

[Changes to Price List for Private Customers from 1 July 2024](#)

[Private Price List](#) valid from 15.11.2023

[Archive](#)

Accounts and Packages

Service package

Packages

	Minimum service charge	Luminor Debit	Luminor Black
Monthly fee	€1.30	€2.50	€5.50
Monthly fee for senior customers (65 years of age or older)	€1.30	€1.68	€5.50
Monthly fee for young customers (up to 21 years old)	€1.30	Free	€5.50
Opening (in Internetbank) and maintenance of unlimited number of current accounts (1)	Free	Free	Free
Debit Card (2)	Not included	1 Visa Debit	1 Visa Debit
Credit Card (2)	Not included	Not included	1 Luminor Black
SMS message about change in card account balance	Not included	€0.06	€0.06
Use of Internet bank and mobile bank	Free	Free	Free

	Minimum service charge	Luminor Debit	Luminor Black
Unlimited number of payments in Internet bank and mobile bank:			
- To accounts within Luminor Latvia	Free	Free	Free
- Euro payments	Free	Free	Free
Unlimited number of Standing order payments	Free	Free	Free
Unlimited number of E-invoice standing order payments	Not included	Free	Free
Cash depositing operations at Luminor ATMs in Latvia:			
- Debit Card	Not included	Free up to €2000 per calendar month, 0.2% of the sum exceeding €2000	Free up to €2000 per calendar month, 0.2% of the sum exceeding €2000
- Luminor Black Card	Not included	Not included	Free up to €1200 per calendar month, 2% of the sum exceeding €1200 (min €3.50)
Cash withdrawal at Luminor ATM's in Baltics without charge:			
- Debit Card	Not included	Up to €600 per month	Up to €600 per month
- Luminor Black Card	Not included	Not included	Up to €1200 per month
Fee charged in the case of exceeding the fee-free withdrawal limit:			
- Debit card	Not included	0.2% of the amount	0.2% of the amount

	Minimum service charge	Luminor Debit	Luminor Black
- Luminor Black Card	Not included	Not included	2% of the amount (min. €3.50)
Cash withdrawal from other ATMs in Baltics and abroad:			
- Debit card	Not included	2% of the amount (min. €3.50)	2% of the amount (min. €3.50)
- Luminor Black Card	Not included	Not included	Free up to €400 per month, 2% of the sum exceeding €400 (min. €3.50)

(1) Additional fee is applied to non-EEA residents according to "Current account" section of the Price List.

(2) Card issuing fee and monthly fee for provision of a card are included in package.

If the Customer has made changes in the service package, for the month the change of package has taken place the Customer shall pay the fee for the more expensive package.

If the Customer becomes the Bank's customer and executes the package before the 15th date the Fee for the month the package was executed is payable in full. If the Customer becomes the Bank's customer and executes the package after the 15th date the Fee for the month the package was executed is not payable.

More information about Service packages can be found [here](#).

Current account

Current account opening and maintenance

First account opening (1)	Free
Maintaining the accounts (2)	Free
Opening of additional current account and closure of current account:	
- via Internet bank	Free
- at the Customer Service Center or via Customer Support	€5
Fee for verification of documents for an account opening for customers who are not legal residents (3) of EU, EEA or Swiss Confederation.	€200
Termination of business relations	Free
Inactive Account administration fee per month, if the Customer fails to fulfil the request of the Bank to transfer the funds from Customer's Account and/or close the Account within the deadline specified by the Bank	€50
Additional maintaining the account monthly fee for non-resident outside the EEA	€15
Account balance fee (4) if the total balance exceeds: EUR 500 000; SEK 5 000 000; DKK 3 750 000; CHF 500 000; JPY 65 000 000; CZK 12 500 000.	(Central Bank annual interest rate (5) minus 0.1% point)/360

(1) When opening an account, it is mandatory to choose a [daily banking package](#), for which a monthly fee will be applied according to the pricelist.

(2) If customer have chosen a [daily banking package](#) , for which a monthly fee will be applied according to the pricelist.

(3) A natural person who has the right to reside in a member state of EU, EEA or Swiss Confederation by virtue of EU or national law, including a natural person who has acquired asylum seeker, refugee or alternative status.

(4) The fee is calculated at the end of each day and is applicable if, at the time of calculation, the total balance of current accounts of one customer in the same currency exceeds the total balance in the respective currency indicated

above. The fee is calculated by multiplying the sum above the limit by the absolute value (i.e., module) of the respective fee indicated above. The fee does not apply if the Central Bank annual interest rate becomes positive or zero.

(5) The Central Bank annual interest rate is the annual interest rate set by the central bank for the respective currency:

- for EUR currency - ECB deposit facility rate,
- for SEK currency - Sveriges Riksbank repo rate,
- for DKK currency - Danmarks Nationalbank Certificates of deposit rate,
- for CHF currency - Swiss National Bank negative interest rate,
- for JPY currency - Bank of Japan complementary deposit facility rate,
- for CZK currency - Czech National Bank deposit facility rate.

More information about Account opening can be found [here](#).

