

Accounts

Position	Private persons (LR residents)	Private persons (LR non - residents)	Legal persons (LR residents)	Legal persons (LR non - residents)
Examination of a notarized power of attorney issued in Latvia <i>The Fee shall be applied each time the authorized person acts on behalf of the client on the basis of a power of attorney issued in Latvia</i>	EUR 10	EUR 10	EUR 10	EUR 10
Examination of a notarized Power of Attorney issued abroad and LR non-residents - natural persons <i>Commission is applied every time when the authorized representative acts on behalf of the client based on the power of attorney issued abroad</i>	EUR 50	EUR 50	EUR 50	EUR 50
Verification of powers of the authorized representative of client that is a LR non-resident - natural person or a legal person, after termination of contractual relations with the client	-	EUR 100	-	EUR 100
Issuance of an account statement or a certified account statement (<i>for one client</i>) – upon request ^{1, 2}	EUR 10 <i>per month</i>	EUR 10 <i>per month</i>	EUR 10 <i>per month</i>	EUR 10 <i>per month</i>
Review of the documents submitted by the client for verification of their compliance with the requirements of the laws of the LR and the Bank	-	EUR 65 <i>including VAT, for each document</i>	EUR 65 <i>including VAT, for each document (if at least one of the client's beneficiaries is not a resident of the European Economic Area and for LR non-residents - natural and legal persons)</i>	EUR 65 <i>including VAT, for each document</i>
Reissuance of sample signature cards	-	EUR 10	EUR 10	EUR 50
Preparation and issue of a certificate (<i>for 1 certificate; certificate in Latvian, Russian or English</i>) – standard certificate on accounts (excluding investment and subordinated deposit accounts) and their balances, or a certificate on account closure – a standard certificate prepared urgently – other certificates upon the client's request	EUR 15 <i>including VAT (in Latvian)</i> EUR 19 <i>including VAT (in Russian or in English)</i> EUR 25 <i>including VAT (within 1 business day for LR residents)</i> EUR 31 <i>including VAT</i>	EUR 37 <i>including VAT</i> EUR 100 <i>including VAT (within 2 hours)</i> EUR 125 <i>including VAT, per sheet</i>	EUR 15 <i>including VAT (in Latvian)</i> EUR 19 <i>including VAT (in Russian or in English)</i> EUR 25 <i>including VAT (within 1 business day for LR residents)</i> EUR 31 <i>including VAT</i>	EUR 37 <i>including VAT</i> EUR 100 <i>including VAT (within 2 hours)</i> EUR 125 <i>including VAT, per sheet</i>
Additional fee for notarial attestation of a certificate (for 1 certificate)	EUR 100 <i>including VAT</i>	EUR 100 <i>including VAT</i>	EUR 100 <i>including VAT</i>	EUR 100 <i>including VAT</i>
Additional fee for notarial attestation of a certificate (legalization) (for 1 certificate)	EUR 200 <i>including VAT</i>	EUR 200 <i>including VAT</i>	EUR 200 <i>including VAT</i>	EUR 200 <i>including VAT</i>

¹ The tariff is not applied when preparing the account statement for the period from June 2019 to August 2019, if the client had a "Senior bank account".

² The fee does not apply if the client had a service package "Benefit kit".

Obtaining information / documents about non-residents of LR - legal persons, from public registers	-	-	-	EUR 185, including VAT
Examination of documents and making relevant changes in the information declared to the Bank on LR non-residents - legal persons, regarding:				
- change of true beneficiary	-	-	-	EUR 610, including VAT
- change of other legal information (for example, change of the authorized representative, company name, legal address, etc.)	-	-	-	EUR 185, including VAT
Provision of information upon request of the auditor				
- standard (within 14 days)	-	-	EUR 45, t.sk. PVN	EUR 185, t.sk. PVN
- urgent (within 2 business days)	-	-	EUR 85, t.sk. PVN	EUR 370, t.sk. PVN

