

**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.

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## DAILY BANKING

### DAILY BANKING PACKAGE<sup>1</sup>

1.1.	Daily Banking Package	2 EUR monthly
1.2.	Daily Banking Package Plus	4 EUR monthly

<sup>1</sup> More information is available [here](#).

## ACCOUNTS

### Current Account

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

2.1.	First account opening	Free of charge
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 <sup>1</sup>	200 EUR
2.5.	Maintenance Fee	Free of charge
2.6.	Termination of business relations and closure of Customer's last Current account	Free of charge
2.7.	Drawing up authorization to operate accounts with the bank	15 EUR (incl. VAT)

<sup>1</sup> 100 EUR of the commission fee is to be charged when submitting the documents (commission fee is not refundable if the account opening is denied), the remaining part of the commission fee will be charged when the account is opened.

### Information on Account

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

2.8.	Account statement preparation and/or confirmation of for a period up to one month. The fee is charged on a monthly basis for each account or card.	
2.8.1.	By post and in Bank	5 EUR
2.8.2.	In Internetbank	Free of charge
2.9.	The account statement/invoice preparation and/or confirmation by the request (statement/invoice, which is not prepared in the bank, are not accepted)	5 EUR
2.10.	Standard notice ordering <sup>1</sup>	10 EUR
2.11.	Nonstandard notice ordering <sup>1</sup>	By agreement, subject to the notice complexity and/or language, min. 40 EUR incl. VAT

<sup>1</sup> Commission fee is to be charged when ordering the statement.

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**SERVICES ACCESSIBLE WITH NORDEAELECTRONICAL IDENTIFICATION CODES**

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

3.1.	Registration of Nordea Internetbank and Telephone bank	Free of charge
3.2.	Maintenance of Nordea Internetbank and Telephone bank	Free of charge
3.3.	Maintenance of Nordea Internetbank, if fees for Internal <sup>3</sup> , Domestic and Europe EUR payments are not applicable (except domestic payment to account which contains letters " <b>RIKO</b> " (LVxx <b>RIKO</b> xxxxxxxxxxxxxx)) <sup>1 2</sup>	2 EUR
3.4.	Fee for issue of Code calculator	Free of charge
3.5.	Repeated issue of Code calculator in case it has been lost	10 EUR
3.6.	Unblocking of Code calculator	2 EUR

<sup>1</sup> Subscription fee does not include cancellation of ERRRA and regular payment commission.

<sup>2</sup> This service is not available from 01.07.2014.

<sup>3</sup> Domestic payment in any currency to account which contains letters "**NDEA**" (LVxx**NDEA**xxxxxxxxxxxxxx)

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## PAYMENTS

### Internal Payments<sup>1</sup>

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

		Time <sup>2</sup>	E-channels	Time <sup>2</sup>	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 <b>"NDEA"</b> (LVxx <b>NDEA</b> xxxxxxxxxxxxx)  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.	<a href="#">Transfer of the donation to the organization with a valid public benefit status.</a>	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.				
4.4.1.	Standing order domestic payment in any currency to account which contains letters <b>"NDEA"</b> (LVxx <b>NDEA</b> xxxxxxxxxxxxx)	Free of charge			

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<sup>1</sup> 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.

<sup>2</sup> 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.

### Euro payment (domestic and from EU/EEA)<sup>1</sup>

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

		Time <sup>2</sup>	E-channels	Time <sup>2</sup>	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 Payments				
4.6.1.	Domestic euro payment to Latvia and EU/EEA member states (except domestic payment to account which contains letters “ <b>RIKO</b> ” (LVxx <b>RIKO</b> xxxxxxxxxxxx)) <sup>3</sup>  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 bank will be next Business day.	15:30	0.36 EUR	15:00	5 EUR

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4.6.1.1.	Domestic payment to account which contains letters <b>"RIKO"</b> (LVxx <b>RIKO</b> xxxxxxxxxxxxx))	15:30	Free of charge	15:00	5 EUR
4.6.2.	Payment to other bank, if the client has applied for Nordea Internetbank maintenance fee - EUR 2.00 <sup>4</sup> or Daily Banking Package	15:30	Free of charge	15:00	5 EUR
4.6.3.	<a href="#">Transfer of the donation to the organization with a valid public benefit status.</a>	15:30	N/I	15:00	Free of charge
4.6.4.	Urgent domestic euro payment to Latvia and EU/EEA member states <sup>5</sup> Transfer of funds to the beneficiary's bank or the intermediary bank within 2 hours from the moment the order was received by the Bank	17:00	14 EUR	17:00	20 EUR
4.6.5.	Additional commission for payments mentioned in p. 4.6.1. – 4.6.4. if payer does not have an account in the Bank and/or pays in cash	N/I		1%, min 4.50 EUR <sup>6</sup>	
4.6.6.	E-invoice standing order (ERRA) payment per each payment	12:00	0.36 EUR		
4.7.	Standing order payment <sup>7</sup> 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 <sup>3</sup>	0.36 EUR			
4.7.2.	Regular domestic payment to account which contains letters <b>"RIKO"</b> (LVxx <b>RIKO</b> xxxxxxxxxxxxx))	Free of charge			

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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).

<sup>4</sup> This service is not available from 01.07.2014.

<sup>5</sup> 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 -

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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.

<sup>6</sup> The service is available only in the Bank.

<sup>7</sup> Regular payments to American banks are not offered.

## Currency Payment<sup>1</sup>

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

4.8.	Incoming Payments				
4.8.1.	Incoming foreign currency payments from banks in Latvia	Free of charge			
4.8.2.	Incoming payment from Nordea Unit <sup>8</sup> as well as from an account with the BIC code NDEALT2X or NDEAEE2X	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			
		Time <sup>3</sup>	E-channels	Time <sup>3</sup>	In Bank or via Telephone bank
4.9.	Outgoing payments <sup>9</sup>				
4.9.1.	Payment to Nordea Unit <sup>8</sup> 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.	Urgent payment to Nordea Unit <sup>8</sup> as well as to an account with the BIC code NDEALT2X or NDEAEE2X				

