

## CHANGES IN THE SCHEDULE OF FEES AND CHARGES OF PRIVATE CUSTOMERS, LR RESIDENTS

### 1. Account maintenance

New position	Fee (effecting as of 01.10.2019.)
Sending an SMS reminder about a soon to expire residence permit of the Republic of Latvia <i>The commission is applicable to the Customers who have been granted a residence permit in Latvia for the period of no less than six months. The SMS reminder is being sent to the Customer's mobile phone number specified at the Bank.</i>	EUR 1 per 1 SMS
Sending via fax the Customer's application to the Pension Fund of the Russian Federation on the transfer of pension to the Customer's account held with the Bank via fax	EUR 1 per each sending of the application

### 2. Payments cards

Existing position	Existing position	New position (effecting as of 01.10.2019.)	New fee (effecting as of 01.10.2019.)
Fee for cash withdrawal in PNB Banka's ATMs (Raiņa bulvāris 11, Prūšu iela 2B, Rīga) using Mastercard® Gold credit card	free	no changes	2%, min. EUR 3
Fee for using a card account without an active card (except for the Citizen Card, PNB Premium and PNB Prime sets), from the 4th to the 6th month (inclusive)	EUR 0.50	Fee for using a card account without an active card (except for the Citizen Card, PNB Premium and PNB Prime sets), starting from the 4th month	EUR 0.50

### 3. Client sets

Existing position	Existing position	New position (effecting as of 01.10.2019.)	New fee (effecting as of 01.10.2019.)
Monthly fee for using the set Bank Account for Seniors	EUR 0.45 EUR 1.50, if the account linked to the Customer's set is credited with the Customer's pension at least once in four months	Monthly fee for using the set Bank Account for Seniors	EUR 0.60 EUR 1.80, if the account linked to the Customer's set is credited with the Customer's pension less often than once in four months

### 4. Transfers, additional services

New position	Fee (effecting as of 01.10.2019.)
Additional commission for an outgoing transfer (in any currency) addressed to a legal person, except for intrabank payments <i>The commission is applied when the laws and regulations of the registration country of the remitter-legal person do not establish an obligation for a legal person to prepare and provide the respective state supervisory authorities with financial statements on its activity, including annual reports</i>	EUR 200 per transfer
Additional commission for crediting the Client's account for the amount of the incoming transfer (in any currency) received from a legal person, except for intrabank payments <i>The commission is applied when the laws and regulations of the registration country of the remitter-legal person do not establish an obligation for a legal person to prepare and submit financial statements on its activity, including annual reports</i>	EUR 200 per transfer

## 5. Deposits

New position	Fee (effecting as of 01.10.2019.)
Minimum balance on the Savings Account for the calculation of interest	EUR 10
Minimum balance on the Child's Savings Account for the calculation of interest	EUR 10

## 6. Safe-deposit box

New position	Fee (effecting as of 01.10.2019.)
Contractual penalty for early termination of the agreement on the rental of a safe deposit box	EUR 0.10 per each calendar day remaining until the date of expiry of the agreement

## 7. Other services

Existing position	Existing position	New position (effecting as of 01.10.2019.)	New fee (effecting as of 01.10.2019.)
Visit of the Bank's employee outside the Bank's office for the provision of financial services	EUR 25.00 per visit	Visit of the Bank's employee outside the Bank's office for the provision of financial services <i>The service is being provided based on the mutual agreement of the Bank and the Customer</i>	EUR 25 per each hour of the visit, min EUR 25 + EUR 1.20 per each km to/from the Customer's location

## 8. Consumer loans

Position	Fee expires 01.10.2019.
Payment of utility bills during the period of validity of a Consumer Loan Agreement	free
Invoice payment via the Bank's Internet bank during the period of validity of a Consumer Loan Agreement	free
Bonus for the Customer for observing a good loan repayment discipline if the total number of days of late payments of a consumer loan does not exceed 5 days	The Bank presents to the Customer a Bank's gift card worth EUR 5
Bonus for the Customer for observing a good loan repayment discipline if the total number of days of late payments of a consumer loan does not exceed 5 days	The Bank repays the Customer its interest paid for the last month