Escrow account

Escrow account execution and amending

Escrow account opening and drafting agreement:

- drafting of standard Escrow account agreement (together with issuance of a mortgage-backed loan by Luminor)	0.4% of the transaction amount, min. €50, max. €500
- drafting of standard Escrow account agreement (without issuance of a mortgage-backed loan by Luminor)	0.4% of the transaction amount, min. €75
- drafting of non-standard Escrow account agreement	As agreed, min. €1000

Amendments to:

- standard Escrow account agreement	0.1% of the transaction amount, min. €50
- non-standard Escrow account agreement	As agreed, min. €50

Payment cards

Ordering and delivering

	Visa Debit	Luminor Black (2)	Luminor Visa Infinite (7)
Card opening	€4	Free	Free
Card renewing, closing	Free	Free	Free
Monthly fee for provision of a main card (1)	€2.50 (2)	€5.50 (3)	€20
Monthly fee for provision of an additional card	€1.70	€3.50	€20
Monthly fee for additional card (children 6 to 18 (not incl.) years of age)	Free	€3.50	€20
Delivering the card			
- by post to address in Latvia	€2	€2	€2
- by post to address abroad	€10	€10	€10
- to the Customer Service Center (4)	€10	€10	€10
Replacing the card			
- when card is replaced before the expiry date	€5	€5 (without Priority Pass); €10 (with Priority Pass) (5)	€5
- additional fee for express issuing (6)	€30	€30	€30

- (1) Card - means both debit card (for example Visa Debit) and credit cards (for example Luminor Black, Luminor Visa Infinite).
- (2) The fee listed is for Luminor Debit package in case Visa Debit is included in Luminor Debit package. If Visa Debit is included in Luminor Black Package then Luminor Black package fee will apply.
- (3) Luminor Black card is available only with Luminor Black package. The fee listed is for a package.
- (4) The fee is not applicable if the Customer pays the fee for an express issuing of the Card.
- (5) When replacing a Luminor Black card to which a Priority Pass is linked, both cards are replaced.
- (6) If the card is ordered on a business day by 12:00 AM, it will be delivered to Customer Service Center in Riga within 5 hours, and outside Riga within Latvia on the next business day.
- (7) New Luminor Visa Infinite credit cards are not issued from 02.05.2024.

More information about Payment cards can be found [here](#) and about safe usage of Payment cards [here](#).

Payments and cash

	Visa Debit	Luminor Black	Luminor Visa Infinite
Conversion fee for paying in different currency than account currency (1)	3%	3%	3%
Cash withdrawal			
- Luminor ATMs (Latvia, Lithuania, Estonia) (2)	Free up to €600 per calendar month, 0.2% of the sum exceeding €600	Free up to €1200 per calendar month, 2% of the sum exceeding €1200 (min. €3.50)	Free up to €2000 per calendar month, 2% of the sum exceeding €2000 (min. €3.50)
- other ATMs in Latvia and foreign countries	2% of the sum (min. €3.50)	Free up to €400 per calendar month, 2% of the sum exceeding €400 (min. €3.50)	Free up to €1000 per calendar month, 2% of the sum exceeding €1000 (min. €3.50)
Cash deposit			
- Luminor ATMs in Latvia (2)	Free up to €2000 per calendar month, 0.2% of the sum exceeding €2000	Free up to €1200 per calendar month, 2% of the sum exceeding €1200 (min. €3.50)	Free up to €2000 per calendar month, 2% of the sum exceeding €2000 (min. €3.50)
Balance enquiry			
- from Luminor ATMs	Free	Free	Free
- from other ATMs	€0.50	€0.50	€0.50

(1) Conversion fee is added to the currency exchange rate.

(2) The calculation is made on the basis of confirmed transactions within a month. Confirmed transactions are the transactions, which are shown on account statement.

More information about Payment cards can be found [here](#) and about safe usage of Payment cards [here](#).

Credit

	Visa Debit	Luminor Black	Luminor Visa Infinite
Credit limit annual interest	Not applicable	18%	14%
Changing the credit limit	Not applicable	Free	Free
Interest free period	Not applicable	Until next month's 15th date	Until next month's 20th date

More information about Payment cards can be found [here](#) and about safe usage of Payment cards [here](#).

Other services

	Visa Debit	Luminor Black	Luminor Visa Infinite
Annual interest on unauthorized debit balance	25%	25%	25%
Priority Pass lounge visits (1)			
- the first three single visits per year	Not available	€28 each	Free
- starting from fourth visit	Not available	€28	€28
Priority Pass ordering and maintenance			
- Opening	Not available	€15	Included in card monthly fee
- Replacement	Not available	€10	Included in card monthly fee
- Annual fee (starting from the second year)	Not available	€15	Included in card monthly fee
Delivering the Priority Pass			
- by post to address in Latvia	Not available	Free	Free
- by post to address abroad	Not available	€10	€10
Changing card standard withdrawal or purchase limits via Customer Support or at the Customer Service Center	€10	€10	€10
Issuance of copy of the receipt for a	€25	€25	€25

	Visa Debit	Luminor Black	Luminor Visa Infinite
transaction			
Closed Card account maintenance (first to be charged one year after the customer's written notice on the Card closure)	€40 per year	N/A	N/A

(1) Cardholder can bring additional guests to lounge every time cardholder visits lounge. Companions' visits are counted as separate visits.

More information about Payment cards can be found [here](#) and about safe usage of Payment cards [here](#).

No longer issued cards (I)

Ordering and delivering

	Galactico Visa Debit	Visa Classic	Visa Classic Revolving
Monthly fee for provision of a card (1)	€1.30	€2.50	€2.50
Delivering the card			
- by post to address in Latvia	Not applicable	Free	Free
- by post to address abroad	Not applicable	€10	€10
- to the Customer Service Center (2)	Not applicable	€10	€10
Replacing the card			
- when card is replaced before the expiry date	Not applicable	€4	€4
- additional fee for express issuing (3)	Not applicable	€30	€30

New Galactico VISA Debit payment cards are not issued from 01.02.2019.