Other services

Position	Private persons (LR residents)	Private persons (LR non - residents)	Legal persons (LR residents)	Legal persons (LR non - residents)
Sending of the copies of the client's documents (<i>certificates, account statements, etc.</i>) via electronic channels	EUR 7 including VAT, per page	EUR 7 including VAT, per page	EUR 7 including VAT, per page	EUR 7 including VAT, per page
Sending documents:				
- within Latvia by <i>Latvijas Pasts</i>	EUR 5 including VAT	EUR 5 including VAT	EUR 5 including VAT	EUR 5 including VAT
- outside Latvia	EUR 60 including VAT	EUR 60 including VAT	EUR 60 including VAT	EUR 60 including VAT
Search of documents in the archives and issue of copies	EUR 25 including VAT, for each copy	EUR 65 including VAT, for each copy	EUR 25 including VAT, for each copy	EUR 65 including VAT, for each copy
Outgoing payment (<i>including for refund of erroneously transferred or overpaid amount after discharge of all liabilities</i>)	actual costs, min. EUR 0.61* <i>* The rate in force until 08.04.2021</i>	actual costs, min. EUR 0.61* <i>*The rate in force until 08.04.2021</i>	actual costs, min. EUR 0.61* <i>*The rate in force until 15.02.2021</i>	actual costs, min. EUR 0.61* <i>*The rate in force until 15.02.2021</i>
Outgoing payment (<i>including for refund of erroneously transferred or overpaid amount after discharge of all liabilities</i>):				
- Payment up to 10 000.00 EUR	actual costs, min. EUR 1.00*	actual costs, min. EUR 1.00*	actual costs, min. EUR 1.00*	actual costs, min. EUR 1.00*
- Payments from 10 000.00 EUR	actual costs, min. EUR 6.00* <i>* The rate will come into force on 09.04.2021</i>	actual costs, min. EUR 6.00* <i>* The rate will come into force on 09.04.2021</i>	actual costs, min. EUR 6.00* <i>* The rate will come into force on 16.02.2021</i>	actual costs, min. EUR 6.00* <i>* The rate will come into force on 16.02.2021</i>
Fee for consideration of unjustified client's application / claim	EUR 20 including VAT + actual costs if documents supporting the transaction are required to review the claim	EUR 250 including VAT	EUR 20 including VAT + actual costs if documents supporting the transaction are required to review the claim	EUR 500 including VAT

Online banking Internetbank

Position	Private persons (LR residents)	Private persons (LR non - residents)	Legal persons (LR residents)	Legal persons (LR non - residents)
Use of SMS-PIN Internet bank authentication tool	free of charge	free of charge	free of charge	free of charge
Unblocking of DigiPass 270 device for LR non-residents - natural and legal persons	-	EUR 10	-	EUR 10
Internet bank renewal <i>The service is provided by linking a code calculator, previously issued to the client by AS PNB Banka, as an authentication tool, or by setting up an SMS-PIN or restoring a forgotten password</i>	EUR 10	EUR 10	EUR 10	EUR 10

Safe deposit boxes

Position	Private persons (LR residents)	Private persons (LR non - residents)	Legal persons (LR residents)	Legal persons (LR non - residents)
Contractual penalty for the loss of an identification card	EUR 15	EUR 15	EUR 15	EUR 15
Penalty for the loss or damage of a key (per key)	EUR 100	EUR 100	EUR 100	EUR 100
Fee for the forced opening of a safe deposit box (at the initiative of a client if a key from the safe deposit box is lost or at the initiative of PNB Banka)	EUR 230 including VAT	EUR 230 including VAT	EUR 230 including VAT	EUR 230 including VAT
Fee for the storage of the contents of the safety deposit box in the event of its opening at the initiative of PNB Banka (per month)	EUR 70 including VAT	EUR 70 including VAT	EUR 70 including VAT	EUR 70 including VAT
Fee for handing out the contents of the safety deposit box <i>The fee is charged if the rented safety deposit box is opened at the initiative of the Bank by 31.12.2018 (inclusive)</i>	by agreement (min. EUR 100 including VAT)	by agreement (min. EUR 100 including VAT)	by agreement (min. EUR 100 including VAT)	by agreement (min. EUR 100 including VAT)

Loans (for Private persons)

Position	Private persons (LR residents)	Private persons (LR non - residents)
Consumer loan for private persons		
Making amendments	2% of unpaid loan amount (min. EUR 25)	2% of unpaid loan amount (min. EUR 25)
Full credit repayment pre-maturely	free of charge	free of charge
Mortgage loan		

