9.6.	Express payments Value date to beneficiary bank or intermediate bank in the same day				
4.9.6.1.	USD, EUR currency	16:00	50 EUR ⁶	15:00	50 EUR ⁷
4.9.6.2.	DKK currency	13:30	50 EUR ⁶	12:00	50 EUR ⁷
4.9.6.3.	NOK currency	15:00	50 EUR ⁶	14:00	50 EUR ⁷
4.9.6.4.	PLN currency	08:30	50 EUR ⁶	08:30	50 EUR ⁷
4.9.6.5.	GBP, SEK currency	15:30	50 EUR ⁶	14:00	50 EUR ⁷
4.9.6.6.	RUB currency (when the order is given on the preceding Business Day until 16:00 by phone via the Telephonebank or to the Consultant)	08:30	50 EUR ⁶	08:30	50 EUR ⁷
4.9.7.	Additional fee for settlement of payments mentioned in outgoing payments (OUR) mentioned in p.4.9.1.-4.9.5., if the payer in payment order indicates that shall cover all commission fees	15 EUR ⁹		15 EUR ⁹	

¹ If Payment currency differs from Account currency, Payment sum will be converted according to Nordea Bank AB Finland Branch fixed currency rate in the day of Payment execution.² Payment Order has to be submitted and entered in Bank's systems during Bank's business day until the time given in Price List, so that the order would be considered as received on the current business day.

³ Order of the Payment has to be submitted and entered in Bank's systems during Bank's business day until the time given in Price List, so that the order would be considered as received on the current business day.

⁴ Nordea Internetbank for corporate clients, E-payment system (Nordea Bridge, Nordea e-bank)

⁵ Bank guarantees the delivery of the payment in full amount until the first correspondent bank. In order to enforce the payment the correspondent bank is entitled to execute the payment via other correspondent banks, this the service fee can be deducted from the original payment amount. In these cases the beneficiary bank may receive different amount. OUR charges may be applied only for payments in EUR or EU/EEA member states currencies with conversion and for payments in foreign states currencies.

⁶ Available in International Netbank and Nordea Bridge System

⁷ Available only in Bank

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⁸ Applied for payments according following conditions: a) countries outside EU, b) and/or for payments in currencies that are not EU member state currencies, c) and/or currency exchange is not included. For not applying this charge to payments to EU countries, and for payments in currencies that are EU member state currencies a) For Net Bank currency payment order in field "Charges are" must be specified "Shared", b) For currency payments in Bank, in payment order in field "Foreign Bank charges to be paid by" must be specified "Beneficiary".

⁹ Or actual costs if they exceed 15 EUR.

¹⁰ Nordea Unit is Nordea Bank AB and its branches. Luminor Bank AS (in Latvia and Estonia), Luminor Bank AB (in Lithuania) are not Nordea Unit

¹¹ If the recipient bank is located in the European Union or the European Economic Area member country, shared fee payment (SHA) is the only permitted option, meaning that the recipient pays the service fee imposed by the recipient bank, while the remitter - that of the remitter bank.

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CASH OPERATIONS

All prices are in euro (EUR), if it is not specified in particular position otherwise.

5.1.	Cash payment into payer's current account	
5.1.1.	EUR	0.10% of amount min. 3 EUR
5.1.2.	USD	0.30% of amount min. 4 USD
5.1.3.	SEK, DKK, NOK, GBP, PLN, RUB un CHF	0.50% of amount min. 38 SEK / 30 DKK / 35 NOK / 3 GBP / 17 PLN / 300 RUB / 5 CHF
5.1.4.	Deposit in a cash Nordea and Citadele bank ATMs ¹	According to the payment cards price list
5.2.	Cash withdrawal from account	
5.2.1.	EUR	0.30% of amount min. 5 EUR
5.2.2.	USD	0.70% of amount min. 6 USD
5.2.3.	SEK, DKK, NOK, GBP, PLN, PLN un CHF	0.70% of amount min. 45 SEK / 35 DKK / 40 NOK / 4 GBP / 20 PLN / 350 RUB / 5 CHF
5.2.4.	EUR currency in Nordea and Citadele ATMs and POS terminals, which provide for a cash payment ¹	According to the payment cards price list
5.3.	Currency exchange in bank	
5.3.1.	for clients, who have an account in a Bank	3 EUR
5.4.	Other cash operations in bank ²	
5.4.1.	Processing of coins (EUR)	2% of amount min. 5 EUR
5.4.2.	Nominal exchange including preparation of cash for payment according to the customer's requested denomination	2% of amount min. 3 EUR
5.4.3.	Exchange of USD banknotes issued in 1928 – 1996 and old sample 50 GBP banknotes issued in 1994 and old sample 5 GBP banknotes issued in 2002, exchange of damaged, worn, discoloured and contaminated USD, CHF, DKK, GBP, NOK, RUB, PLN and SEK banknotes.	5% of amount min. 3 EUR
5.4.4.	Cash withdrawal from bank accounts if amount does not exceed 5 EUR if account is closed	Free of charge

