

[Private Price List](#) valid from 01.01.2025  
[Archive](#)

## Accounts and Packages

### Service package

#### Packages

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

	Minimum service charge	Luminor Debit	Luminor Black
Use of Internet bank and mobile bank	Minimum service charge Free	Luminor Debit Free	Luminor Black Free
Unlimited number of payments in Internet bank and mobile bank:	Minimum service charge	Luminor Debit	Luminor Black
- To accounts within Luminor Latvia	Minimum service charge Free	Luminor Debit Free	Luminor Black Free
- Euro payments	Minimum service charge Free	Luminor Debit Free	Luminor Black Free
Unlimited number of Standing order payments	Minimum service charge Free	Luminor Debit Free	Luminor Black Free
Unlimited number of E-invoice standing order payments	Minimum service charge Not included	Luminor Debit Free	Luminor Black Free
Cash withdrawal at Luminor ATMs in Baltics	Minimum service charge	Luminor Debit	Luminor Black
- Debit Card	Minimum service charge Not included	Luminor Debit Free up to €750 per calendar month (3), 0.4% of the sum exceeding €750 (4)	Luminor Black Not included
- Luminor Black Card	Minimum service charge Not included	Luminor Debit Not included	Luminor Black Free up to €1200 per calendar month, 2% of the sum exceeding €1200 (min. €3.50)
Cash withdrawal at Swedbank, SEB, Citadele ATMs in Latvia	Minimum service charge	Luminor Debit	Luminor Black
- Debit Card	Minimum service charge Not included	Luminor Debit Free up to €750 or 5 transactions per calendar month (3), 2% of the sum (min. €3.50) exceeding €750 or 5 transactions	Luminor Black Not included

	Minimum service charge	Luminor Debit	Luminor Black
		(4)	
- Luminor Black Card	Minimum service charge Not included	Luminor Debit Not included	Luminor Black Free up to €750 per calendar month (5), 2% of the sum exceeding €750 (min. €3.50) (6)
Cash withdrawal at other ATMs in Latvia and foreign countries	Minimum service charge	Luminor Debit	Luminor Black
- Debit Card	Minimum service charge Not included	Luminor Debit 2% of the sum (min. €3.50)	Luminor Black Not included
- Luminor Black Card	Minimum service charge Not included	Luminor Debit Not included	Luminor Black Free up to €750 per calendar month (5), 2% of the sum exceeding €750 (min. €3.50) (6)
Cash depositing operations at Luminor ATMs in Latvia (7):	Minimum service charge	Luminor Debit	Luminor Black
- Debit Card	Minimum service charge Not included	Luminor Debit Free up to €2000 per calendar month, 0.2% of the sum exceeding €2000	Luminor Black Not included
- Luminor Black Card	Minimum service charge Not included	Luminor Debit Not included	Luminor Black Free up to €1200 per calendar month, 2% of the sum exceeding €1200 (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.

(3) Free monthly limit of €750 is common for all debit cards (including additional cards) and all Luminor ATMs in the Baltics and Citadele, SEB, Swedbank ATMs in Latvia.

(4) The fee is charged monthly for all debit cards (including additional cards) together to the account from which the first cash withdrawal was made in the respective month.

(5) Free monthly limit of €750 is common for all Luminor Black credit cards (including additional cards) and all Citadele, SEB, Swedbank ATMs in Latvia, and ATMs of other banks worldwide.

(6) The fee is charged monthly for all Luminor Black credit cards (including additional cards) together to the account from which the first cash withdrawal was made in the respective month.

(7) The calculation is made based on transactions carried out within the month.

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.

From 1 October 2024, the Luminor Debit card is not included in the Luminor Black package.

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

	Visa Debit	Luminor Black (2)	Luminor Visa Infinite (7)
- additional fee for express issuing (6)	Visa Debit €30	Luminor Black (2) €30	Luminor Visa Infinite (7) €30

(1) Card - means both debit card (for example Visa Debit) and credit cards (for example Luminor Black, Luminor Visa Infinite).

(2) Visa Debit card is available only with Luminor Debit package. The fee listed is for a package.