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	Transfer of funds to the beneficiary bank on the same day, commencing from the date the order was received by the Bank				
4.9.2.1.	USD, EUR	17:00	3 EUR	15:00	12 EUR
4.9.2.2.	DKK, GBP, NOK, PLN, SEK	16:30	3 EUR	15:00	12 EUR
4.9.3.	Payment to other banks and accounts <sup>4</sup> 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
4.9.4.	Urgent payment 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
4.9.5.	Express payments Value date to beneficiary bank or intermediate bank in the same day.				
4.9.5.1.	In USD, EUR currency		N/I	15:00	50 EUR <sup>5</sup>
4.9.5.2.	In DKK currency		N/I	12:00	50 EUR <sup>5</sup>
4.9.5.3.	In PLN currency		N/I	08:30	50 EUR <sup>5</sup>
4.9.5.4.	In NOK, GBP, SEK currency		N/I	14:00	50 EUR <sup>5</sup>
4.9.5.5.	RUB (when the order is given on the preceding Business Day until 16:00 by phone via the Telephonebank or to the Consultant)		N/I	08:30	50 EUR <sup>5</sup>
4.9.6.	Additional fee <sup>6</sup> for settlement of payments mentioned in outgoing payments (OUR) in p. 4.9.1. – 4.9.4. if the payer in payment order indicates that shall cover all commission fees		15 EUR <sup>7</sup>		
4.9.7.	Additional commission for payments mentioned in p. 4.9.1. – 4.9.6. if payer does not have an account in the Bank or pays in cash	N/I	1%, min. 14.50 EUR <sup>5</sup>		

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<sup>1</sup> 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.

<sup>2</sup> Payments in EUR currency to the member states of the European Union and the European Economic Area, Monaco, Liechtenstein. The payment order must contain the beneficiary's account provided in the IBAN form.

<sup>3</sup> 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.

<sup>4</sup> 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 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.

<sup>5</sup> Available only in Bank.

<sup>6</sup> Applied for payments according following conditions: a) ES 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". c) Payment currency must be the same as account currency.

<sup>7</sup> Or actual costs if they exceed 15 EUR.

<sup>8</sup> Nordea Unit is Nordea Bank AB and its branches. Luminor Bank AS (in Latvia and Estonia), Luminor Bank AB (in Lithuania) are not Nordea Units.

<sup>9</sup> 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. Transactions are performed with USD, SEK, DKK, NOK, GBP, CHF, RUB, PLN banknotes and EUR banknotes and coins.

5.1.	Payment of cash into the payer's own account or in case if payment is made by authorized person or by borrowe for repayment of his loan <sup>1</sup> . Cash payment into other person's account, which contains letters " <b>NDEA</b> " (LVxx <b>NDEA</b> xxxxxxxxxxxxxx) <sup>2</sup>	
5.1.1.	EUR	0.1% of amount, min. 3 EUR
5.1.2.	USD	0.3% of amount, min. 4 USD
5.1.3.	SEK, DKK, NOK, GBP, PLN, RUB un CHF	0.6% 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 <sup>3</sup>	According to the payment cards price list
5.2.	Cash withdrawal from account for private customers.  If cash withdrawal is in EUR, USD and sum exceeds EUR 15 000 and USD 20 000, Bank should be notified one business day in advance before 14:00 in Riga client servicing units or two business days in advance before 14:00 in client servicing units outside Riga. If client wants cash withdrawal in SEK, DKK, NOK, GBP, RUB, PLN or CHF, client has to declare sum of money 3 business days in advance. If cash withdrawal is above EUR 100 000 or equivalent in other currency, client has to declare sum of money 3 business days in advance before 14:00. When ordering cash beforehand, 50% of the fee is charged upon ordering of cash. The remaining fee is charged upon receipt of the order. In case the order is not collected, the already charged fee is not returned. Upon receipt of the cash above EUR 15 000 and USD 20 000 or equivalent in other currency passport or identification card is used as identification document.	
5.2.1.	EUR	0.50% of amount, min. 4 EUR
5.2.2.	USD	0.70% of amount, min. 6 USD
5.2.3.	SEK, DKK, NOK, GBP, PLN, RUB un CHF	0.70% of amount, min. 45 SEK / 35 DKK / 40 NOK / 4 GBP / 20 PLN / 350 RUB / 7 CHF
5.2.4.	Deposit in a cash Citadel bank ATMs <sup>3</sup>	According to the payment cards price list
5.3.	Currency exchange in cash	
5.3.1.	Clients, who have accounts in the Bank	3 EUR
5.3.2.	Clients, who do not have accounts in the Bank	
5.3.2.1.	Up to EUR 8 000 (including) or equivalent in other currency	4.50 EUR
5.3.2.2.	From EUR 8 000 or equivalent in other currency	14.50 EUR

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5.3.3.	Cash withdrawal from bank accounts if amount does not exceed 5 EUR if account is closed	Free of charge
5.4.	Other cash operations <sup>4</sup>	
5.4.1.	Processing of coins (EUR) <sup>1 5</sup>	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. Tinted and burned banknotes are not accepted. The bank retains rights to refuse acceptance of damaged banknotes, if they do not conform to internal regulations of the bank. If Cash Collection services are being used, commission fee shall be debited from client's account.	5% of amount, min. 3 EUR

<sup>1</sup> If cash deposit is made in order to make a payment to a saving account, time deposit, term deposit with periodical interest payments, investment funds, index-linked bonds or 3rd level pension investments, Free of charge.

<sup>2</sup> If cash deposit is made in order to make a [donation to the organization with a valid public benefit status](#), free of charge.

<sup>3</sup> The map of the location of [cash deposit ATMs](#).

<sup>4</sup> Commission fee for cash-in transaction or cash withdrawal will be charged separately.

<sup>5</sup> Free of charge for children under 16 years old.

## CURRENCY EXCHANGE IN CLIENT SERVICING UNITS<sup>1</sup>

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

6.1.	Amount below 45 000 EUR	Bank's rate
6.2.	Amount exceeding 45 000 EUR The order must be submitted to the bank before 16:00	By agreement
6.3.	Other services forward services, swap services	By agreement

<sup>1</sup> Information about currency exchange in cash is [here](#).