¹ Information about [cash pay-in ATMs location](#). Cash operations are available with Nordea Debit, Maestro, MasterCard business cards in cash pay-in ATMs.

² Commission fee for cash-in transaction or cash withdrawal will be charged separately.

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CURRENCY EXCHANGE IN CLIENT SERVICING UNITS

		In Internetbank	In Bank or Telephone bank
6.1.	Amount below 45 000 EUR	Bank's rate	Bank's rate
6.2.	Amount exceeding 45 000 EUR (order have to be submitted in Bank till 4 p.m.)	N/I	by agreement
6.3.	Other services (forward services, swap services)	N/I	by agreement

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PAYMENT CARDS

Maestro Business payment cards

All prices are in euro (EUR), if it is not specified in particular position otherwise.

7.1.	Maestro Business payment cards	Cards in EUR currencies
7.1.1.	Fee for production of payment card	10 EUR
7.1.2.	Card replacement	10 EUR
7.1.3.	Card and/or PIN issuing	free of charge
7.1.4.	Card monthly fee	0.80 EUR
7.1.5.	Fee for purchase with card ¹	free of charge
7.1.6.	Fee for cash withdrawal ¹	
7.1.6.1.	Luminor Bank AS, Luminor Bank AB Estonia (current Nordea ATMs in Estonia), Luminor Bank AB Lithuania (current Nordea ATMs in Lithuania), and Citadele bank ATMs in Latvia	0.2%, min. 1 EUR
7.1.6.2.	Cash withdrawal from other ATMs in Latvia and foreign countries	2% min.3.50 EUR
7.1.7.	Currency conversion surcharge, if the currency of the main account attached to the payment card neither coincides with the transaction currency nor with the payment currency	3%
7.1.8.	Fee for current balance statement requesting in ATMs	
7.1.8.1.	Luminor Bank AS ATMs in Latvia	free of charge
7.1.8.2.	Other ATMs (if such service is offered)	0.50 EUR
7.1.9.	Reissuance of PIN code	1 EUR
7.1.10.	Fee for PIN code change through Luminor Bank AS ATM	free of charge
7.1.11.	Interest for overspent allowed limit (penalty)	0.2% per day
7.1.12.	Fee for changing permanent daily limit in Internetbank, CSU or Contact Centre ²	free of charge
7.1.13.	Charge for urgent production of the card Cards are available from CSU Nordea Māja on the next working day after 16:45 ³ .	25 EUR
7.1.14.	Fee for review of unjustified complaint, in case the card holder submits to the Bank information which is not true as approved by a third party or for the request of the document confirming the transaction from the merchant	15 EUR
7.1.15.	Deposit in EUR currency in Luminor Bank AS and Citadele bank ATMs ⁴	free of charge
7.1.15.1.	below 10 000 EUR in a calendar month	Free of charge

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7.1.15.2.	above 10 000 EUR in a calendar month	0,2% of the amount exceeding 10 000 EUR
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¹ In addition, a currency conversion fee may be applied if the card-based basic account currency is not the same as the transaction currency and the payment currency.

² Standard daily limit for Maestro Business cards in EUR currency is EUR 2500 for non-cash transfers and cash withdrawals in ATMs altogether. Standart limit over 30day period for Maestro Business cards in EUR currency is 20 000 EUR.

³ Urgent card will work on the next day after issuing date.

⁴ Information about cash pay-in ATMs location. Cash operations are available with Maestro Debit cards in cash pay-in ATMs.

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MasterCard Business cards

All prices are in euro (EUR), if it is not specified in particular position otherwise.