(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)	Visa Debit 3%	Luminor Black 3%	Luminor Visa Infinite 3%
Cash withdrawal:	Visa Debit	Luminor Black	Luminor Visa Infinite
- Luminor ATMs in Baltics	Visa Debit Free up to €750 per calendar month (2), 0.4% of the sum exceeding €750 (3)	Luminor Black Free up to €1200 per calendar month, 2% of the sum exceeding €1200 (min. €3.50)	Luminor Visa Infinite Free up to €2000 per calendar month, 2% of the sum exceeding €2000 (min. €3.50)
Citadele, SEB, Swedbank ATMs in Latvia	Visa Debit Free up to €750 or 5 transactions per calendar month (2), 2% of the sum (min. €3.50) exceeding €750 or 5 transactions (3)	Luminor Black Free up to €750 per calendar month (4), 2% of the sum exceeding €750 (min. €3.50) (5)	Luminor Visa Infinite Free up to €1000 per calendar month, 2% of the sum exceeding €1000 (min. €3.5)
- other ATMs in Latvia and foreign countries	Visa Debit 2% of the sum (min. €3.50)	Luminor Black Free up to €750 per calendar month (4), 2% of the sum exceeding €750 (min. €3.50) (5)	Luminor Visa Infinite Free up to €1000 per calendar month, 2% of the sum exceeding €1000 (min. €3.5)
Cash deposit	Visa Debit	Luminor Black	Luminor Visa Infinite
- Luminor ATMs in Latvia (6)	Visa Debit Free up to €2000 per calendar month, 0.2% of the sum exceeding €2000	Luminor Black Free up to €1200 per calendar month, 2% of the sum exceeding €1200 (min. €3.50)	Luminor Visa Infinite Free up to €2000 per calendar month, 2% of the sum exceeding €2000 (min. €3.50)
Balance enquiry	Visa Debit	Luminor Black	Luminor Visa Infinite
- from Luminor ATMs	Visa Debit Free	Luminor Black Free	Luminor Visa Infinite Free
- from other ATMs	Visa Debit €0.50	Luminor Black €0.50	Luminor Visa Infinite €0.50

- (1) Conversion fee is added to the currency exchange rate.
- (2) Free monthly limit of €750 is common for all debit cards (including additional cards) and all Luminor ATMs in the Baltics and Citadele, SEB, Swedbank ATMs in Latvia.
- (3) The fee is charged monthly for all debit cards (including additional cards) together to the account from which the first cash withdrawal was made in the respective month.
- (4) Free monthly limit of €750 is common for all Luminor Black credit cards (including additional cards) and all Citadele, SEB, Swedbank ATMs in Latvia, and ATMs of other banks worldwide.
- (5) The fee is charged monthly for all Luminor Black credit cards (including additional cards) together to the account from which the first cash withdrawal was made in the respective month.
- (6) The calculation is made based on transactions carried out within the month.

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	Visa Debit Not applicable	Luminor Black 18%	Luminor Visa Infinite 14%
Changing the credit limit	Visa Debit Not applicable	Luminor Black Free	Luminor Visa Infinite Free
Interest free period	Visa Debit Not applicable	Luminor Black Until next month's 15th date (1)	Luminor Visa Infinite Until next month's 20th date

(1) 0% interest rate for up to 45 days.

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

	Visa Debit	Luminor Black	Luminor Visa Infinite
Service Center			
Issuance of copy of the receipt for a transaction	Visa Debit €25	Luminor Black €25	Luminor Visa Infinite €25
Closed Card account maintenance (first to be charged one year after the customer's written notice on the Card closure)	Visa Debit €40 per year	Luminor Black N/A	Luminor Visa Infinite 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)	Galactico Visa Debit €1.30	Visa Classic €2.50	Visa Classic Revolving €2.50
Delivering the card	Galactico Visa Debit	Visa Classic	Visa Classic Revolving
- by post to address in Latvia	Galactico Visa Debit Not applicable	Visa Classic Free	Visa Classic Revolving Free
- by post to address abroad	Galactico Visa Debit Not applicable	Visa Classic €10	Visa Classic Revolving €10
- to the Customer Service Center (2)	Galactico Visa Debit Not applicable	Visa Classic €10	Visa Classic Revolving €10
Replacing the card	Galactico Visa Debit	Visa Classic	Visa Classic Revolving
- when card is replaced before the expiry date	Galactico Visa Debit Not applicable	Visa Classic €4	Visa Classic Revolving €4
- additional fee for express issuing (3)	Galactico Visa Debit Not applicable	Visa Classic €30	Visa Classic Revolving €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)	Galactico Visa Debit 3%	Visa Classic 3%	Visa Classic Revolving 3%
Cash withdrawal	Galactico Visa Debit	Visa Classic	Visa Classic Revolving
- Luminor ATMs (Latvia, Lithuania, Estonia) (4)	Galactico Visa Debit Free up to €600 per calendar month, 0.2% of the sum exceeding €600	Visa Classic 2% of the sum (min. €3.50)	Visa Classic Revolving 2% of the sum (min. €3.50)
- other ATMs in Latvia and foreign countries	Galactico Visa Debit 2% of the sum (min. €3.50)	Visa Classic 2% of the sum (min. €3.50)	Visa Classic Revolving 2% of the sum (min. €3.50)
Cash deposit	Galactico Visa Debit	Visa Classic	Visa Classic Revolving
- Luminor ATMs in Latvia (4)	Galactico Visa Debit Free up to €2000 per calendar month, 0.2% of the sum exceeding €2000	Visa Classic Free up to €600 per calendar month, 2% of the sum exceeding €600	Visa Classic Revolving Free up to €600 per calendar month, 2% of the sum exceeding €600
Balance enquiry	Galactico Visa Debit	Visa Classic	Visa Classic Revolving
- from Luminor ATMs	Galactico Visa Debit Free	Visa Classic Free	Visa Classic Revolving Free
- from other ATMs	Galactico Visa Debit €0.50	Visa Classic €0.50	Visa Classic Revolving €0.50