Existing Galactico VISA Debit payment cards are not replaced from 29.07.2019.

New Visa Classic cards are not issued from 23.03.2020.

New Visa Classic Revolving cards are not issued from 15.04.2020.

(1) Card - means both debit card and credit card.

(2) The fee is not applicable if the Customer pays the fee for an express issuing of the Card.

(3) If the card is ordered on a business day by 12:00 AM, it will be delivered to Customer Service Center in Riga within 5 hours, and outside Riga within Latvia on the next business day.

More information about safe usage of Payment cards can be found [here](#).

Payments and cash

	Galactico Visa Debit	Visa Classic	Visa Classic Revolving
Conversion fee for paying in different currency than Euro (3)	3%	3%	3%
Cash withdrawal			
- Luminor ATMs (Latvia, Lithuania, Estonia) (4)	Free up to €600 per calendar month, 0.2% of the sum exceeding €600	2% of the sum (min. €3.50)	2% of the sum (min. €3.50)
- other ATMs in Latvia and foreign countries	2% of the sum (min. €3.50)	2% of the sum (min. €3.50)	2% of the sum (min. €3.50)
Cash deposit			
- Luminor ATMs in Latvia (4)	Free up to €2000 per calendar month, 0.2% of the sum exceeding €2000	Free up to €600 per calendar month, 2% of the sum exceeding €600	Free up to €600 per calendar month, 2% of the sum exceeding €600
Balance enquiry			
- from Luminor ATMs	Free	Free	Free
- from other ATMs	€0.50	€0.50	€0.50

(3) Conversion fee is added to the currency exchange rate.

(4) The calculation is made on the basis of confirmed transactions within a month. Confirmed transactions are the transactions, which are shown on account statement.

More information about safe usage of Payment cards can be found [here](#).

Credit

	Galactico Visa Debit	Visa Classic	Visa Classic Revolving
Credit limit annual interest	Not applicable	21%	23%
Changing the credit limit	Not applicable	Free	Free
Interest free period	Not applicable	N/A	Until next month's 25th date

More information about safe usage of Payment cards can be found [here](#).

Other services

	Galactico Visa Debit	Visa Classic	Visa Classic Revolving
Annual interest on unauthorized debit balance	25%	25%	25%
Changing card standard cash withdrawal or purchase limits via Customer Support or at the Customer Service Center	€10	€10	€10
Issuance of copy of the receipt for a transaction	€25	€25	€25
Closed Card account maintenance (first to be charged one year after the customer's written notice on the Card closure)	€40 per year	€40 per year	€40 per year

More information about safe usage of Payment cards can be found [here](#).

No longer issued cards (II)

Ordering and delivering

	Visa Gold	Visa Gold Revolving
Card account currency (1)	EUR	Not applicable
Monthly fee for provision of a card (2)	€5.50	€3.90
Delivering the card		
- by post to address in Latvia	Free	Free
- by post to address abroad	€10	€10
- to the Customer Service Center (3)	€10	€10
Replacing the card		
- when card is replaced before the expiry date	€5	€10
- additional fee for express issuing (4)	€30	€30

New Visa Platinum credit cards are not issued from 12.12.2019.

New Visa Gold cards are not issued from 23.03.2020.

New Visa Gold Revolving cards are not issued from 15.04.2020.

(1) New credit cards with USD account currency are not issued, only the existing cards are replaced.

(2) Card - means both debit card and credit card.

(2) The fee is not applicable if the Customer pays the fee for an express issuing of the Card.

(3) If the card is ordered on a business day by 12:00 AM, it will be delivered to Customer Service Center in Riga within 5 hours, and outside Riga within Latvia on the next business day.

More information about safe usage of Payment cards can be found [here](#).

Payments and cash

	Visa Gold	Visa Gold Revolving
Conversion fee for paying in different currency than Euro (4)	3%	3%
Cash withdrawal		
- Luminor ATMs (Latvia, Lithuania, Estonia)	2% of the sum (min. €3.50)	2% of the sum (min. €3.50)
- other ATMs in Latvia and foreign countries	2% of the sum (min. €3.50)	2% of the sum (min. €3.50)
Cash deposit		
- Luminor ATMs in Latvia (5)	Free up to €600 per calendar month, 2% of the sum exceeding €600	Free up to €600 per calendar month, 2% of the sum exceeding €600
Balance enquiry		
- from Luminor ATMs	Free	Free
- from other ATMs	€0.50	€0.50

(4) Conversion fee is added to the currency exchange rate.

(5) The calculation is made on the basis of confirmed transactions within a month. Confirmed transactions are the transactions, which are shown on account statement.

More information about safe usage of Payment cards can be found [here](#).

Credit

	Visa Gold	Visa Gold Revolving
Credit limit annual interest	18%	18%
Changing the credit limit	Free	Free
Interest free period	Not applicable	Until next month's 25th date

More information about safe usage of Payment cards can be found [here](#).

Other services

	Visa Gold	Visa Gold Revolving
Annual interest on unauthorized debit balance	25%	25%
Fee for 1 person's visit to the airport business area ("Priority Pass" program)	€28	Not available
Priority Pass replacement	€10	Not available
Changing card standard cash withdrawal or purchase limits via Customer Support or at the Customer Service Center	€10	€10
Issuance of copy of the receipt for a transaction	€25	€25
Closed Card account maintenance (first to be charged one year after the customer's written notice on the Card closure)	€40 per year	€40 per year

More information about safe usage of Payment cards can be found [here](#).