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## PAYMENT CARDS

### Nordea Debit

7.1.	Nordea Debit	
7.1.1.	Currency of payment card	Cards in EUR currency
7.1.2.	Fee for production of payment card	4 EUR
7.1.3.	Card replacement <sup>8</sup>	4 EUR
7.1.4.	Card and/or PIN issuing	
7.1.4.1.	In Bank	5 EUR
7.1.4.2.	By Post in Latvia <sup>1</sup>	Free of charge
7.1.4.3.	By Post abroad <sup>2</sup>	10 EUR
7.1.5.	Card monthly fee <sup>3</sup>	1.20 EUR <sup>3</sup>
7.1.6.	Once-for-all payment for choice of picture for Picture card <sup>4</sup>	12 EUR
7.1.7.	Purchase insurance fee	Free of charge
7.1.8.	Non-cash transactions in Latvia and foreign countries <sup>5</sup>	Free of charge
7.1.9.	Currency exchange fee if the currency of the main account the card is attached to is different from the transaction currency and the settlement currency	3%
7.1.10.	Fee for cash withdrawals <sup>5</sup>	
7.1.10.1.	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 and in POS terminals, where cash withdrawal is provided <sup>6</sup>	Free of charge 0.2%, if monthly withdrawal amount exceeds 1000 EUR
7.1.10.2.	Cash withdrawal from other ATMs in Latvia and foreign countries	2,00% of the transaction amount, min. EUR 3.50
7.1.11.	One's own Account crediting (in EUR) through an ATM of Luminor Bank AS or ATM of Citadele by Card <sup>7</sup>	
7.1.11.1.	below 5000 EUR in a calendar month	Free of charge
7.1.11.2.	above 5000 EUR in a calendar month	0,2% of the amount exceeding 5000 EUR
7.1.12.	Fee for requesting current balance statement in ATMs	
7.1.12.1.	Luminor Bank AS ATMs in Latvia	Free of charge
7.1.12.2.	Other ATMs (if such service is offered)	0.50 EUR

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7.1.13.	Fee for changing permanent daily limit in Internetbank, CSU or Contact Centre <sup>9</sup>	Free of charge
7.1.14.	Reissuance of PIN code	1 EUR
7.1.15.	Fee for PIN code change through ATM	Free of charge
7.1.16.	Card urgent production and issuance Cards are available in CSU Nordea Māja on the next working day after 16:45 <sup>10</sup>	25 EUR
7.1.17.	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 the request of the document confirming the transaction from the merchant	15 EUR

<sup>1</sup> Bank sends the payment card and / or PIN code by post after signing the contract for use of the card.

<sup>2</sup> For safety reasons, Bank sends card and PIN code in two, separate consignments. The fee will apply to both of the items.

<sup>3</sup> The bank applies 100% discount if in the respective month the customer makes payment with Nordea Debit for purchases the total sum of which equals or exceeds 600 EUR.

<sup>4</sup> The fee will apply every time, when Picture card will be restored or picture of card will be changed.

<sup>5</sup> 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.

<sup>6</sup> The total cash out amount per month is calculated summing up all the transaction amounts, on which the Bank has received information, starting from the first day of the respective month till 11:00 on the last business day of the respective month

<sup>7</sup> The map of the location of [cash deposit ATMs](#).

<sup>8</sup> This service is not available for Picture card. Client can order Picture card at Nordea Internetbank or at [www.luminor.lv](http://www.luminor.lv).

<sup>9</sup> Standard daily limit for Nordea Debit in EUR currency is 2500 EUR. Standart limit over 30day period for Nordea Debit in EUR currency is 20 000 EUR.

<sup>10</sup> Urgent card will work on the next day after issuing date.

**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.

## Maestro

7.2.	Maestro payment cards <sup>1</sup>	
7.2.1.	Currency of payment card <sup>2</sup>	Cards in EUR, USD currencies
7.2.2.	Card / PIN issuing	
7.2.2.1.	In Bank	5 EUR
7.2.2.2.	By Post in Latvia <sup>3</sup>	Free of charge
7.2.2.3.	By Post abroad <sup>4</sup>	10 EUR
7.2.3.	Card monthly fee <sup>5</sup>	1 EUR <sup>5</sup>
7.2.4.	Once-for-all payment for choice of picture for Picture card <sup>6</sup>	12 EUR
7.2.5.	Non-cash transactions in Latvia and foreign countries <sup>7</sup>	Free of charge
7.2.6.	Currency exchange fee if the currency of the main account the card is attached to is different from the transaction currency and the settlement currency	3%
7.2.7.	Fee for cash withdrawals <sup>7</sup>	
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 and in POS terminals, where cash withdrawal is provided <sup>8</sup>	Free of charge 0.2%, if monthly withdrawal amount exceeds 1000 EUR
7.2.7.2.	Cash withdrawal from other ATMs in Latvia and foreign countries	2,00% of the transaction amount, min. EUR 3.50
7.2.8.	One's own Account crediting (in EUR) through an ATM of Luminor Bank AS or ATM of Citadele by Card <sup>9</sup>	
7.2.8.1.	below 5000 EUR in a calendar month	Free of charge
7.2.8.2.	above 5000 EUR in a calendar month	0,2% of the amount exceeding 5000 EUR
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.	Card replacement <sup>10</sup>	5 EUR
7.2.11.	Reissuance of PIN code	1 EUR
7.2.12.	Fee for PIN code change through ATM	Free of charge
7.2.13.	Fee for changing permanent daily limit in Internetbank, CSU or Contact Centre <sup>11</sup>	Free of charge

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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 <sup>12</sup>	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

<sup>1</sup> As of 1 November 2016, new Maestro payment cards will no longer be issued. This does not concern the replacement or renewal of existing Maestro payment cards.

<sup>2</sup> For Maestro and MasterCard payment cards with USD and EUR currency all applicable fees are converted from EUR to USD, EUR according to the current day's Bank's currency exchange rate.

<sup>3</sup> Bank sends the payment card and / or PIN code by post after signing the contract for use of the card.

<sup>4</sup> For safety reasons, Bank sends card and PIN code in two, separate consignments. The fee will apply to both of the items.

<sup>5</sup> The bank applies 100% discount if in the respective month the customer makes payment with Maestro Payment Card for purchases the total sum of which equals or exceeds 600 EUR.

<sup>6</sup> The fee will apply every time, when Picture card will be restored or picture of card will be changed.

<sup>7</sup> 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.

<sup>8</sup> The total cash out amount per month is calculated summing up all the transaction amounts, on which the Bank has received information, starting from the first day of the respective month till 11:00 on the last business day of the respective month

<sup>9</sup> The map of the location of [cash deposit ATMs](#).

<sup>10</sup> This service is not available for Picture card. Client can order Picture card at Nordea Internetbank or at [www.luminor.lv](http://www.luminor.lv).