Position	Private persons (LR residents)	Private persons (LR non - residents)
Making amendments (<i>if the following cases are fulfilled at the same time, the highest rate shall apply</i>): extension of the full repayment term	1% of the remaining loan amount (min. EUR 90)	1% of the remaining loan amount (min. EUR 90)
change of the pledgor, change of collateral	1% of the loan balance (min. EUR 90)	1% of the loan balance (min. EUR 90)
change of loan payment date	EUR 30	EUR 30
other amendments of the contract not mentioned above	EUR 100 per amendment	EUR 100 per amendment
Drawing up documents in case of refinancing with another creditor or sale of real estate pledged in the insolvent "AS PNB Banka", if the transaction is financed by another creditor <i>(the fee for preparation of documents for the Land Register and/or the Commercial Register is not applied)</i>	EUR 650	EUR 650
Full credit repayment before the contractual deadline	free of charge	free of charge
Fee for preparation of documents (including certificates)	EUR 65 including VAT	EUR 65 including VAT
Fee for preparation of documents for the Land Register and/or the Commercial Register (for each document) <i>(not included expenses related to notary services)</i>	EUR 30 including VAT	EUR 30 including VAT
Forwarding of documents	by agreement	by agreement
Processing or evaluation of other loan-related documents	by agreement	by agreement

Payment card loan (VIVA card)

Position	Private persons (LR residents)	Private persons (LR non-residents)
Amendment of the agreement terms <i>(except for the change of the payment date for Viva credit card)</i>	EUR 15	EUR 15

Loans (for Legal persons)

Position	Legal persons (LR residents)	Legal persons (LR non - residents)
Loans, overdrafts, leasing		

Position	Legal persons (LR residents)	Legal persons (LR non - residents)
Making amendments: – changes to the repayment schedule with extension	1% of the outstanding loan amount (min. EUR 300)	1% of the outstanding loan amount (min. EUR 300)
– change of repayment and / or interest payment procedure without changing the repayment term (except for change of payment date)	1% of the outstanding loan amount (min. EUR 75)	1% of the outstanding loan amount (min. EUR 75)
– changes in the composition of collateral for pledges registered in public registers, incl. change of pledger, replacement of one collateral with another	0.5% of the outstanding loan amount (min. EUR 150)	0.5% of the outstanding loan amount (min. EUR 150)
– other amendments not mentioned above	EUR 75 per document	EUR 75 per document
Full or partial early repayment of loan: – loan early repayment incl. in cases of refinancing	2% of the early repayment amount of the loan (min. EUR 750) or contractual fee	2% of the early repayment amount of the loan (min. EUR 750) or contractual fee
– execution of escrow account agreement on setting up an escrow account with another bank	0.5% of the transaction amount (min. EUR 500) <i>The commission provided for in the preceding paragraph shall apply simultaneously</i>	0.5% of the transaction amount (min. EUR 500) <i>The commission provided for in the preceding paragraph shall apply simultaneously</i>
– amendmending the abovementioned document	EUR 75 per document	EUR 75 per document
Fee for preparation of documents (including certificates)	EUR 85 including VAT	EUR 85 including VAT
Fee for preparation of documents for the Land Register and/or the Commercial Register (for each document) <i>(not included expenses related to notary services)</i>	EUR 50 including VAT	EUR 50 including VAT
Communication of documents	by agreement	by agreement
Other processing or evaluation of loan-related documents	by agreement	by agreement
Letter of credit		
Certificates of documentary operations, incl. from the Bank's archive, upon request of the auditor	EUR 85 including VAT, for each certificate	EUR 85 including VAT, for each certificate
Sending a SWIFT message	EUR 31 including VAT, per message	EUR 31 including VAT, per message
Collection		
Certificates of documentary operations, incl. from the Bank's archive, upon request of the auditor	EUR 85 including VAT, for each certificate	EUR 85 including VAT, for each certificate
Sending a SWIFT message	EUR 31 including VAT, per message	EUR 31 including VAT, per message
Bank guarantee		
Amendments to the guarantee	EUR 100 per each amendment	EUR 100 per each amendment
Early withdrawal of guarantee	EUR 100	EUR 100