Other cards' related services

Other cards' related services

SMS message about change in account balance	€0.12
PIN code reminder	
- in Internet bank	Free
- in Customer Service Centers or via Customer Support	€5
Safety+ service monthly fee	€0.99
Gambling or crypto transaction fee (1)	€0.50

(1) Fee is applied to every crypto exchange, gambling, or lottery purchase made by a card transaction. More information about safe usage of Payment cards can be found [here](#).

Outgoing payments in Euros

Internal payments

	at Customer Service Center or via Customer Support	via Digital channels
To accounts within Luminor Latvia branch (1)	€5	Free

(1) Reduced commission for Luminor property insurance policy payments via Customer Support is EUR 1. Terms for payments in Euros are available [here](#). More information about Payments can be found [here](#).

Payments to European countries

	at Customer Service Center or via Customer Support	via Digital channels
Euro payment (1)	€5	€0.36
Urgent Euro payment (2)	Not available	€14

(1) Credit transfer SEPA. Payments to Single Euro Payments Area. Full list of countries can be found on the European Central Banks' [webpage](#).

(2) Urgent payments to EEA member states. The full list of countries can be found [here](#).

Terms for payments in Euros are available [here](#).

Payments to other countries (1)

Ordinary SHA/SHAR payment (2)	€13
Urgent SHA/SHAR payment (2)	€16
Express SHA/SHAR payment (2)	€25
Ordinary OUR/DEBT payment (3)	€26
Urgent OUR/DEBT payment (3)	€29
Express OUR/DEBT payment (3)	€46

(1) Credit transfer non SEPA. Payments to countries outside the Single Euro Payments Area [member states](#). Payments can only be made via digital channels.

(2) SHA/SHAR (Shared) - the payer and the beneficiary each pay the charges: the Customer pays the Bank fee, the recipient pays beneficiary bank and correspondent/ intermediary banks fees (such fees may be withheld from the transferred amount).

(3) OUR/DEBT (all fees for payer) - when a payment is sent with the charge type OUR, all fees by the beneficiary's bank and/or by the correspondent banks will be covered by the payer.

However, the Bank shall not be held liable if the beneficiary does not receive the full payment amount due to other reasons beyond the Bank's control (additional charges may be deducted by correspondent/ intermediary banks from the transferred amount).

Terms for payments in Euros are available [here](#).

More information about Payments can be found [here](#).

Outgoing payments in other currencies

Internal payments

	at Customer Service Center or via Customer Support	via Digital channels
To accounts within Luminor Latvia branch (1)	€5	Free

(1) Reduced commission for Luminor property insurance policy payments via Customer Support is EUR 1.

Terms for payments in other currency are available [here](#).

More information about Payments can be found [here](#).

Payments to other banks (1)

	via Digital channels
Ordinary SHA/SHAR payment (2)	€13
Urgent SHA/SHAR payment (2)	€16
Express SHA/SHAR payment (2)	€25
Ordinary OUR/DEBT payment (3)	€26
Urgent OUR/DEBT payment (3)	€29
Express OUR/DEBT payment (3)	€46

(1) Payments can only be made via digital channels.

(1) (2) SHA/SHAR (Shared) - the payer and the beneficiary each pay the charges: the Customer pays the Bank fee, the recipient pays beneficiary bank and correspondent/ intermediary banks fees (such fees may be withheld from the transferred amount).

(2) (3) OUR/DEBT (all fees for payer) - when a payment is sent with the charge type OUR, all fees by the beneficiary's bank and/or by the correspondent banks will be covered by the payer.

However, the Bank shall not be held liable if the beneficiary does not receive the full payment amount due to other reasons beyond the Bank's control (additional charges may be deducted by correspondent/ intermediary banks from the transferred amount).

Incoming payments

Incoming payments

Payment received from within the Single Euro Payments Area member states in Euros (1)	Free
Incoming SHA/BEN (SHAR/CRED) payments (2)	€5
Incoming OUR (DEBT) payment (3)	Free

(1) Payments compliant with SEPA requirements. Full list of countries can be found on the European Central Banks' [webpage](#).

(2) The fee applies to incoming payments with option SHA/BEN (SHAR/CRED) received via SWIFT in all currencies from outside EEA and in any other currency than Euro if a payment is received from within EEA.

BEN (CRED) - all fees are applied to the beneficiary.

SHA (SHAR) - the beneficiary pays fees of a beneficiary bank and intermediary banks.

(3) OUR (DEBT) - no fees are applied to the beneficiary. However, additional charges may be deducted by intermediary banks from the transferred amount.

Terms for payments in Euros are available [here](#).

More information about Payments can be found here

Other payment services

Standing orders

	at Customer Service Center or via Customer Support	via Digital channels
Registration of standing order	€5	Free
Registration of E-invoice standing order (ERRA)	€5	Free
Amendment and cancellation	€5	Free
Standing order payment	According to the payments price list	According to the payments price list
E-invoice standing order payment	According to the payments price list	According to the payments price list

More information about Payments can be found [here](#).

Cancellation, amendment and investigation of the payment

In case of mistake by Luminor	Free
Euro payment to Latvia or the Single Euro Payments Area member states (1)	€20
Payments in any currency to outside Single Euro Payments Area member states and payments in currencies other than euro to Single Euro Payments Area member states (1)	
- up to 6 months after receipt of payment order	€50 + extra costs (2)
- over 6 months after receipt of payment order	€100 + extra costs (2)

(1) Full list of countries can be found on the European Central Banks' [webpage](#).