7.2.	MasterCard Business cards ^{1 2}	Cards in EUR, USD currencies
7.2.1.	Fee for production of payment card	10 EUR
7.2.2.	Card replacement	10 EUR
7.2.3.	Card and/or PIN issuing	free of charge
7.2.4.	Fee for travel insurance	free of charge
7.2.5.	Card monthly fee	5 EUR
7.2.6.	Fee for purchase with card ³	free of charge
7.2.7.	Fee for cash withdrawal ³	
7.2.7.1.	Luminor Bank AS, Luminor Bank AB Estonia (current Nordea ATMs in Estonia), Luminor Bank AB Lithuania (current Nordea ATMs in Lithuania), and Citadele bank ATMs in Latvia	0.2%, min. 1 EUR
7.2.7.2.	Cash withdrawal from other ATMs in Latvia and foreign countries	2%, min. 3.50 EUR
7.2.8.	Currency conversion surcharge, if the currency of the main account attached to the payment card neither coincides with the transaction currency nor with the payment currency	3%
7.2.9.	Fee for requesting current balance statement in ATMs	
7.2.9.1.	Luminor Bank AS ATMs in Latvia	free of charge
7.2.9.2.	Other ATMs (if such service is offered)	0.50 EUR
7.2.10.	Reissuance of PIN code	1 EUR
7.2.11.	Fee for PIN code change through Luminor Bank AS ATM	1 EUR
7.2.12.	Interest for overspent allowed limit (penalty)	0.2% per day
7.2.13.	Interest for changing permanent daily limit in Internetbank, CSU or Contact Centre ⁴	free of charge
7.2.14.	Charge for urgent production of the card Cards are available from CSU Nordea Māja on the next working day after 16:45 ⁵ .	25 EUR
7.2.15.	Fee for review of unjustified complaint, in case the card holder submits to the Bank information which is not true as approved by a third party or for the request of the document confirming the transaction from the merchant	15 EUR
7.2.16.	Deposit in EUR currency in Luminor Bank AS and Citadele bank ATMs ⁶	free of charge
7.2.16.1.	below 10 000 EUR in a calendar month	Free of charge

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7.2.16.2.	above 10 000 EUR in a calendar month	0,2% of the amount exceeding 10 000 EUR
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¹ For MasterCard Business cards used for transfers in USD currency all applicable fees are converted from EUR to USD currency according to Bank's EUR - USD exchange rate on a given date.

² Extra costs - commission, determined by correspondent bank and/or beneficiary bank apart from the Bank for payment order investigation or correction.

³ In addition, a currency conversion fee may be applied if the card-based basic account currency is not the same as the transaction currency and the payment currency.

⁴ Standard daily limit for MasterCard Business cards for EUR currency is 2500 EUR (in USD currency is 2 800 USD). Standard limit over 30day period for payment card in EUR currency is 20 000 EUR (in USD currency is 23 000 USD). Limit is together for non-cash payments in twenty-four hours and for the withdrawals in the ATMs.

⁵ Urgent card will work on the next day after issuing date.

⁶ Information about cash pay-in ATMs location. Cash operations are available with Maestro Debit cards in cash pay-in ATMs.

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MasterCard Business credit cards

All prices are in euro (EUR), if it is not specified in particular position otherwise.

7.3.	MasterCard Business credit cards ^{1 2}	Cards in EUR, USD currencies
7.3.1.	Fee for production of payment card	20 EUR
7.3.2.	Card replacement	20 EUR
7.3.3.	Card and/or PIN issuing	free of charge
7.3.4.	Fee for travel insurance	free of charge
7.3.5.	Card monthly fee	5 EUR
7.3.6.	Fee for purchase with card ³	free of charge
7.3.7.	Fee for cash withdrawal from ATMs in Latvia and foreign countries ³	2%, min. 3.50 EUR
7.3.8.	Currency conversion surcharge, if the currency of the main account attached to the payment card neither coincides with the transaction currency nor the payment currency	3%
7.3.9.	Fee for requesting current balance statement in ATMs	
7.3.9.1.	Luminor Bank AS ATMs in Latvia	free of charge
7.3.9.2.	Other ATMs (if such service is offered)	0.50 EUR
7.3.10.	Reissuance of PIN code	1 EUR
7.3.11.	Fee for PIN code change through ATM	free of charge
7.3.12.	Interest for overspent allowed limit (penalty)	0.2% per day
7.3.13.	Interest for late payment	0.2% per day
7.3.14.	Interest for used credit limit per year	0%
7.3.15.	Interest for changing permanent daily limit in Internetbank, CSU or Contact Centre ⁴	free of charge
7.3.16.	Charge for urgent production of the card Cards are available from CSU Nordea Māja on the next working day after 16:45 ⁵ .	25 EUR
7.3.17.	Fee for review of unjustified complaint, in case the card holder submits to the Bank information which is not true as approved by a third party or for the request of the document confirming the transaction from the merchant	15 EUR

¹ For MasterCard Business credit cards used for transfers in USD currency all applicable fees are converted from EUR to USD currency according to Bank's EUR - USD exchange rate on a given date.