Position	Legal persons (LR residents)	Legal persons (LR non - residents)
Payment claim processing	0,2 % of the amount payable (min. EUR 150)	0,2 % of the amount payable (min. EUR 150)
Certificates of documentary operations, incl. from the Bank's archive, upon request of the auditor	EUR 85 including VAT, for each certificate	EUR 85 including VAT, for each certificate
Sending a SWIFT message	EUR 31 including VAT, per message	EUR 31 including VAT, per message

Financial instruments accounts

Position	Private persons (LR residents)	Private persons (LR non - residents)	Legal persons (LR residents)	Legal persons (LR non - residents)
Financial Instruments accounts maintenance fee: -if financial instruments hold with NASDAQ CSD SE -if financial instruments hold with KIT FINANCE EUROPE -if financial instruments hold with INTERACTIVE BROKERS LLC	EUR 75 per month EUR 140 per month EUR 60 per month	EUR 75 per month EUR 140 per month EUR 60 per month	EUR 75 per month EUR 140 per month EUR 60 per month	EUR 75 per month EUR 140 per month EUR 60 per month
Financial Instruments transfer from insolvent "AS "PNB Banka"": - Financial Instruments, registered NASDAQ CSD SE - other`s Financial Instruments	EUR 15 1.5% of market value (min. EUR 100)	EUR 15 1.5% of market value (min. EUR 100)	EUR 15 1.5% of market value (min. EUR 100)	EUR 15 1.5% of market value (min. EUR 100)
Foreign issuer`s Financial Instruments custody ³	0.02% of balance value at the end of month (min. EUR 1) per month	0.02% of balance value at the end of month (min. EUR 1) per month	0.02% of balance value at the end of month (min. EUR 1) per month	0.02% of balance value at the end of month (min. EUR 1) per month
Custody for bonds, if the issuer thereof is in a state of bankruptcy (defaulted)	0.005% of face value at the end of month (min. EUR 15) per each ISIN code per month	0.005% of face value at the end of month (min. EUR 15) per each ISIN code per month	0.005% of face value at the end of month (min. EUR 15) per each ISIN code per month	0.005% of face value at the end of month (min. EUR 15) per each ISIN code per month
LR issuer`s Financial Instruments custody: - shares - government`s debentures - debentures of other issuers	EUR 2 + 0.008% of balance value at the end of month per month EUR 2 + 0.002% of balance value at the end of month per month EUR 2 + 0.005% of balance value at the end of month per month	EUR 2 + 0.008% of balance value at the end of month per month EUR 2 + 0.002% of balance value at the end of month per month EUR 2 + 0.005% of balance value at the end of month per month	EUR 2 + 0.008% of balance value at the end of month per month EUR 2 + 0.002% of balance value at the end of month per month EUR 2 + 0.005% of balance value at the end of month per month	EUR 2 + 0.008% of balance value at the end of month per month EUR 2 + 0.002% of balance value at the end of month per month EUR 2 + 0.005% of balance value at the end of month per month

³ Commission for securities, if the issuer thereof is in a state of bankruptcy (defaulted), is withheld depending on the actual Bank's costs.

Position	Private persons (LR residents)	Private persons (LR non - residents)	Legal persons (LR residents)	Legal persons (LR non - residents)
Account statement in Internetbank	free of charge	free of charge	free of charge	free of charge
Transaction confirmation in Internetbank	free of charge	free of charge	free of charge	free of charge
Cash off-balance account statement (account for receiving coupons, dividends, and other funds based on corporate events)	free of charge	free of charge	free of charge	free of charge
Blocking of securities for shareholders meeting (foreign issuers)	EUR 10	EUR 10	EUR 10	EUR 10
Participation in corporate actions (conversion of bonds/stock rights and other)	EUR 50	EUR 50	EUR 50	EUR 50
Transactions of coupon payments, securities buybacks, securities redemptions ⁴	EUR 25	EUR 25	EUR 25	EUR 25
Operations with US Registered Bonds:				
– submission and review of W-8BEN, W-8BEN-E	EUR 100	EUR 100	EUR 100	EUR 100
– coupon payment	EUR 150	EUR 150	EUR 150	EUR 150
Postage of documents	actual costs	actual costs	actual costs	actual costs
Payment from customer's cash off-balance account (account for receiving coupons, dividends, and other funds based on corporate events)	EUR 10 + actual costs	EUR 10 + actual costs	EUR 10 + actual costs	EUR 10 + actual costs
Preparation of non-standard documents at client's request	EUR 125 <i>including VAT, per document</i>	EUR 125 <i>including VAT, per document</i>	EUR 125 <i>including VAT, per document</i>	EUR 125 <i>including VAT, per document</i>