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

Other services

Payment transaction printout and confirmation	€5
Confirmation of SWIFT or SEPA payment statement	€10
Fee for convertor 20022	€20 per year

Digital channels

Digital channels

Internet bank registration and subscription fee	Free
Code calculator Digipass 270 issuance or replacement	€18
Code calculator Digipass 300C issuance or replacement (1)	€25
Unblocking of Code calculator in a Customer Service Center or remotely	€5
SMS message about change in account balance	€0.12
First issuance of Smart-ID (2) at Customer Service Center	Free
Subsequent issuance of Smart-ID (2) at Customer Service Center (3)	€5

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

(2) Smart-ID Qualified Electronic Signature.

(3) Except for minors.

More information about Digital channels can be found [here](#).

Term deposit account opening and maintenance

Term deposit account opening and maintenance

Termination of the Term Deposit before the Deposit maturity date (1) (2)	Free
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Transfer from Savings account to current account with the prior notice:

- at least 7 calendar days in advance	Free
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- less than 7 calendar days in advance	0.5% of the amount, min. €5
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Termination of the Saving for a Child or transfer from the Saving for the Child account before the Deposit Maturity Date (3)	0.5% of the amount, min €5
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Annual Interest Rates on Deposits can be found [here](#).

(1) 0% commission of the Deposit Principal amount is applied if the agreement is terminated before expiry date and if the agreement has accrued interest payout at the end of deposit agreement period.

(2) The commission 1% of the Deposit Principal amount, min. €5 is applied if the agreement is terminated before expiry date and if the agreement has periodic accrued interest payout of deposit agreement period. The Customer shall lose the Accrued Interest. Previously paid Accrued Interest the Bank shall withhold from the Deposit Principal.

(3) Not applicable in case the Customer has come of age.

More information about Term deposit can be found [here](#).

Pension Funds

2nd Pillar Pensions

More information about II Pillar Pension Funds can be found [here](#).

3rd Pillar Pensions

Fees related to administration and management of pension funds are shown [here](#).

More information about III Pillar Pension Funds can be found [here](#).

Other fees

Pension account statement:

By e-mail	Free
By post	€3

Loans

Consumer loan, Car loan

Agreement fee	1.5% of loan amount, min. €60
Change of loan monthly payment date or loan repayment account	€20
Early loan repayment	Free
Partial loan repayment prior to agreement maturity date	Free

You need a payment account in Luminor to conclude a loan agreement. Information on charges and commission fees related to the opening and use of the payment account is available [here](#).

More information about Consumer loan can be found [here](#) and about Car loan [here](#).

Housing loan, Idea loan (Private loan)

Agreement fee (1)	1% of loan amount or additionally disburseable amount, min. €100
Agreement amendment fee (2) (3) (4)	€200
Changes in credit agreement in case of restructuring and extension of composite schedules	€100
Change of loan monthly repayment date or change of loan repayment account or extension of loan issuance (5)	
- once in a calendar year;	Free
- as of the second change in one calendar year	€20
Payment holidays according to credit agreement	Free
Early full or partial loan repayment if interest rate is floating	Free
Early full or partial loan repayment if interest rate is fixed	The fee is calculated according to the formula (6), unless otherwise specified in the agreement
Loan execution by refunding obligations from another bank	Free
Refinancing the loan liabilities at another creditor or in case of sale of the pledged property if the transaction is financed by other creditor (7)	€400
Other fees	
Housing loan Plus services (e.g. real estate assessment)	To be agreed individually
Additional services (e.g. real estate assessment)	To be agreed individually
Consideration and coordination of renovation works and the construction cost estimate (the	In the case of repairs, evaluation estimates are free of charge. In the case on construction it is

fee is payable prior to the provision of service)	subject to an individual agreement
Extramural assessment of the property pledged to the Bank - an apartment in a multi-apartment house	€50
Preparation of standard documents (E.g. bank's approvals to state institutions and consents related to the property)	€35
Penalty for failure to submit the insurance policy of the collateral	€100

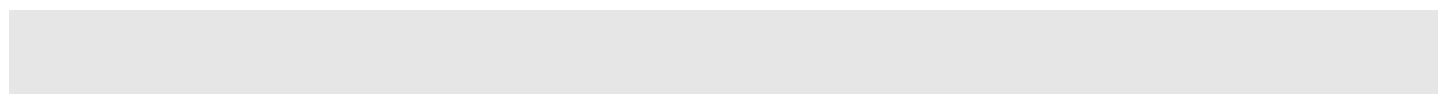
- (1) Different conditions can be applied if the purchase agreement is signed with Luminor partners.
- (2) For example, changes in payment schedule (except change of monthly loan repayment date), collateral composition, loan issuance conditions, loan currency, etc.
 In case the interest rate under the agreement is fixed and its validity is terminated as a result of changing the terms and conditions of the agreement, then an additional fee is applied which is equal to the early repayment fee applied to loans with fixed interest rate (see "Early full or partial loan repayment if interest rate is fixed"). In such cases, the calculation of the fee is based on the outstanding loan amount but not on the pre-paid loan amount. For the purpose of application of this fee the validity of the fixed interest rate is considered to be terminated in the following cases:
- the fixed interest rate is changed into the interest rate changed on a 3, 6 or 12 month basis;
 - the fixed interest rate is changed into a lower fixed interest rate;
 - the loan currency is changed;
 - the effective period of the fixed interest rate is shortened;
 - the loan amount provided by the agreement is reduced.
- (3) If the early repayment of the loan takes place at the same time as the reduction of the repayment term, resulting in no increase in the monthly payment, no commission fee is charged.
- (4) In case of complex amendment up to 0.2% of loan balance.
- (5) Extension of loan issuance up to 90 days at the customer's request.
- (6) The fee is calculated as compensation for potential costs of the Bank directly linked to the early repayment. The fee is calculated according to the formula: $I = (\text{ratio } K * P)$,
 where I - early repayment fee;
 P - loan amount being repaid early;
 Ratio K - value calculated by the Bank which depends on the financial market interest rates change, the rest of the period to a fixed rate expiry and the final repayment date.
- (7) Based on the amendments to the Consumer Rights Protection Law of 15.02.2024, no fee is charged for the preparation and/or review of documents when refinancing credit obligations with another creditor.

