

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>
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>
Obtaining information / documents about non-residents of LR - legal persons, from public registers	-	-	-	EUR 185, <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".

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 10.00 <i>The rate will come into force on 03.02.2022.</i>	actual costs, min. EUR 10.00 <i>The rate will come into force on 03.02.2022.</i>	actual costs, min. EUR 10.00 <i>The rate will come into force on 10.12.2021.</i>	actual costs, min. EUR 10.00 <i>The rate will come into force on 10.12.2021.</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 (<i>per key</i>)	EUR 100	EUR 100	EUR 100	EUR 100
Fee for the forced opening of a safe deposit box (<i>at the initiative of a client if a key from the safe deposit box is lost or at the initiative of PNB Banka</i>)	EUR 230 <i>including VAT</i>	EUR 230 <i>including VAT</i>	EUR 230 <i>including VAT</i>	EUR 230 <i>including VAT</i>
Fee for the storage of the contents of the safety deposit box in the event of its opening at the initiative of PNB Banka (<i>per month</i>)	EUR 70 <i>including VAT</i>	EUR 70 <i>including VAT</i>	EUR 70 <i>including VAT</i>	EUR 70 <i>including VAT</i>
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 (<i>min. EUR 100 including VAT</i>)	by agreement (<i>min. EUR 100 including VAT</i>)	by agreement (<i>min. EUR 100 including VAT</i>)	by agreement (<i>min. EUR 100 including VAT</i>)

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 (<i>min. EUR 25</i>)	2% of unpaid loan amount (<i>min. EUR 25</i>)
Full credit repayment pre-maturely	free of charge	free of charge
Mortgage loan		
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 (<i>min. EUR 90</i>)	1% of the remaining loan amount (<i>min. EUR 90</i>)
change of pledgor, change of collateral	1% of the loan balance (<i>min. EUR 90</i>)	1% of the loan balance (<i>min. EUR 90</i>)
change of loan payment date	EUR 30	EUR 30
other amendments of the contract not mentioned above	EUR 100 <i>per amendment</i>	EUR 100 <i>per amendment</i>
Drawing up documents in case of refinancing with another creditor or sale of real estate pledged in the insolvent "AS PNB Banka", if the	EUR 650	EUR 650

Position	Private persons (LR residents)	Private persons (LR non - residents)
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>		
Full credit repayment before the contractual deadline	free of charge	free of charge
Fee for preparation of documents (including certificates)	EUR 65 <i>including VAT</i>	EUR 65 <i>including VAT</i>
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 <i>including VAT</i>	EUR 30 <i>including VAT</i>
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		
Making amendments:		
– changes to the repayment schedule with extension	1% of the outstanding loan amount <i>(min. EUR 300)</i>	1% of the outstanding loan amount <i>(min. EUR 300)</i>
– change of repayment and / or interest payment procedure without changing the repayment term <i>(except for change of payment date)</i>	1% of the outstanding loan amount <i>(min. EUR 75)</i>	1% of the outstanding loan amount <i>(min. EUR 75)</i>
– 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 <i>(min. EUR 150)</i>	0.5% of the outstanding loan amount <i>(min. EUR 150)</i>
– other amendments not mentioned above	EUR 75 <i>per document</i>	EUR 75 <i>per document</i>
Full or partial early repayment of loan:		
– loan early repayment incl. in cases of refinancing	2% of the early repayment amount of the loan <i>(min. EUR 750) or contractual fee</i>	2% of the early repayment amount of the loan <i>(min. EUR 750) or contractual fee</i>
– execution of escrow account agreement on setting up an escrow account with another bank	0.5% of the transaction amount <i>(min. EUR 500)</i> <i>The commission provided for in the preceding paragraph shall apply simultaneously</i> <i>The commission for preparation of documents for the Land Register and/or the Commercial Register is not applied</i>	0.5% of the transaction amount <i>(min. EUR 500)</i> <i>The commission provided for in the preceding paragraph shall apply simultaneously</i>

Position	Legal persons (LR residents)	Legal persons (LR non - residents)
- amending the abovementioned document	EUR 75 <i>per document</i>	EUR 75 <i>per document</i>
Fee for preparation of documents (including certificates)	EUR 85 <i>including VAT</i>	EUR 85 <i>including VAT</i>
Fee for preparation of documents for the Land Register and/or the Commercial Register (for each document) (not included expenses related to notary services)	EUR 50 <i>including VAT</i>	EUR 50 <i>including VAT</i>
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 <i>including VAT, for each certificate</i>	EUR 85 <i>including VAT, for each certificate</i>
Sending a SWIFT message	EUR 31 <i>including VAT, per message</i>	EUR 31 <i>including VAT, per message</i>
Collection		
Certificates of documentary operations, incl. from the Bank's archive, upon request of the auditor	EUR 85 <i>including VAT, for each certificate</i>	EUR 85 <i>including VAT, for each certificate</i>
Sending a SWIFT message	EUR 31 <i>including VAT, per message</i>	EUR 31 <i>including VAT, per message</i>
Bank guarantee		
Amendments to the guarantee	EUR 100 <i>per each amendment</i>	EUR 100 <i>per each amendment</i>
Early withdrawal of guarantee	EUR 100	EUR 100
Payment claim processing	0,2 % <i>of the amount payable (min. EUR 150)</i>	0,2 % <i>of the amount payable (min. EUR 150)</i>
Certificates of documentary operations, incl. from the Bank's archive, upon request of the auditor	EUR 85 <i>including VAT, for each certificate</i>	EUR 85 <i>including VAT, for each certificate</i>
Sending a SWIFT message	EUR 31 <i>including VAT, per message</i>	EUR 31 <i>including VAT, per message</i>