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

(4) The calculation is made based on transactions carried out within the month.

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	Galactico Visa Debit Not applicable	Visa Classic 21%	Visa Classic Revolving 23%
Changing the credit limit	Galactico Visa Debit Not applicable	Visa Classic Free	Visa Classic Revolving Free
Interest free period	Galactico Visa Debit Not applicable	Visa Classic N/A	Visa Classic Revolving 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	Galactico Visa Debit 25%	Visa Classic 25%	Visa Classic Revolving 25%
Changing card standard cash withdrawal or purchase limits via Customer Support or at the Customer Service Center	Galactico Visa Debit €10	Visa Classic €10	Visa Classic Revolving €10
Issuance of copy of the receipt for a transaction	Galactico Visa Debit €25	Visa Classic €25	Visa Classic Revolving €25
Closed Card account maintenance (first to be charged one year after the customer's written notice on the Card closure)	Galactico Visa Debit €40 per year	Visa Classic €40 per year	Visa Classic Revolving €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)	Visa Gold EUR	Visa Gold Revolving Not applicable
Monthly fee for provision of a card (2)	Visa Gold €5.50	Visa Gold Revolving €3.90
Delivering the card	Visa Gold	Visa Gold Revolving
- by post to address in Latvia	Visa Gold Free	Visa Gold Revolving Free
- by post to address abroad	Visa Gold €10	Visa Gold Revolving €10
- to the Customer Service Center (3)	Visa Gold €10	Visa Gold Revolving €10
Replacing the card	Visa Gold	Visa Gold Revolving
- when card is replaced before the expiry date	Visa Gold €5	Visa Gold Revolving €10
- additional fee for express issuing (4)	Visa Gold €30	Visa Gold Revolving €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)	Visa Gold 3%	Visa Gold Revolving 3%
Cash withdrawal	Visa Gold	Visa Gold Revolving
- Luminor ATMs (Latvia, Lithuania, Estonia)	Visa Gold 2% of the sum (min. €3.50)	Visa Gold Revolving 2% of the sum (min. €3.50)
- other ATMs in Latvia and foreign countries	Visa Gold 2% of the sum (min. €3.50)	Visa Gold Revolving 2% of the sum (min. €3.50)
Cash deposit	Visa Gold	Visa Gold Revolving
- Luminor ATMs in Latvia (5)	Visa Gold Free up to €600 per calendar month, 2% of the sum exceeding €600	Visa Gold Revolving Free up to €600 per calendar month, 2% of the sum exceeding €600
Balance enquiry	Visa Gold	Visa Gold Revolving
- from Luminor ATMs	Visa Gold Free	Visa Gold Revolving Free
- from other ATMs	Visa Gold €0.50	Visa Gold Revolving €0.50

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

(5) The calculation is made based on transactions carried out within the month.