More information about Housing loan can be found [here](#) and about Idea loan [here](#).

Overdraft (new overdrafts are not issued)

Annual overdraft interest rate	21%
Annual limit excess interest	36%
Agreement amendment fee	€30

Student loan (new loans are not issued)



Loan agreement amendment fee	€25
A fine for a delayed provision of a certificate from an educational institution	€25
A delay fine	0.1% per day

Luminor Līzings SIA and Luminor Līzings Latvija SIA price list

Fees for Leasing services

Luminor Līzings SIA price list for leasing services

Leasing application consideration	Free
Commitment fee (1)	1.5% of leasing object price, min. €165
Commitment fee for change of the lessee	1.5% of leasing object price, min. €165
Commission fee from private customers engaged in economic activity in case the loan principal is reduced or repaid before maturity	1.5% of the repaid principal, but not less than €60.50
Commission fee from private customers in case the loan principal is reduced or repaid before maturity (2)	Free
Additional commission fee for private customers engaged in economic activity in case the financed amount is repaid before maturity in partial or full amount for agreements with fixed interest rate (3)	1.5% of the paid financed amount, but not less than €90.75
Additional Commission fee for private customers engaged in economic activity in case the fixed interest rate is amended to another base interest rate type or another fixed interest rate (refixing) (4)	1.5% of the outstanding financing amount, but not less than €90.75

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

Amendments to the leasing agreement	€121
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Prices are specified incl. VAT.

(1) Standard fees are indicative and may vary based on agreement between the parties.

(2) 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 early repayment.
(3) This fee is applied in addition to the fee related to loan principal reduction or repayment before maturity.
(4) This fee is applied in addition to the fee related to the amendments to the leasing agreement.

More information about Leasing can be found [here](#).

Fees for other Leasing services

Luminor Līzings SIA price list for other leasing services

Invoice sent by post	€1.82
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Release of commercial pledge (preparation and submission of the application to the Enterprise Register)	€30
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Luminor Līzings SIA and Luminor Līzings Latvija SIA price list for leasing services

Review and granting consent to sub-lease or lending	€60.50
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Granting consent to install LPG equipment on or perform other rebuilding of Lease Object	€25
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Commission fee for giving consent to transfer a vehicle to trading company	€25
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Preparation of powers of authority	€25
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Preparation of standard notices (notices on lease liabilities, incl. agreements, paid interest, debt and coordination of comparative acts)	€25
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Preparation of non-standard notices	Up to €60.50
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Preparation of reports upon the customer's request	€60.50
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Notarized mandata inspection	€15
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Issuing of document copies and retrieval from archive	€5 for each page
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Road Traffic Safety Directorate's (CSDD) commission fee (1)	Up to €12
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Commission fee for express transfers

According to the pricelist of Luminor (Latvia)

Prices are specified incl. VAT.

(1) Commission fee can be changed due to CSDD prices.

More information about Leasing can be found [here](#).

Financial Instrument account

Securities Trading

Shares and ETF trading commissions:

Purchasing and selling foreign shares/ETF in internet bank or by phone	0.5% of the amount min. €50
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Purchasing and selling shares at stock exchanges of the Baltic states (1)	0.4% of the amount, min. €5.70
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Debt securities trading commissions:

Investing in debt securities via Luminor internet bank or by phone	Up to 2% of the price, min. €50
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Selling of index linked bonds in secondary market (2)	0.20%
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Mutual funds trading commissions:

Investing in mutual funds via Luminor internet bank or by phone	1% of the transaction amount min. €15
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Investing in Nordea mutual funds via Luminor internet bank or by phone	1% of the transaction amount min. €1
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(1) The fee is charged for executed or partially executed transaction only. It is debited in transaction trade currency or its equivalent in another currency pursuant to the currency exchange rate imposed by the Bank as of the settlement date. Some stock exchanges may charge additional duties or levies.

(2) Sell order may be subject to the third-party commissions, which will be included in the price of securities.

Ex-ante Information on Costs and Charges of Investment Products can be found [here](#).

More information about Investment services can be found [here](#).

Securities Transfers

Free-of-payment transfers (FOP):

- Within the Bank (paid only by the sender)	€10
- Transferring financial instruments registered in the Baltic states from Luminor to a credit institution in Baltic states	€15
- Transferring financial instruments registered in the Baltic states to Luminor from a credit institution in Baltic states	€1.50
- Transfer of financial instruments registered in foreign countries (except the Baltic states) from Luminor to another credit institution	Transfers of securities registered in Scandinavian countries (Norway, Sweden, Finland, Iceland): €40; Transfers of securities registered in other EU countries (not Scandinavian countries), Switzerland, USA, Canada and Japan: €50; Securities other than those mentioned above: €160
- Transfer of financial instruments registered in foreign countries (except the Baltic states) to Luminor from another credit institution	€40

Delivery-versus-payment transfers (DVP):

- Within the Bank	€10
- If the transaction involves the Transfer of financial instruments from/to other Bank	Transfers of securities registered in Scandinavian countries (Norway, Sweden, Finland, Iceland): €40; Transfers of securities registered in other EU countries (not Scandinavian countries), Switzerland, USA, Canada and Japan: €50; Securities other than those mentioned above: €160
- If the transaction involves the Transfer of financial instruments registered in the Baltics from/to another Bank	€15

More information about Investment services can be found [here](#).