<sup>11</sup> Standard daily limit for payment card in EUR currency is 2 500 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).

<sup>12</sup> Urgent card will work on the next day after issuing date.

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## Nordea Credit

7.3.	Nordea Credit <sup>1</sup>	
7.3.1.	Currency of payment card	Cards in EUR, USD currencies
7.3.2.	Fee for production of card	4 EUR
7.2.3.	Card replacement	4 EUR
7.3.4.	Card/PIN issuing	
7.3.4.1.	In Bank <sup>2</sup>	5 EUR
7.3.4.2.	By Post in Latvia <sup>3</sup>	Free of charge
7.3.4.3.	By Post abroad <sup>4</sup>	10 EUR
7.3.5.	Card monthly fee	2.50 EUR
7.3.6.	Purchase insurance fee	Free of charge
7.3.7.	Fee for purchases with card in Latvia and in foreign countries <sup>5</sup>	Free of charge
7.3.8.	Currency exchange fee if the currency of the main account the card is attached to is different from the transaction currency and the settlement currency	3%
7.3.9.	Fee for cash withdrawals in ATMs in Latvia and in foreign countries <sup>5</sup>	2,00% of the transaction amount, min. EUR 3.50
7.2.10.	One's own Account crediting (in EUR) through an ATM of Luminor Bank AS by Card <sup>6</sup>	
7.2.10.1.	below 5000 EUR in a calendar month	Free of charge
7.2.10.2.	above 5000 EUR in a calendar month	0,2% of the amount exceeding 5000 EUR
7.3.11.	Additional fee for cash withdrawal or money transfer from card account to other current account which is made by using internetbank or in client servicing unit <sup>5</sup>	3 EUR+2%
7.3.12.	Fee for requesting current balance statement	
7.3.12.1.	Luminor Bank AS ATMs in Latvia	Free of charge
7.3.12.2.	Other ATMs (if such service is offered)	0.50 EUR
7.3.13.	Interest for used credit limit per year	21%
7.3.14.	Reissuance of PIN code	1 EUR
7.3.15.	Fee for PIN code change through ATM	Free of charge
7.3.16.	Interest for overspent limit (penalty)	0.2% per day

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7.3.17.	Fee for changing permanent daily limit in Internetbank, CSU or Contact Centre <sup>7</sup>	Free of charge
7.3.18.	Charge for urgent production of the card Cards are available from CSU Nordea Māja on the next working day after 16:45 <sup>8</sup>	25 EUR
7.3.19.	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

<sup>1</sup> For Nordea Credit used for transfers in USD and EUR currency all applicable fees are converted from EUR to USD currency according to Bank's EUR-USD exchange rate on a given date.

<sup>2</sup> Is not applied in case of new card, which customer receives in the Bank when signing the contract for use of the card.

<sup>3</sup> Bank sends the payment card and / or PIN code by post after signing the contract for use of the card.

<sup>4</sup> For safety reasons, Bank sends card and PIN code in two, separate consignments. The fee will apply to both of the items.

<sup>5</sup> 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.

<sup>6</sup> The map of the location of [cash deposit ATMs](#).

<sup>7</sup> Standard daily limit for Nordea Credit in EUR currency is 2 500 EUR (in USD currency is 2 800 USD). Standard limit over 30day period for Nordea Credit in EUR currency is 20 000 EUR (in USD currency is 23 000 USD).

<sup>8</sup> Urgent card will work on the next day after issuing date.

**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.

## Nordea Gold

7.4.	Nordea Gold <sup>1</sup>	
7.4.1.	Currency of payment card	Cards in EUR, USD currencies
7.4.2.	Fee for production of card	10 EUR
7.4.3.	Card replacement	Free of charge
7.4.4.	Card/PIN issuing	
7.4.4.1.	In Bank <sup>2</sup>	Free of charge
7.4.4.2.	By Post in Latvia <sup>3</sup>	Free of charge
7.4.4.3.	By Post abroad <sup>4</sup>	10 EUR
7.4.5.	Card monthly fee	3.90 EUR
7.4.6.	Travel insurance fee	Free of charge
7.4.7.	Purchase insurance fee	Free of charge
7.4.8.	Non-cash transactions in Latvia and foreign countries <sup>5</sup>	Free of charge
7.4.9.	Currency exchange fee if the currency of the main account the card is attached to is different from the transaction currency and the settlement currency	3%
7.4.10.	Fee for cash withdrawals in ATMs in Latvia and in foreign countries <sup>5</sup>	2,00% of the transaction amount, min. EUR 3.50
7.4.11.	One's own Account crediting (in EUR) through an ATM of Luminor Bank AS by Card <sup>6</sup>	
7.4.11.1.	below 5000 EUR in a calendar month	Free of charge
7.4.11.2.	above 5000 EUR in a calendar month	0,2% of the amount exceeding 5000 EUR
7.4.12.	Fee for requesting current balance statement	
7.4.12.1.	Luminor Bank AS ATMs in Latvia	Free of charge
7.4.12.2.	Other ATMs (if such service is offered)	0.50 EUR
7.4.13.	Interest for used credit limit, per year	18%
7.4.14.	Reissuance of PIN code	Free of charge
7.4.15.	Fee for PIN code change through ATM	Free of charge
7.4.16.	Penalty for payment delay	7.50 EUR
7.4.17.	Fee for changing permanent daily limit in Internetbank, CSU	Free of charge

**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.

	or Contact Centre <sup>7</sup>	
7.4.18.	Charge for urgent production of the card  Cards are available from CSU Nordea Māja on the next working day after 16:45 <sup>8</sup>	25 EUR
7.4.19.	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

<sup>1</sup> For Nordea Gold used for transfers in USD and EUR currency all applicable fees are converted from EUR to USD currency according to Bank's EUR-USD exchange rate on a given date.

<sup>2</sup> Is not applied in case of new card, which customer receives in the Bank when signing the contract for use of the card.

<sup>3</sup> Bank sends the payment card and / or PIN code by post after signing the contract for use of the card.

<sup>4</sup> For safety reasons, Bank sends card and PIN code in two, separate consignments. The fee will apply to both of the items.

<sup>5</sup> 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.

<sup>6</sup> The map of the location of [cash deposit ATMs](#).