Financial instruments accounts

Position	Private persons (LR residents)	Private persons (LR non - residents)	Legal persons (LR residents)	Legal persons (LR non - residents)
Temporary custody of Financial Instruments per month	2 % (p.a.) of market value at the end of month, min. 150 EUR * <i>The rate will come into force on 03.02.2022.</i>	2 % (p.a.) of market value at the end of month, min. 150 EUR * <i>The rate will come into force on 03.02.2022.</i>	2 % (p.a.) of market value at the end of month, min. 150 EUR * <i>The rate will come into force on 10.12.2021.</i>	2 % (p.a.) of market value at the end of month, min. 150 EUR * <i>The rate will come into force on 10.12.2021.</i>

Position	Private persons (LR residents)	Private persons (LR non - residents)	Legal persons (LR residents)	Legal persons (LR non - residents)
Temporary storage of monetary fund ** per month (each currency)	2 % (p.a.), min. 100 EUR *** <i>The rate will come into force on 03.02.2022.</i>	2 % (p.a.), min. 100 EUR *** <i>The rate will come into force on 03.02.2022.</i>	2 % (p.a.), min. 100 EUR *** <i>The rate will come into force on 10.12.2021.</i>	2 % (p.a.), min. 100 EUR *** <i>The rate will come into force on 10.12.2021.</i>
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)
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
Transactions of coupon payments, securities buybacks, securities redemptions (<i>not applicable to Russian Rouble-denominated bonds</i>)	EUR 25	EUR 25	EUR 25	EUR 25
Operations with US Registered Bonds: - submission and review of W-8BEN, W-8BEN-E - coupon payment	EUR 100 EUR 150	EUR 100 EUR 150	EUR 100 EUR 150	EUR 100 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>

Sale, booking out of financial instruments

Position	Private persons (LR residents)	Private persons (LR non - residents)	Legal persons (LR residents)	Legal persons (LR non - residents)
Sale of financial instrument at public auction	2% of transaction amount, min, 1 000 EUR **** <i>The rate will come into force on 03.02.2022.</i>	2% of transaction amount, min, 1 000 EUR **** <i>The rate will come into force on 03.02.2022.</i>	2% of transaction amount, min, 1 000 EUR **** <i>The rate will come into force on 10.12.2021.</i>	2% of transaction amount, min, 1 000 EUR **** <i>The rate will come into force on 10.12.2021.</i>

Position	Private persons (LR residents)	Private persons (LR non - residents)	Legal persons (LR residents)	Legal persons (LR non - residents)
Booking out of financial instrument (FI with DEFAULT status)	100 EUR for each ISIN + actual expenses <i>The rate will come into force on 03.02.2022.</i>	100 EUR for each ISIN+ actual expenses <i>The rate will come into force on 03.02.2022.</i>	100 EUR for each ISIN + actual expenses <i>The rate will come into force on 10.12.2021.</i>	100 EUR for each ISIN + actual expenses <i>The rate will come into force on 10.12.2021.</i>

* The fee is charged by applying the exchange rate set by the European Central Bank as at the month's last day.

** FI corporate actions' funds, received after 15.08.2021.

*** The fee is charged by applying the exchange rate set by the European Central Bank as at the month's last day If the balance's amount is less than the minimum commission, the commission is charged in the amount of balance.

**** If the transaction amount is less than the minimum commission, the commission is charged in the amount of the transaction amount/off-balance account balance.

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 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 including VAT	EUR 1200 including VAT	-	-
- agreement on the transfer of the claim, in other cases	EUR 2400 including VAT	EUR 2400 including VAT	EUR 2400 including VAT	EUR 2400 including VAT
- certificate of inheritance	EUR 250 including VAT	EUR 250 including VAT	EUR 250 including VAT	EUR 250 including VAT
- documents justifying liquidation	-	-	EUR 1200 including VAT	EUR 1200 including VAT
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 including VAT	EUR 2400 including VAT	-	-
- agreement on the transfer of the claim, in other cases	EUR 4900 including VAT	EUR 4900 including VAT	EUR 4900 including VAT	EUR 4900 including VAT
- certificate of inheritance	EUR 2400 including VAT	EUR 2400 including VAT	EUR 2400 including VAT	EUR 2400 including VAT
- documents justifying liquidation	-	-	EUR 6100 including VAT	EUR 6100 including VAT
Change of creditor's jurisdiction (redomiciliation)	-	-	EUR 2400 including VAT	EUR 2400 including VAT

Non-financial service fees not covered in this document are applied upon mutual agreement.