Financial instrument account monthly maintenance fee

Custody fee (monthly payment): (1)

- Index-linked bonds	Free
- other financial instruments	0.015% (min. €1)

(1) Custody fee is calculated and debited from current account by the 15th calendar day of the following month. Custody fee is calculated based on the portfolio value on the last business day of the month. Portfolio value is calculated based on nominal value for bonds and non-listed securities, market value for equities and exchange traded funds, net asset value (NAV) of the investment fund units. Where the market value of the securities is not available, most recent available price shall be used for portfolio value calculation. Where such market value is not available either, the portfolio value of the securities shall be calculated based on the nominal value of the securities. Safekeeping fee is calculated in Euro, for securities issued in foreign currencies fee is calculated in accordance with the official exchange rate announced by the European Central Bank.

More information about Investment services can be found [here](#).

Other Financial instrument account related services

Financial instruments account opening and closing	Free
Deregistration of financial instruments	€8
Blocking of financial instruments, incl. the shareholders' meeting	€10
Participation in the meetings of shareholders	As individually agreed
Processing of financial instruments related optional corporate events	€20 + external costs
Other services related to corporate actions	As individually agreed
Financial instruments account statement and related documents:	
- via the Internet Bank	Free
- at a Customer Service Center	Free
- by mail	€10
Investigation of financial instruments transactions and related events	Bank's costs + 10% (1)

Note: For the purpose of this pricelist terms "financial instruments" and "securities" should be treated as interchangeable. Reference to "securities" shall mean the same as reference to "financial instruments".

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

If Bank is obliged to pay any taxes, fees, interest, penalties or incur other costs that are not covered in the Bank's Price List and are related to the provision of securities safekeeping, execution and any other relevant service to the Client, and which are not caused by the Bank's gross negligence or wilful misconduct, the Bank shall have the right to debit such amounts from the Client's Current Account without prior Client's consent.

Luminor Investor platform

Securities Trading

Shares and ETF trading commissions:

American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is below or equal to USD 10	USD 0.015 per share, min. USD 14
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is above USD 10	USD 0.018 per share, min. USD 14
Deutsche BORSE (XETRA), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange, Euronext Amsterdam, Euronext Brussels, Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange	0.1% of Trade amount, min. €10
Deutsche Borse Frankfurt Floor	0.35% of Trade amount (min. €60)
NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)	0.1% of Trade amount, min. DKK 29
London Stock Exchange (IOB)	0.1% of Trade amount, min. USD 14
London Stock Exchange	0.1% of Trade amount, min. GBP 7
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is below or equal to USD 50 000	USD 25
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is above USD 50 000	0.15% of Trade amount, min. USD 25
Oslo Stock Exchange	0.1% of Trade amount, min. NOK 62
NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North)	0.1% of Trade amount, min. SEK 62

SIX Swiss Exchange, SIX Swiss Exchange (Bluechip)	0.1% of Trade amount, min. CHF 15
Hong Kong Exchange	0.15% of Trade amount, min. HKD 140
BlackRock ESG multiasset ETFs:	
1) BlackRock ESG Multi-Asset Conservative Portfolio UCITS ETF (ISIN: IE00BLP53M98)	0.1% of Trade amount
2) BlackRock ESG Multi-Asset Moderate Portfolio UCITS ETF (ISIN: IE00BLLZQS08)	0.1% of Trade amount
3) BlackRock ESG Multi-Asset Growth Portfolio UCITS ETF (ISIN: IE00BLLZQ805)	0.1% of Trade amount

Securities Transfers

Security transfer from other credit institution/ broker to Luminor Investor platform	Free
Security transfer from Luminor Investor platform to other credit institution/ broker	€30 per ISIN
Fee for security transfer on the basis of inheritance or gift in Luminor Investor platform	USD 10 per ISIN

Luminor Investor account monthly maintenance fee

Monthly custody fee for securities in Luminor Investor platform (1)	0.01% of the total account value
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(1) Custody fee is calculated separately for equities, bonds and mutual funds. €0.50 per month minimum fee is applied for mutual funds asset class. No minimum fee is applied for equities and bonds. The custody fee will be calculated daily using the end of day portfolio values and charged on a monthly basis (excluding VAT where applicable). For any currency conversions to EUR, our partner SAXO bank uses market spot exchange rate adding 0.5% margin on top. A spot exchange rate is the current price level in the market to directly exchange one currency for another, for delivery on the earliest possible value date which is provided by most Electronic Communication Network (ECN) brokers (e.g. Reuters).

More information about Investments services can be found [here](#). More information about Investment services can be found [here](#).

Other Luminor Investor platform related services

W-8BEN form processing and certification for US market access in Luminor Investor platform	USD 35 or €30
Fee for U.S. source income reporting to IRS (1)	90 USD
Acquisition price correction in Luminor Investor platform	USD 10 per ISIN
Corporate actions processing	Free+ external costs
Subscription for real time data in Luminor Investor platform	Prices available in the platform

(1) Fee applied if customer has USA related instruments without valid W8-BEN form. The detailed information on the Annual withholding tax on income earned in USA, can be found [here](https://www.luminor.lv/en/private/access-us-market-luminor-investor). <https://www.luminor.lv/en/private/access-us-market-luminor-investor>

More information about Luminor Investor can be found [here](#).