<sup>7</sup> Standard daily limit for Nordea Gold in EUR currency is 3000 EUR. Standard limit for Nordea Gold in USD currency is 3400 USD.

<sup>8</sup> Urgent card will work on the next day after issuing date.

**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.

## Nordea Platinum<sup>9</sup>

7.5.	Nordea Gold	
7.5.1.	Currency of payment card <sup>1</sup>	EUR, USD
7.5.2.	Fee for production of card	Free of charge
7.5.3.	Card replacement	Free of charge
7.5.4.	Card/PIN issuing	
7.5.4.1.	In Bank <sup>2</sup>	Free of charge
7.5.4.2.	By Post in Latvia <sup>3</sup>	Free of charge
7.5.4.3.	By Post abroad <sup>4</sup>	10 EUR
7.5.5.	Card monthly fee	20 EUR
7.5.6.	Monthly fee for additional card	10 EUR
7.5.7.	Non-cash transactions in Latvia and foreign countries <sup>5</sup>	Free of charge
7.5.8.	Currency exchange fee if the currency of the main account the card is attached to is different from the transaction currency and the settlement currency	3%
7.5.9.	Fee for cash withdrawals in ATMs in Latvia and in foreign countries <sup>5</sup>	2,00% of the transaction amount, min. EUR 3.50
7.5.10.	One's own Account crediting (in EUR) through an ATM of Luminor Bank AS by Card <sup>6</sup>	
7.5.10.1.	below 5000 EUR in a calendar month	Free of charge
7.5.10.2.	above 5000 EUR in a calendar month	0,2% of the amount exceeding 5000 EUR
7.5.11.	Fee for requesting current balance statement	
7.5.11.1.	Luminor Bank AS ATMs in Latvia	Free of charge
7.5.11.2.	Other ATMs (if such service is offered)	0.50 EUR
7.5.12.	Interest for used credit limit, per year	14%
7.5.13.	Reissuance of PIN code	Free of charge
7.5.14.	Fee for PIN code change through ATM	Free of charge
7.5.15.	Fee for changing permanent daily limit in Internetbank, CSU or Contact Centre <sup>7</sup>	Free of charge

**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.

7.5.16.	Charge for urgent production of the card  Cards are available from CSU Nordea Māja on the next working day after 16:45 <sup>8</sup>	25 EUR
7.5.17.	Fee for a single person's visit to the airport VIP lounges (within the Priority Pass program). First 4 times free of charge within a calendar year (unused times for the next calendar year will not be transferred).	30 EUR
7.5.18.	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

<sup>1</sup> For Nordea Platinum used for transfers in USD and EUR currency all applicable fees are converted from EUR to USD currency according to Bank's EUR-USD exchange rate on a given date.

<sup>2</sup> Is not applied in case of new card, which customer receives in the Bank when signing the contract for use of the card.

<sup>3</sup> Bank sends the payment card and / or PIN code by post after signing the contract for use of the card.

<sup>4</sup> For safety reasons, Bank sends card and PIN code in two, separate consignments. The fee will apply to both of the items.

<sup>5</sup> 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.

<sup>6</sup> The map of the location of [cash deposit ATMs](#).

<sup>7</sup> Standard daily limit for Nordea Platinum in EUR currency is 3000 EUR. Standard limit for Nordea Platinum in USD currency is 3400 USD.

<sup>8</sup> Urgent card will work on the next day after issuing date.

<sup>9</sup> Available only to Private Banking customers

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## Stockmann MasterCard

7.6.	Stockmann MasterCard	
7.6.1.	Currency of payment card	Cards in EUR currency
7.6.2.	Fee for production of card	4 EUR
7.6.3.	Card replacement	4 EUR
7.6.4.	Card/PIN issuing	
7.6.4.1.	In Bank <sup>1</sup>	5 EUR
7.6.4.2.	By Post in Latvia <sup>2</sup>	Free of charge
7.6.4.3.	By Post abroad <sup>3</sup>	10 EUR
7.6.5.	Card monthly fee <sup>4</sup>	2.50 EUR <sup>4</sup>
7.6.6.	Non-cash transactions in Latvia and foreign countries <sup>5</sup>	Free of charge
7.6.7.	Currency exchange fee if the currency of the main account the card is attached to is different from the transaction currency and the settlement currency	3%
7.6.8.	Fee for cash withdrawals in ATMs in Latvia and in foreign countries <sup>5</sup>	2,00% of the transaction amount, min. EUR 3.50
7.6.9.	One's own Account crediting (in EUR) through an ATM of Luminor Bank AS by Card <sup>6</sup>	
7.6.9.1.	below 5000 EUR in a calendar month	Free of charge
7.6.9.2.	above 5000 EUR in a calendar month	0,2% of the amount exceeding 5000 EUR
7.6.10	Fee for requesting current balance statement	
7.6.10.1.	Luminor Bank AS ATMs in Latvia	Free of charge
7.6.10.2.	Other ATMs (if such service is offered)	0.50 EUR
7.6.11.	Interest for used credit limit per year	23%
7.6.12.	Monthly fee for account maintenance in the case of using credit limit	Free of charge
7.6.13.	Reissuance of PIN code	1 EUR
7.6.14.	Fee for PIN code change through ATM	Free of charge
7.6.15.	Penalty for payment delay	7.50 EUR
7.6.16.	Fee for changing permanent daily limit in Internetbank, CSU or Contact Centre <sup>7</sup>	Free of charge

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7.6.17.	Charge for urgent production of the card  Cards are available from CSU Nordea Māja on the next working day after 16:45 <sup>8</sup>	25 EUR
7.6.18.	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

<sup>1</sup> Is not applied in case of new card, which customer receives in the Bank when signing the contract for use of the card.

<sup>2</sup> Bank sends the payment card and / or PIN code by post after signing the contract for use of the card.

<sup>3</sup> For safety reasons, Bank sends card and PIN code in two, separate consignments. The fee will apply to both of the items.

<sup>4</sup> The bank applies 100% discount if in the respective month the customer makes payment with Nordea Stockmann MasterCard for purchases the total sum of which equals or exceeds 600 EUR.

<sup>5</sup> 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.

<sup>6</sup> The map of the location of [cash deposit ATMs](#).

<sup>7</sup> Standard limit for payment card Stockmann MasterCard in EUR currency is 2500 EUR.

<sup>8</sup> Urgent card will work on the next day after issuing date.