Forced sale of financial instruments

Equities				
Exchange/country	Private persons (LR residents)	Private persons (LR non - residents)	Legal persons (LR residents)	Legal persons (LR non - residents)
Moscow Exchange/Russia ⁵	0.20% of deal amount (min. fee per order RUB 750)	0.20% of deal amount (min. fee per order RUB 750)	0.20% of deal amount (min. fee per order RUB 750)	0.20% of deal amount (min. fee per order RUB 750)
RTS/Russia ³	0.30% of deal amount (min. fee per order USD 50)	0.30% of deal amount (min. fee per order USD 50)	0.30% of deal amount (min. fee per order USD 50)	0.30% of deal amount (min. fee per order USD 50)
LSE IOB/UK	0.30% of deal amount (min. fee per order USD 35)	0.30% of deal amount (min. fee per order USD 35)	0.30% of deal amount (min. fee per order USD 35)	0.30% of deal amount (min. fee per order USD 35)
Xetra/Germany ⁶ Euronext/France ⁶ Nasdaq OMX/Finland	0.30% of deal amount (min. fee per order EUR 25)	0.30% of deal amount (min. fee per order EUR 25)	0.30% of deal amount (min. fee per order EUR 25)	0.30% of deal amount (min. fee per order EUR 25)

⁴ Commission is not applicable to Russian Ruble-denominated bonds, which are traded on the MOEX exchange.

⁵ Indicated commissions do not include Stock Exchange and other fees (commissions) occurred making forced sale of financial instruments; these commissions are paid by the client separately.

⁶ Indicated commissions do not include French FTT (Financial Transaction Tax) in the amount of 0.2% of the transaction value. These taxes apply only to purchase of shares.

Equities				
Exchange/country	Private persons (LR residents)	Private persons (LR non - residents)	Legal persons (LR residents)	Legal persons (LR non - residents)
		<i>per order EUR 25)</i>		
Nasdaq OMX Riga	<i>0.35% of deal amount (min. fee per order EUR 5.70)</i>	<i>0.35% of deal amount (min. fee per order EUR 5.70)</i>	<i>0.35% of deal amount (min. fee per order EUR 5.70)</i>	<i>0.35% of deal amount (min. fee per order EUR 5.70)</i>
Outright transaction on Nasdaq OMX Riga	<i>0.20% of deal amount (min. fee per order EUR 5.70)</i>	<i>0.20% of deal amount (min. fee per order EUR 5.70)</i>	<i>0.20% of deal amount (min. fee per order EUR 5.70)</i>	<i>0.20% of deal amount (min. fee per order EUR 5.70)</i>
ASX/Australia	<i>0.35% of deal amount (min. fee per order AUD 45)</i>	<i>0.35% of deal amount (min. fee per order AUD 45)</i>	<i>0.35% of deal amount (min. fee per order AUD 45)</i>	<i>0.35% of deal amount (min. fee per order AUD 45)</i>
Toronto/Canada	<i>0.40% of deal amount (min. fee per order CAD 40)</i>	<i>0.40% of deal amount (min. fee per order CAD 40)</i>	<i>0.40% of deal amount (min. fee per order CAD 40)</i>	<i>0.40% of deal amount (min. fee per order CAD 40)</i>
NYSE, Nasdaq/USA ⁷	<i>USD 0.025 per share (min. fee per order USD 35)</i>	<i>USD 0.025 per share (min. fee per order USD 35)</i>	<i>USD 0.025 per share (min. fee per order USD 35)</i>	<i>USD 0.025 per share (min. fee per order USD 35)</i>
Bonds ⁸				
Position	Private persons (LR residents)	Private persons (LR non - residents)	Legal persons (LR residents)	Legal persons (LR non - residents)
Foreign sovereign bonds Foreign corporate bonds	<i>0.1% of deal amount (min. fee per order USD 40 /EUR 35/CHF 40)</i>	<i>0.1% of deal amount (min. fee per order USD 40 /EUR 35/CHF 40)</i>	<i>0.1% of deal amount (min. fee per order USD 40 /EUR 35/CHF 40)</i>	<i>0.1% of deal amount (min. fee per order USD 40 /EUR 35/CHF 40)</i>
Russian Eurobonds	<i>0.1% of deal amount (min. fee per order USD 40)</i>	<i>0.1% of deal amount (min. fee per order USD 40)</i>	<i>0.1% of deal amount (min. fee per order USD 40)</i>	<i>0.1% of deal amount (min. fee per order USD 40)</i>
Russian corporate bonds, denominated in rubles	<i>0.20% of deal amount (min. fee per order RUB 1400)</i>	<i>0.20% of deal amount (min. fee per order RUB 1400)</i>	<i>0.20% of deal amount (min. fee per order RUB 1400)</i>	<i>0.20% of deal amount (min. fee per order RUB 1400)</i>
Latvian bonds	<i>0.10% of deal amount (min. fee per order EUR 10)</i>	<i>0.10% of deal amount (min. fee per order EUR 10)</i>	<i>0.10% of deal amount (min. fee per order EUR 10)</i>	<i>0.10% of deal amount (min. fee per order EUR 10)</i>