Ex-ante Information on Costs and Charges of Investment Products in Luminor Investor available in each instrument Trading Conditions - Costs section.

Discretionary portfolio management

Discretionary portfolio management

Management fee	As agreed with the client (plus Value Added Tax (VAT))
Performance fee	As agreed with the client (plus Value Added Tax (VAT))
Custody fee (1)	0.01% of the amount, min. €0.50 per month
Cash transfer from Discretionary portfolio management account	Free
Fee for U.S. source income reporting to IRS (2)	USD 90

(1) The custody fee will be calculated daily using the end of day portfolio values and charged on a monthly basis (excluding VAT where applicable). For any currency conversions to EUR, our partner SAXO bank uses market spot exchange rate adding 0.5% margin on top. A spot exchange rate is the current price level in the market to directly exchange one currency for another, for delivery on the earliest possible value date which is provided by most Electronic Communication Network (ECN) brokers (e.g. Reuters).

(2) The detailed information on the Annual withholding tax on income earned in USA, can be found here. <https://www.luminor.lv/en/private/access-us-market-luminor-investor>

Ex-ante Information on Costs and Charges of Investment Products can be found [here](#).

More information about Investments services can be found [here](#).

Securities Trading in Discretionary portfolio management account

Shares and ETF trading commissions:

American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share equals or is below 10 USD	USD 0.015 per share, min. USD 14
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is above 10 USD	USD 0.018 per share, min. USD 14
BME Spanish Exchanges, Borsa Italiana/Milan Stock Exchange, Deutsche BORSE (XETRA), Euronext Amsterdam, Euronext Brussels, Euronext Lisbon, Euronext Paris, NASDAQ OMX Helsinki, Vienna Stock Exchange	0.1% of Trade amount, but not less than min. €10
Deutsche Borse Frankfurt Floor	0.35% of Trade amount (min. €60)
NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)	0.1% of Trade amount, min. DKK 29
London Stock Exchange (IOB)	0.1% of Trade amount, min. USD 14
London Stock Exchange	0.1% of Trade amount, min. GBP 7
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is below 50'000 USD	USD 25
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is above 50'000 USD	0.15% of Trade amount, min. USD 25
Oslo Stock Exchange	0.1% of Trade amount, min. NOK 62
NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North)	0.1% of Trade amount, min. SEK 62
SIX Swiss Exchange, SIX Swiss Exchange (Bluechip)	0.1% of Trade amount, min. CHF 15

Hong Kong Exchange

0.15% of Trade amount, min. HKD 140

Debt securities trading commissions:

Investing in debt securities

0.2% of Trade amount, min. €15

Mutual funds trading commissions:

Investing in mutual funds

0.25% of Trade amount

Securities Transfers to/from Discretionary portfolio management account

Financial instruments transfer from other credit institution/broker to Discretionary portfolio management account

Free

Financial instruments transfer from Discretionary portfolio management account to other credit institution/ broker

€30 per ISIN

Cash transactions at the Customer Service Centers and in ATM's

Cash withdrawal in safety box of bank

Cash withdrawal in safety box of bank

0.5% of amount, min. €100

Cash deposit or withdrawal using a code at ATMs of bank*

Drawing up an application to obtain the Code:

- at the Customer Service Center or via Customer Support (1)	€10
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- via Internet bank (1)	€3
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ATM Operation	0.5% of the amount
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(1) If Cash-by code is ordered in Internet bank or via Customer support, the limit for cash withdrawal transactions is EUR 5000 daily, for cash deposit - EUR 5000 daily.

References and account statements

References and account statements

Drafting of a reference upon the Customer's request (1):

- Standard reference about account (2)	€15
- Standard reference about loan or transactions (3)	€40
- Non-standard reference	By agreement, min. €55
Audit reference	€65
Receipt of the Account statement or information on the Account transactions through Internetbank	Free
Issuance of the account statement or information on the Account transactions at a Customer Service Center (4) or dispatch by mail or by e-mail.	€5 per month, max €60 (per account or card)

(1) If upon the Customer's request the Bank issues a reference that contains information comprised of several items, the fee for the preparation of the relevant reference shall be subject to the aggregation of the fees set for the references and account statements with the relevant content.

(2) Standard reference on opened/ closed account; account balance; overdue liabilities for daily banking services.

(3) Standard reference on loan balance; fully repaid credit liabilities; non-existence of credit liabilities; approved / rejected loan; loan repayment quality; transactions in account, with card; used Regular payment and Regular invoice payment/ E-invoice standing order (ERRA).

(4) The consumer who has not entered into an agreement with the Bank on the use of Internet Banking, is eligible to receive a free of charge account statement or the information included in the account statement at the Customer Service Centers once a calendar month for the previous calendar month.

Other services

Other services

Inspection of authorization issued by the Customer:

- if issued in Latvia €15

- if issued abroad €100

Service monthly fee for Private Banking customers (1) €50 per month

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 (2) €10 + fee for the payment according to the "Payments" price list

Issuance of a document from the archive €30 for each document

Mail delivery

- in Latvia €5

- Abroad €10

Courier delivery €10 + Actual costs

Additional services for PB customer By agreement

(1) The Commission applies if the customer and the Bank have entered into a contract 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.

(2) The fee is paid by the Customer, regarding the account or cash funds of which a relevant instruction or order has been received.