² MasterCard business card in USD currencie is not issued after 01.10.2015.

³ In addition, a currency conversion fee may be applied if the card-based basic account currency is not the same as the transaction currency and the payment currency.

⁴ Standard daily limit for MasterCard Business cards and MasterCard Business credit cards in EUR currency is 2500 EUR ((in USD currency is 2 800 USD). Standart limit over 30day period for payment card in EUR currency is 20 000 EUR (in USD currency is 23 000 USD). Limit is together for non-cash payments in twenty-four hours and for the withdrawals in the ATMs.

⁵ Urgent card will work on the next day after issuing date.

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SAVINGS AND INVESTMENTS

TERM DEPOSITS AND SAVINGS ACCOUNT

8.1.	Term deposits (EUR, USD, NOK, GBP)	
8.1.1.	Fee for termination of Term Deposit before the Last Day of Deposit Period	1% of requested Deposit amount
8.2.	Savings deposit (EUR)	
8.2.1.	Fee for transfer of the deposit account or any its part to current account with the due prior notice not less as 7 calendar days	free of charge
8.2.2.	Fee for transfer of the deposit account or any its part to current account without the due prior notice or before 7 calendar days	0.5% of amount, min. 3 EUR; 4 USD

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SECURITIES ACCOUNT

All prices are in euro (EUR), if it is not specified in particular position otherwise.

9.1.	Opening and closing of securities account	Free of charge
9.2.	Account service fee per month ^{1 2}	0.015%, min. 1 EUR
9.3.	Securities account statement and related documents	
9.3.1.	In Branch	Free of charge
9.3.2.	In Internenbank	Free of charge
9.3.3.	By Post	10 EUR
9.4.	Outgoing free-of-payment transfers (FOP)	
9.4.1.	Within the Bank (paid by the sender)	10 EUR
9.4.2.	Transferring financial instruments registered in the Baltic states from Luminor to a credit institution in Baltic states	15 EUR
9.4.3.	Receiving financial instruments registered in the Baltic states to Luminor from a credit institution in Baltic states	1.50 EUR
9.4.4.	Transfer of financial instruments registered from foreign countries (except the Baltic States) from Luminor to another credit institution	Scandinavian countries (Norway, Sweden, Finland, Iceland) – 40 EUR Other EU countries, Switzerland, USA, Canada and Japan – 50 EUR Other securities other than those mentioned above – 160 EUR
9.4.5.	Receiving of financial instruments registered from foreign countries (except the Baltic States) to Luminor from another credit institution	40 EUR
9.5.	Delivery-versus-payment settlements/transfers (DVP)	
9.5.1.	Within the Bank	10 EUR
9.5.2.	If the transaction involves the transfer of financial instruments from/to other bank	Scandinavian countries (Norway, Sweden, Finland, Iceland) – 40 EUR Other EU countries, Switzerland, USA, Canada and Japan – 50 EUR Other securities other than those mentioned above – 160 EUR
9.6.	Deregistration of financial instruments	8 EUR
9.7.	Blocking of financial instruments, incl. the shareholders' meeting	10 EUR

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9.8.	Investigation of financial instruments transactions and related events	Costs of Bank + 10%
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¹ The commission fee does not apply if the account is used only for transactions with Nordea investment funds and Nordea index-linked bonds.

² The monthly fee is based on securities portfolio or account balance value on the last business day. Debt securities, nonliquid shares (shares that has not been traded on stock exchange in the respective month) are valued at their nominal value. Shares are valued according to the last reported transaction price in the respective calendar month. Extra fees apply for American depository certificate (ADC) and global depository certificate (GDC) storage.

EQUITIES AND EXCHANGE TRADED FUNDS (ETF)

All prices are in euro (EUR), if it is not specified in particular position otherwise.