**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.

## PINS credit card

7.7.	PINS credit card (previously called BalticMiles MasterCard credit card)	
7.7.1.	Currency of payment card	Cards in EUR currency
7.7.2.	Fee for production of card	4 EUR
7.7.3.	Card replacement	4 EUR
7.7.4.	Card/PIN issuing	
7.7.4.1.	In Bank <sup>1</sup>	5 EUR
7.7.4.2.	By Post in Latvia <sup>2</sup>	Free of charge
7.7.4.3.	By Post abroad <sup>3</sup>	10 EUR
7.7.5.	Card monthly fee	2.50 EUR
7.7.6.	Travel insurance fee	Free of charge
7.7.7.	Non-cash transactions in Latvia and foreign countries <sup>4</sup>	Free of charge
7.7.8.	Currency exchange fee if the currency of the main account the card is attached to is different from the transaction currency and the settlement currency	3%
7.7.9.	Fee for cash withdrawals in ATMs in Latvia and in foreign countries <sup>4</sup>	2,00% of the transaction amount, min. EUR 3.50
7.7.10.	One's own Account crediting (in EUR) through an ATM of Luminor Bank AS by Card <sup>5</sup>	
7.7.10.1.	below 5000 EUR in a calendar month	Free of charge
7.7.10.2.	above 5000 EUR in a calendar month	0,2% of the amount exceeding 5000 EUR
7.7.11.	Fee for requesting current balance statement	
7.7.11.1.	Luminor Latvia AS ATMs in Latvia	Free of charge
7.7.11.2.	Other ATMs (if such service is offered)	0.50 EUR
7.7.12.	Interest for used credit limit per year	23%
7.7.13.	Reissuance of PIN code	1 EUR
7.7.14.	Fee for PIN code change through ATM	Free of charge
7.7.15.	Penalty for payment delay	7.50 EUR
7.7.16.	Fee for changing permanent daily limit in Internetbank, CSU or Contact Centre <sup>6</sup>	Free of charge
7.7.17.	Charge for urgent production of the card	25 EUR

**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.

	Cards are available from CSU Nordea Māja on the next working day after 16:45 <sup>7</sup>	
7.7.18.	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

<sup>1</sup> Is not applied in case of new card, which customer receives in the Bank when signing the contract for use of the card.

<sup>2</sup> Bank sends the payment card and / or PIN code by post after signing the contract for use of the card.

<sup>3</sup> For safety reasons, Bank sends card and PIN code in two, separate consignments. The fee will apply to both of the items.

<sup>4</sup> 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.

<sup>5</sup> The map of the location of [cash deposit ATMs](#).

<sup>6</sup> Standard limit for PINS credit card (previously called BalticMiles MasterCard credit card) in EUR currency is 2 500 EUR.

<sup>7</sup> Urgent card will work on the next day after issuing date.

**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.

**SAVINGS AND INVESTMENTS**

**TERM DEPOSIT AND SAVINGS DEPOSIT**

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

8.	Term Deposit	
8.1.	Fee for termination of Term Deposit before the Last Day of Deposit Period	3% of requested Deposit amount, min. 5 EUR
8.2.	Savings deposit	
8.2.1.	Fee for transfer of the Deposit Amount or any its part from client's Savings deposit to Current Account with the due prior notice not less than 7 calendar days in advance	Free of charge
8.2.2.	Fee for transfer of the Deposit Amount or any its part from client's Savings deposit to Current Account without the due prior notice or before 7 calendar days	0.5% of amount; min 3 EUR; 4 USD

**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.

**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 <sup>1 2</sup>	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	
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

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9.7.	Blocking of financial instruments, incl. the shareholders' meeting	10 EUR
9.8.	Investigation of financial instruments transactions and related events	Costs of Bank + 10%

<sup>1</sup> The commission fee does not apply if the account is used only for transactions with Nordea investment funds and Nordea index-linked bonds.

<sup>2</sup> 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 <sup>1</sup>	0.3% min. 10 EUR	0.3% min. 5.70 EUR
10.2.	Selling equities at stock exchanges of the Baltic states <sup>1</sup>	0.3% min. 10 EUR	0.3% min. 2.85 EUR <sup>2</sup>
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	

<sup>1</sup> For Private Banking customers the fee for submission of the order is minimum EUR 15,00

<sup>2</sup> Refers also to deals submitted at the branches

### DEBT SECURITIES<sup>1</sup>

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

11.1.	Purchase of bonds during initial placement	0.1% of the price min. 50 EUR
11.2.	Purchase/sale of bonds in the secondary market	up to 2% of the price min. 50 EUR

<sup>1</sup> For Private Banking customers only

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## INVESTMENT FUNDS<sup>1</sup>

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

12.1.	Subscription <sup>2</sup> and Regular investment	
12.1.1.	Fund of Funds	1.5% <sup>3</sup>
12.1.2.	Equity Subfunds	1.5% <sup>3</sup>
12.1.3.	Balanced Subfunds	1% <sup>3</sup>
12.1.4.	Bond and Reserve Subfunds	0.5% <sup>3</sup>
12.2.	Redemption	
12.2.1.	Sale of DNB and Nordea Funds	7.15 EUR/ 8.50 USD/ 70 SEK/ 70 NOK/ 55 DKK
12.2.2.	Sale of other investment fund shares	20 EUR/ 24 USD/ 190 NOK
12.3.	Conversion <sup>4</sup>	Free of charge
12.4.	Funds transfer	10 EUR
12.5.	Review of investment funds portfolio by post	10 EUR

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Minimal fee for non DNB or Nordea funds – 20 EUR

<sup>4</sup> 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.

13.1.	Trading of index-linked bonds	Free of charge
13.2.	Holding of of index-linked bonds	Free of charge
13.3.	Transfer of index-linked bonds	10 EUR
13.4.	Purchase in secondary market	2% <sup>1</sup>

<sup>1</sup> Fee is included in the purchase price

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### 3<sup>RD</sup> PILLAR PENSIONS

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

		Luminor Progressive Pension Plan	Luminor Balanced Pension Plan
14.1.	Agreement conclusion	Free of charge	
14.2.	Change of pension plan	Free of charge	
14.3.	Change of pension fund	Free of charge	
14.4.	Capital cost	Free of charge	
14.5.	Deductions for the pension fund (from each deposit) <sup>1</sup>	0%	0%
14.6.	Deductions for the Financial and Capital Market Commission (from each deposit) <sup>1</sup>	0.39%	0.39%
14.7.	Commission fee for annual average assets of pension plan <sup>2</sup>		
14.7.1.	For pension fund JSC Luminor Latvia Open Pension Fund	0.75% in year from average assets	
14.7.2.	For funds manager IPAS Luminor Pensions Latvia	1.6% in year from average assets	1.1% in year from average assets
14.7.3.	For assets custody bank Luminor Bank AS	0.15% in year from average assets	

<sup>1</sup> Do not apply to fund transfers from other pension funds or plans.