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

## Credit

	Visa Gold	Visa Gold Revolving
Credit limit annual interest	Visa Gold 18%	Visa Gold Revolving 18%
Changing the credit limit	Visa Gold Free	Visa Gold Revolving Free
Interest free period	Visa Gold Not applicable	Visa Gold Revolving 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	Visa Gold 25%	Visa Gold Revolving 25%
Fee for 1 person's visit to the airport business area ("Priority Pass" program)	Visa Gold €28	Visa Gold Revolving Not available
Priority Pass replacement	Visa Gold €10	Visa Gold Revolving Not available
Changing card standard cash withdrawal or purchase limits via Customer Support or at the Customer Service Center	Visa Gold €10	Visa Gold Revolving €10
Issuance of copy of the receipt for a transaction	Visa Gold €25	Visa Gold Revolving €25
Closed Card account maintenance (first to be charged one year after the customer's written notice on the Card closure)	Visa Gold €40 per year	Visa Gold Revolving €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)	at Customer Service Center or via Customer Support €5	via Digital channels 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)	at Customer Service Center or via Customer Support €5	via Digital channels €0.36
Urgent Euro payment (2)	at Customer Service Center or via Customer Support Not available	via Digital channels €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)	at Customer Service Center or via Customer Support €5	via Digital channels 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)	via Digital channels €13
Urgent SHA/SHAR payment (2)	via Digital channels €16
Express SHA/SHAR payment (2)	via Digital channels €25
Ordinary OUR/DEBT payment (3)	via Digital channels €26
Urgent OUR/DEBT payment (3)	via Digital channels €29
Express OUR/DEBT payment (3)	via Digital channels €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	at Customer Service Center or via Customer Support €5	via Digital channels Free
Registration of E-invoice standing order (ERRA)	at Customer Service Center or via Customer Support €5	via Digital channels Free
Amendment and cancellation	at Customer Service Center or via Customer Support €5	via Digital channels Free
Standing order payment	at Customer Service Center or via Customer Support According to the payments price list	via Digital channels According to the payments price list
E-invoice standing order payment	at Customer Service Center or via Customer Support According to the payments price list	via Digital channels 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
Transfer from Savings account to current account with the prior notice:	
- at least 7 calendar days in advance	Free
- less than 7 calendar days in advance	0.5% of the amount, min. €5
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

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
Sale of the pledged property if the transaction is financed by other creditor	€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 fee is payable prior to the provision of service)	In the case of repairs, evaluation estimates are free of charge. In the case on construction it is 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

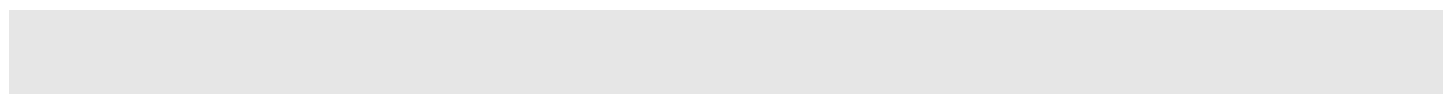
- (1) Different conditions can be applied if the purchase agreement is signed with Luminor partners.
- (2) For example, changes in payment schedule (except change of monthly loan repayment date), collateral composition, loan issuance conditions, loan currency, etc.  
 In case the interest rate under 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.

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
-------------------------------------	------

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
----------------------	-------

Release of commercial pledge (preparation and submission of the application to the Enterprise Register)	€30
---	-----

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

Review and granting consent to sub-lease or lending	€60.50
---	--------

Granting consent to install LPG equipment on or perform other rebuilding of Lease Object	€25
--	-----

Commission fee for giving consent to transfer a vehicle to trading company	€25
--	-----

Preparation of powers of authority	€25
------------------------------------	-----

Preparation of standard notices (notices on lease liabilities, incl. agreements, paid interest, debt and coordination of comparative acts)	€25
--	-----

Preparation of non-standard notices	Up to €60.50
-------------------------------------	--------------

Preparation of reports upon the customer's request	€60.50
--	--------

Notarized mandata inspection	€15
------------------------------	-----

Issuing of document copies and retrieval from archive	€5 for each page
---	------------------

Road Traffic Safety Directorate's (CSDD) commission fee (1)	Up to €12
---	-----------

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
--	-----------------------------

Purchasing and selling shares at stock exchanges of the Baltic states (1)	0.4% of the amount, min. €5.70
---	--------------------------------

### Debt securities trading commissions:

Investing in debt securities via Luminor internet bank or by phone	Up to 2% of the price, min. €50
--	---------------------------------

Selling of index linked bonds in secondary market (2)	0.20%
---	-------

### Mutual funds trading commissions:

Investing in mutual funds via Luminor internet bank or by phone	1% of the transaction amount min. €15
---	---------------------------------------

Investing in Nordea mutual funds via Luminor internet bank or by phone	1% of the transaction amount min. €1
--	--------------------------------------

(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
---	----------------------------------

(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
- via Internet bank (1)	€3
ATM Operation	0.5% of the amount

(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.