		By phone	Internet bank
10.1.	Purchasing equities at stock exchanges of the Baltic states	0.3% min. 10 EUR	0.3% min. 5.70 EUR
10.2.	Selling equities at stock exchanges of the Baltic states	0.3% min. 10 EUR	0.3% min. 2.85 EUR ¹
10.3.	Deals with equities at Eurozone stock exchanges (except the Baltic states)	0.5%, min. 50 EUR	
10.4.	Deals with equities at the US stock exchanges	0.5%, min. 50 USD	
10.5.	Purchase/sale of fund (EFT)	0.5%, min. 40 EUR	

¹ Refers also to deals submitted at the branches

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INVESTMENT FUNDS¹

All prices are in euro (EUR), if it is not specified in particular position otherwise.

		Fund of Funds	Equity Subfunds	Balanced Subfunds	Bond and Reserve Subfunds
11.1.	Investment account opening	free of charge	free of charge	free of charge	free of charge
11.2.	Investment account maintenance	free of charge	free of charge	free of charge	free of charge
11.3.	Subscription ²	1.5% ³	1.5% ³	1% ³	0.5% ³
11.4.	Regular investment	1.5% ³	1.5% ³	1% ³	0.5% ³
11.5.	Redemption				
11.5.1.	Sale of DNB and Nordea Funds	7.15 EUR/ 8.50 USD/ 70 SEK/ 70 NOK/ 55 DKK			
11.5.2.	Sale of other investment fund shares	20 EUR/ 24 USD/ 190 NOK			
11.6.	Conversion ⁴	free of charge			
11.7.	Funds transfer	10 EUR			

¹ Price of the Nordea investment fund shares for particular transaction shall be determined in accordance with the Nordea investment fund prospectus and most common one or two business days after the submitting of order (depending on the respective fund). In case the order is submitted on holiday or on business day after 16:00, it will be considered to have been received the next business day. Settlement will be made according to the prospectus of the relevant fund.

² Minimal investment amount: 50 EUR or equivalent in other currency, if a higher minimum investment amount is not fixed for a specific sub-fund in the prospectus.

³ Minimal fee for non DNB or Nordea funds – 20 EUR

⁴ Conversion is allowed only between sub-funds with the same fund family (Nordea 1, SICAV or Nordea Fund of Funds, SICAV) and the same currency.

INDEX-LINKED BONDS

All prices are in euro (EUR), if it is not specified in particular position otherwise.

12.1.	Trading of index-linked bond	free of charge
12.2.	Holding of of index-linked bonds	free of charge
12.3.	Transfer of index-linked bonds	10 EUR
12.4.	Purchase in secondary market	2% ¹

¹ Fee is included in the purchase price

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LOANS, LEASING

LOANS

All prices are in euro (EUR), if it is not specified in particular position otherwise.

13.1.	Unsecured overdraft	
13.1.1.	Arrangement Fee	from 1%, min. 150 EUR (from 1%, min. 100 EUR, if credit application submitted in self-service portal)
13.1.2.	Commitment Fee	3% from not used limit amount
13.1.3.	Usage fee	from 16%
13.1.4.	Fee for contractual amendments	from 0.5% from outstanding amount, min. 150 EUR
13.2.	Secured overdraft	
13.2.1.	Arrangement Fee	from 1%, min. 200 EUR (from 1%, min. 150 EUR, if credit application submitted in self-service portal)
13.2.3.	Usage fee	by agreement
13.2.4.	Fee for contractual amendments (including changes to the repayment schedule)	from 0.5% from limit used, min. 150 EUR
13.3.	Loan	
13.3.1.	Arrangement Fee	from 1%, min. 200 EUR (from 1%, min. 150 EUR, if credit application submitted in self-service portal)
13.3.2.	Usage fee	by agreement
13.3.3.	Fee for contractual amendments (including changes to the repayment schedule)	from 0.5% from outstanding amount, min. 150 EUR

LEASING

[The service is offered in cooperation with Luminor Līzings SIA](#)

14.1.	Leasing services	
14.1.1.	Leasing application consideration	free of charge
14.1.2.	Commitment fee for Corporate clients	up to 1,5% of the Leased Object's price, incl. VAT (min. 130 EUR incl. VAT)
14.1.3.	Commitment fee for change of the lessee	170.00 EUR incl. VAT