<sup>2</sup> Fees from the annual average assets are calculated and deducted each business day.

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## LIFE INSURANCE

15.1.	Document reviewing and processing	
15.1.1.	Consultation before contract signing, Review of application	Free of charge
15.1.2.	Contract signing	Free of charge
15.1.3.	Policy issuing	Free of charge
15.1.4.	Amending of contract	Free of charge
15.1.5.	Access to Contract in <a href="http://www.mansergo.lv">www.mansergo.lv</a>	Free of charge
15.1.6.	ERRA payment from Bank account (which contains letters “NDEA” (LVxxNDEAxxxxxxxxxxxxx))	Free of charge
15.1.7.	Purchase, sale or exchange of fund shares	Free of charge
15.1.8.	Payout of benefits to Bank account (which contains letters “NDEA” (LVxxNDEAxxxxxxxxxxxxx))	Free of charge
15.1.9.	Fee for partial payout of Accrued Benefits	2% of the payable amount (min. 30 EUR)
15.1.10.	Fee for full pre-term termination of Contract	2% of the payable amount (min. 30 EUR)
15.2.	Minimum insured amount	
15.2.1.	Accumulating life insurance	1 EUR which remains constant throughout the entire validity period of the Agreement
15.2.2.	Family life insurance	min. EUR 3 000, which remains constant throughout the entire validity period of the Agreement
15.2.3.	Mortgage life insurance	
15.2.4.	Minimum regular insurance premium	In line with the provisions of the Agreement, but no less than 30 EUR per month
15.2.5.	Minimum one-time insurance premium	In line with the provisions of the Agreement, but no less than 1000 EUR per month
15.2.6.	Minimum additional insurance premium	No limitations
15.2.7.	Minimum required Accrued Benefit amount after payment of Accrued Benefit amount	400 EUR
15.3.	Deducations	
15.3.1.	Payment to the Insured Persons' Protection Fund as stipulated in laws and regulations	0% of each paid insurance premium
15.3.2.	Payment to the Financial and Capital Market Commission as stipulated in laws and regulations	0% of each paid insurance premium

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15.3.3.	Fee for Contract servicing	2.50% of each paid insurance premium
15.3.4.	Fixed monthly fee for Accrued Benefit management	1.50 EUR
15.3.5.	Adjustable fee for Accrued Benefit management	1.2% in year from Saving amount
15.3.6.	Risk fee	Under the terms of the contract
15.4.	Calculation, payment and adjustment terms	
15.4.1.	Policy issuing term after application submission if the Insurer agrees to conclude Contract	Within 15 calendar days
15.4.2.	First insurance premium payment term after Policy date of issue	1 month
15.4.3.	Purchase of fund shares after receipt of Insurance Premium in the Insurers' account	5 working days
15.4.4.	Sale of fund shares after receipt of respective application for Insurance compensation or Contract termination	5 working days
15.4.5.	Exchange of fund shares after receipt of application for Investment Portfolio adjustment	5 working days
15.4.6.	Term of entry into force of amended Contract following receipt of application to amend Contract	In accordance with insurance Agreement
15.4.7.	Payment of Repurchase amount or partial Accrued Benefit amount following submission of application for preterm termination of Contract	Within 15 calendar days
15.4.8.	Insurance payout after determining Insurance event and receipt of all documents	Within 30 calendar days

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## LOANS, LEASING

### OVERDRAFT

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

16.1.	Overdraft interest rate, per year	21%
16.2.	Limit excess interest	36%
16.3.	Fee for loan and document execution	2% from outstanding amount
16.4.	Fee for amendments to the agreement	25 EUR

### OVERDRAFT AGAINST A PLEDGE OF INDEX-LINKED BONDS<sup>1</sup>

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

17.1.	Fee for amendments to the agreement	1% from outstanding amount increase, min. EUR 50
17.2.	Interest rate for exceeding the Overdraft limit in the Overdraft account	36% in year

<sup>1</sup> New overdrafts will not be issued against a pledge of Index-linked bonds.

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### CONSUMER LOAN WITH PAYMENT SCHEDULE

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

18.1.	Interest Rate, per year	16%
18.2.	Penalty for Delayed Payment	0.2% per day
18.3.	Fee for loan and document execution	
18.3.1.	If the loan purpose is for consumption needs	2% of amount
18.3.2.	If the loan purpose is for acquisition property or car purchase	1% of amount
18.4.	Fee for change of agreement's terms	25 EUR

### STUDENT LOAN

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

19.1.	Loan application review	Free of charge
19.2.	Loan paperwork processing	1% of amount, min. 25 EUR
19.3.	Interest rate for loans in EUR <sup>1</sup>	6%
19.4.	Alteration of conditions in a loan agreement Loan sum, payment plan and other changes.	25 EUR
19.5.	Prescheduled loan repayment	Free of charge
19.6.	A fine for a delayed provision of a certificate from an educational institution	25 EUR
19.7.	A delay fine	0.1% per day

<sup>1</sup> The total % rate is 1M Euribor + added rate in accordance with the price list. If a student loan is intended to cover tuition fees, the loan payment to the account of an educational institution is transferred in accordance with the price list on Standing Order payments.