Creditor's claim transition processing

Position	Private persons (LR residents)	Private persons (LR non - residents)	Legal persons (LR residents)	Legal persons (LR non - residents)
Consideration of the creditor's claim transfer and creditor's re-registration documents, if the documents are drawn up				

⁷Third party commissions, as well as the French FTT (Financial Transaction Tax) on ADR (American Depositary Receipts) security purchases (0.2% from purchase value), are paid by the client separately.

⁸The aforementioned fees do not include DVP, stock exchange and other commissions that occurred when executing clients' orders; these commissions are paid by the client separately.

Position	Private persons (LR residents)	Private persons (LR non - residents)	Legal persons (LR residents)	Legal persons (LR non - residents)
in accordance with the laws and regulations of the LR:				
- a contract for the transfer of a claim where all the parties involved are natural persons	EUR 1200 <i>including VAT</i>	EUR 1200 <i>including VAT</i>	-	-
- agreement on the transfer of the claim, in other cases	EUR 2400 <i>including VAT</i>	EUR 2400 <i>including VAT</i>	EUR 2400 <i>including VAT</i>	EUR 2400 <i>including VAT</i>
- certificate of inheritance	EUR 250 <i>including VAT</i>	EUR 250 <i>including VAT</i>	EUR 250 <i>including VAT</i>	EUR 250 <i>including VAT</i>
- documents justifying liquidation	-	-	EUR 1200 <i>including VAT</i>	EUR 1200 <i>including VAT</i>
Consideration of the creditor's claim transfer and creditor's re-registration documents, if the documents are executed in accordance with the laws and regulations of another jurisdiction:				
- a contract for the transfer of a claim where all the parties involved are natural persons	EUR 2400 <i>including VAT</i>	EUR 2400 <i>including VAT</i>	-	-
- agreement on the transfer of the claim, in other cases	EUR 4900 <i>including VAT</i>	EUR 4900 <i>including VAT</i>	EUR 4900 <i>including VAT</i>	EUR 4900 <i>including VAT</i>
- certificate of inheritance	EUR 2400 <i>including VAT</i>	EUR 2400 <i>including VAT</i>	EUR 2400 <i>including VAT</i>	EUR 2400 <i>including VAT</i>
- documents justifying liquidation	-	-	EUR 6100 <i>including VAT</i>	EUR 6100 <i>including VAT</i>
Change of creditor's jurisdiction (redomiciliation)	-	-	EUR 2400 <i>including VAT</i>	EUR 2400 <i>including VAT</i>

Non-financial service fees, not covered in this document, are applied as agreed.