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14.1.4.	Commission fee from legal entities in case the loan principal is reduced or repaid before maturity ¹	1,5 % of the repaid principal but not less than 60.50 EUR incl. VAT
14.1.5.	Commission fee from third parties for the preparation of documents in case the loan is repaid before maturity ¹	1,5 % of the repaid principal but not less than 60.50 EUR incl. VAT
14.2.	Amendments to Lease Agreement	
14.2.1.	Change of the interest rate type, term and schedule of the lease	121 EUR incl. VAT
14.2.2.	Lease holidays i.e. payment of only interest and/or 10% of the principal	up to 121 EUR incl. VAT
14.2.3.	Commission fee for renewal of the agreement	121 EUR incl. VAT
14.2.4.	Commission fee for signing a collateral-free loan agreement	up to 121 EUR incl. VAT
14.3.	Other Leasing Services	
14.3.1.	Lease payment invoice by post	1.82 EUR incl. VAT
14.3.2.	Production of document copies and retrieval from archive	5.00 EUR incl. VAT for each page
14.3.3.	Preparation of statements on lease liabilities agreements, interest paid, outstanding liabilities, processing of reconciliation acts etc.	10.00 EUR incl. VAT
14.3.4.	Drafting and production of non-standard statements	up to 50.00 EUR incl. VAT
14.3.5.	Drafting of authorization to leave the territory of the Republic of Latvia	15.00 EUR incl. VAT
14.3.6.	Commission fee for express transfers	According to the pricelist of the Bank
14.3.7.	Review and granting consent to sub-lease or sub-lending	60.50 EUR incl. VAT
14.3.8.	Granting consent to install LPG equipment on Lease Object	20.00 EUR incl. VAT
14.3.9.	Release of commercial pledge Preparation and submission of the application to the Enterprise Register	30.00 EUR incl. VAT

¹ Repayment of liabilities before maturity entails also the payment of reasonable interest if the agreement was signed at a fixed interest rate. Interest losses are calculated by Luminor Līzings SIA on the date of termination of the agreement.

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FACTORING

15.1.	Factoring services	
15.1.1.	Application consideration	free of charge
15.1.2.	Factoring agreement remuneration	up to 1,5% from Factoring agreement total limit (min. 350 EUR + VAT)
15.1.3.	Buyer Limit Review (with credit insurance)	40 EUR + VAT (for each buyer from Europe) 50 EUR +VAT (for each buyer from outside Europe)
15.1.4.	Buyer Limit Review (without credit insurance)	30 EUR +VAT (for each buyer)
15.1.5.	Annual fee for the Buyer's credit insurance limit (starting from the second year)	30 EUR +VAT (for each buyer)
15.1.6.	Commission for the processing of invoices	up to 1% from invoice amount (min. 1 EUR +VAT)
15.2.	Factoring Agreement amendments	
15.2.1.	Increasing of the Factoring limit/ extension of term	up to 1,5% from increased / extended limit (min. 150 EUR +VAT)
15.2.2.	Factoring Agreement amendments	75 EUR +VAT
15.2.3.	Increasing of the Buyer's credit insurance limit	20 EUR +VAT (for each buyer)
15.3.	Other factoring services	
15.3.1.	Preparation of invoices and sending them by post	1.50 EUR + VAT
15.3.2.	Making and issuing copies of documents from the archive	1.50 EUR + VAT (for each page)
15.3.3.	Preparation of a statement on factoring liabilities (agreement, interest paid, outstanding liabilities, reconciliation acts, etc.)	7.50 EUR + VAT
15.3.4.	Preparation of a non-standard statement upon the Seller's request	up to 30 EUR + VAT

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SERVICES

CASH MANAGEMENT SERVICES

All prices are in euro (EUR), if it is not specified in particular position otherwise.

16.1.	Group account	
16.1.1.	Group account registration (for each account)	by agreement
16.1.2.	Fee for group account service (for each account)	by agreement
16.1.3.	Monthly fee for internal per cent calculation (for each account)	by agreement
16.1.4.	Automatic internal per cent entering within the group account	free of charge
16.1.5.	Changes in to the group account structure	by agreement
16.2.	Zero Balance Group account	
16.2.1.	Zero Balance Group account registration (for each account)	by agreement
16.2.2.	Monthly fee for Zero Balance Group account service (for each account)	by agreement
16.2.3.	Changes in to the group account structure	by agreement
16.3.	Automatized money sweeping/topping service	
16.3.1.	Registration	50 EUR
16.3.2.	Monthly service fee	50 EUR
16.3.3.	Fee for one payment	According to Internal, Domestic and Europe EUR and foreign payments price lists
16.4.	Direction of incoming foreign currency payments to the account of the relevant currency	
16.4.1.	Registration	25 EUR
16.4.2.	Monthly fee	free of charge
16.4.3.	Direction of incoming payments to other customer account in the Bank (registration fee)	25 EUR
16.4.4.	Commission Account Creation (registration fee)	25 EUR

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GUARANTEES

All prices are in euro (EUR), if it is not specified in particular position otherwise.