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## MORTGAGE AND PRIVATE LOANS

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

20.1.	Loan arrangement fee	
20.1.1.	Loan arrangement fee for Mortgage loan	1% from amount or additionally disbursable, min. 200 EUR
20.1.2.	Loan arrangement fee for Private loan	1.5% from amount or additionally disbursable, min. 250 EUR
20.1.3.	Loan arrangement fee in case of refinancing	free of charge
20.2.	Fee for the Loan contract amendments (except those mentioned in 20.3)	0.5% from the outstanding loan amount, min. 200 EUR
20.3.	Fee for the following amendments:	
20.3.1.	Change of loan monthly repayment date or account	35 EUR
20.3.2.	Loan's currency change from CHF to EUR	150 EUR
20.4.	If client refinances commitments to other bank:	
20.4.1.	Fee for reviewing standard refinancing agreement	400 EUR
20.4.2.	Maksa par refinansēšanās vienošanās izskatīšanu, iekļātā nekustamā īpašuma pārdošanas gadījumā	150 EUR
20.5.	Fee for cancellation of insurance agreement concluded in the Bank	35 EUR
20.6.	Issuance of the Bank's consent to operations with the property pledged to the Bank	35 EUR
20.7.	Application for Loanholiday processing	
20.7.1.	if application has been given through I-bank	Free of charge
20.7.2.	if application has been given in Customer service unit	35 EUR
20.8.	Execution and/or coordination of non-standard, custom-made documents	90 EUR per every type of document / agreement
20.9.	Mortgage loan Plus maintenance	As agreed
20.10.	Consideration and coordination of renovation works and the construction cost estimate	
20.10.1.	In the case of repairs	Free of charge
20.10.2.	In the case of construction, up to 100 000 EUR	70 EUR
20.10.3.	In the case of construction, over 100 000 EUR	determined individually
20.11.	Mortgaged real estate inspection	
20.11.1.	On loans in amounts up to 100 000 EUR	70 EUR per every inspection
20.11.2.	On loans in amounts over 100 000 EUR	determined individually
20.12.	Extramural assessment of the property pledged to the Bank - an apartment in a multi-apartment house	50 EUR

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## CAR LEASING

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

21.1.	Fee for loan disbursement	
21.1.1.	Leasing application consideration	Free of charge
21.1.2.	Commitment fee for private customers	up to 1.5% of the Leased Object's price, incl. VAT (min. 130 EUR, incl. VAT)
21.1.3.	Commitment fee for change of the lessee	170.00 EUR, incl. VAT
21.1.4.	Commission fee from private customers in case the loan principal is reduced or repaid before maturity <sup>1</sup>	Free of charge
21.1.5.	Commission fee from third parties for the preparation of documents in case the loan is repaid before maturity <sup>1</sup>	1,5 % of the repaid principal but not less than 60.50 EUR, incl. VAT
21.2.	Amendments to Lease Agreement	
21.2.1.	Change of the interest rate type, term and schedule of the lease	121 EUR, incl. VAT
21.2.2.	Lease holidays (i.e. payment of only interest and/or 10% of the principal)	up to 121 EUR, incl. VAT
21.2.3.	Commission fee for renewal of the agreement	121 EUR, incl. VAT
21.2.4.	Commission fee for signing a collateral-free loan agreement	up to 121 EUR, incl. VAT
21.3.	Other Leasing Services	
21.3.1.	Lease payment invoice by post	1.82 EUR, incl. VAT
21.3.2.	Production of document copies and retrieval from archive	5.00 EUR, incl. VAT for each page
21.3.3.	Preparation of statements on lease liabilities agreements, interest paid, outstanding liabilities, processing of reconciliation acts etc.	10.00 EUR, incl. VAT
21.3.4.	Drafting and production of non-standard statements	up to 50.00 EUR, incl. VAT
21.3.5.	Drafting of authorization to leave the territory of the Republic of Latvia	15.00 EUR, incl. VAT
21.3.6.	Commission fee for express transfers	According to the pricelist of the Bank
21.3.7.	Review and granting consent to sub-lease or sub-lending	60.50 EUR, incl. VAT
21.3.8.	Granting consent to install LPG equipment on Lease Object	20.00 EUR, incl. VAT
21.3.9.	Release of commercial pledge preparation and submission of the application to the Enterprise Register	30.00 EUR, incl. VAT
21.3.10.	Notarized mandata inspection	10.00 EUR, incl. VAT

<sup>1</sup> 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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## OTHER SERVICES

### SERVICIES

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

22.1.	Revocation, amendment and search of payment order	
22.1.1.	Payments written off from Customer's account, but not transferred outside Bank	20 EUR
22.1.2.	SEPA Payments, International and Currency Payments up to 6 months after receipt of payment order	50 EUR <sup>1</sup>
22.1.3.	SEPA Payments, International and Currency Payments over 6 months after receipt of payment order	100 EUR
22.2.	Incoming or outgoing Internal or currency payment by SWIFT copy, Domestic and Europe EUR payment or XML copy	10 EUR
22.3.	Sending of information by post	5 EUR (incl. VAT)
22.4.	Sending of information by courierpost	5 EUR (incl. VAT) + courierpost
22.5.	Escrow account agreement	
22.5.1.	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
22.5.2.	Escrow account standard agreement up to 250 000 EUR	0.40% from deal amount, min. 75 EUR
22.5.3.	Escrow account standart agreement over 250 000 EUR or agreement on specific conditions	By agreement min. 1000 EUR
22.5.4.	Amendments in escrow account standard agreement	0.10% from deal amount min. 50 EUR
22.5.5.	Amendments in escrow account agreement on specific conditions	By agreement
22.6.	Service fee for Private Banking customers <sup>2</sup>	50 EUR
22.7.	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	10 EUR
22.8.	Fee for Loan or another type of agreement copy or duplicate issue	30 EUR
22.9.	The fee for the examination powers except the powers for the mortgage loan processing	
22.9.1.	Latvian mandate issued review	15 EUR (incl. VAT)
22.9.2.	Foreign mandate issued review	100 EUR (incl. VAT)
22.10.	Fee for interbank agreements review estate sales transactions	By agreement, min 100 EUR

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22.11.	Payment order preparation and/or approval of each payment	1.00 EUR
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<sup>1</sup>Commission is charged also in cases where an investigation requested by the beneficiary.

<sup>2</sup>The Commission applies if the customer and the Bank have entered into a contract ("Cooperation Agreement", "Individual Servicing Agreement", "Private Banking Agreement") on individual customer service and the average balance of the Customer's assets in the Bank during the previous three month period is less than the minimum specified by the Bank criteria

## PENALTIES

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

23.1.	Penalty for Delayed Payment	0.1% per day
23.2.	Administration cost for passive accounts If client's financial operations are legally punishable, unfair or unethical regarding Bank and/or Client has not performed Bank's request for transfer of assets from the Account and closing of the Account within term stated in Bank's notification	40 EUR

\* 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.