17.1.	Issuance of a guarantee	
17.1.1.	Issuance of a guarantee within 3 business days	by agreement min. 150 EUR
17.1.2.	Issuance of an urgent guarantee	by agreement min. 250 EUR
17.1.3.	Issuance of a guarantee against term deposit/cash pledge within 3 business days	100 EUR
17.1.4.	Issuance of an urgent guarantee against term deposit/cash pledge	200 EUR
17.2.	Guarantee commission	
17.2.1.	Guarantee commission	as per agreement
17.2.2.	Guarantee issued against term deposit/cash pledge commission	1% p.a.
17.3.	Issuance of a guarantee amendment	
17.3.1.	Issuance of a guarantee amendment/a guarantee amendment against term deposit/cash pledge within 3 business days	80 EUR
17.3.2.	Issuance of an urgent guarantee amendment/guarantee amendment against term deposit/cash pledge	150 EUR
17.4.	Cancellation of a guarantee	
17.4.1.	Cancellation of a guarantee/Cancellation of a guarantee issued against term deposit/cash pledge	70 EUR
17.5.	Handling of demand for payment	0.25% from requested amount, min. 350 EUR max. 1000 EUR
17.6.	Preparation of a guarantee draft (applicable only if the guarantee is not issued)	70 EUR
17.7.	Advice of a guarantee issued by another bank	85 EUR
17.8.	Advice of a guarantee amendment issued by another bank	80 EUR
17.9.	SWIFT charge (per a message)	15 EUR
17.10.	Examination of the wording/Verification of authenticity of a guarantee issued by another bank (applicable if the Bank is not the advising bank)	35 EUR
17.11.	Notification of assignment of proceeds under a guarantee	35 EUR
17.12.	Handling of a counterguarantee issued by another bank serving as a security for a loan/other financial instruments	150 EUR
17.13.	Notification of readiness to issue a guarantee	71 EUR
17.14.	Issuance of a duplicate of a guarantee	64 EUR
17.15.	Handling of demand for payment under a guarantee issued by another bank	100 EUR

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DOCUMENTARY COLLECTIONS

All prices are in euro (EUR), if it is not specified in particular position otherwise.

18.1.	Import documentary collection	
18.1.1.	Advice of documentary collection	45 EUR
18.1.2.	Collection commission	0.20% from amount, min. 50 EUR; max. 450 EUR
18.1.3.	Advice of documentary collection amendment	40 EUR
18.1.4.	Delivery of documents free of payment / return of unpaid documents	85 EUR
18.1.5.	Aval on a bill of exchange	by agreement
18.1.6.	Authorization to receive the goods addressed to the Bank	70 EUR
18.1.7.	Handling of protest	85 EUR plus protest fee set by notary
18.2.	Export documentary collection	
18.2.3.	Handling of documentary collection	45 EUR
18.2.4.	Collection commission	0.20% from amount, min. 50 EUR; max 450 EUR
18.2.5.	Handling of documentary collection amendment	40 EUR
18.2.6.	Delivery of documents free of payment / return of unpaid documents	85 EUR

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IMPORT AND EXPORT LETTER OF CREDIT

All prices are in euro (EUR), if it is not specified in particular position otherwise.

19.1.	Import Letter of Credit (LC)	
19.1.1.	Issuance of LC	0.2% from amount, min. 150 EUR
19.1.2.	LC commission	as per agreement
19.1.3.	Documentary commission	0.25% from amount, min. 90 EUR
19.1.4.	Issuance of LC amendment	85 EUR
19.1.5.	Cancellation of LC	85 EUR
19.1.6.	Return of discrepant documents	85 EUR
19.1.7.	Deferred payment/acceptance commission	0.15% from amount, min. 100 EUR
19.1.8.	Discrepancy fee (for account of the beneficiary of the L/C)	85 EUR
19.1.9.	Preparation of LC draft (applicable only if LC is not issued)	85 EUR
19.1.10.	Authorization to receive the goods addressed to the Bank	70 EUR
19.1.11.	SWIFT charge (per a message)	15 EUR
19.2.	Export letter of credit (LC)	
19.2.1.	Advice of LC	90 EUR
19.2.2.	Advice of LC amendment	70 EUR
19.2.3.	Confirmation of LC	by agreement, min. 100 EUR
19.2.4.	Documentary commission	0.25% from amount, min. 90 EUR
19.2.5.	Preliminary examination of documents at the Customer's request	70 EUR
19.2.6.	Deferred payment/acceptance commission	0.15% from amount, min. 100 EUR
19.2.7.	Cancellation of LC	85 EUR
19.2.8.	Return of discrepant documents	85 EUR
19.2.9.	Transfer of Letter of credit	0.3% from amount, min. 150 EUR
19.3.	Assignment of proceeds under LC	
19.3.1.	Advice of assignment of proceeds	70 EUR
19.3.2.	Assignment of proceeds under LC	0.10% from amount, min. 70 EUR
19.3.3.	Preparation of LC draft (applicable only if the issued LC is not received)	85 EUR
19.3.4.	SWIFT charge (per a message)	15 EUR

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19.3.5.	Discounting of documents	By agreement, min.150 EUR
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OTHER SERVICES

20.1.	Revocation, amendment and search of payment order	
20.1.1.	Payments written off from Customer's account, but not transferred outside Bank	20 EUR
20.1.2.	SEPA Payments, International and Currency Payments up to 6 months after receipt of payment order	50 EUR ¹
20.1.2.	SEPA Payments, International and Currency Payments over 6 months after receipt of payment order	100 EUR
20.2.	Incoming or outgoing Internal or currency payment by SWIFT copy, Domestic and Europe EUR payment or XML copy	10 EUR
20.3.	Sending information by post	5 EUR (incl. VAT)
20.4.	Sending of information by courierpost	5 EUR (incl. VAT) + courierpost
20.5.	Submission of documents to the Land Register at the customer's request	70 EUR
20.6.	Escrow account agreement	
20.6.1.	Escrow account standard agreement, if at the same time a mortgage loan with a pledge of real estate in favor of the bank is executed	0.40% from deal amount, min. 75 EUR max. 500 EUR
19.6.2.	Escrow account standard agreement up to 250 000 EUR	0.40% from deal amount, min. 75 EUR
20.6.3.	Changes in the standard escrow account agreement	0.10% from deal amount min. 50 EUR
20.6.4.	Escrow account standart agreement above 250 000 EUR or Special escrow account agreement	By agreement min. 1000 EUR
20.6.5.	Changes in the special escrow account agreement	by agreement
20.7.	Provision of information to public authorities in accordance with the law including - Acceptance and execution of orders or assignments from bailiffs (official receivers) or the State Revenue Service	20 EUR
20.8.	Information from Register of Enterprises of the Republic of Latvia upon clients request, by using data base firmas.lv:	5 EUR (incl. VAT)
20.9.	Charge for changing the credit and/or mortgage agreement	by agreement
20.10.	Fee for issuing the Bank's consent for operations with pledged real estate (for enterprises)	45 EUR
20.11.	Penalties	
20.11.1.	Fee for issue of the copy of Loan agreement or other agreement	30 EUR
20.11.2.	Extra charge for service or sign agreement, meeting in customer place according	by agreement, min. 30 EUR (incl. VAT)

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20.11.3.	Penalty for delayed payment	0.20% per day
20.12.	Fee for inactive account's administration if the client commits illegal, unfair or unethical acts towards the bank and/or client according to the bank's request did not submit an Instruction to transfer all the money and close all accounts	40 EUR
20.13.	Handling of documents, products and services registration, involving Nordea group.	By agreement
20.14.	Preparation of payment order and / or approval for every payment	1 EUR
20.15.	Sending of information by courierpost	5 EUR (incl. VAT) + courierpost
20.16.	Submission of commercial pledge application and signing with a secure e-signature on behalf of the commercial pledge provider (in case the commercial pledge provider does not hold a secure e-signature)	45 EUR

¹ Commission is charged also in cases where an investigation requested by the beneficiary.

* We kindly inform you that the assets and liabilities of Nordea Bank AB Baltic branches have been acquired by DNB Banks in the Baltics on 1 October 2017 as a part of the combination of Nordea and DNB operations in the Baltic region. DNB Baltic Banks (renamed as Luminor Banks) are licensed to use Nordea trademarks.