

Accounts

Position	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
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
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
Issuance of an account statement or a certified account statement (<i>for one client</i>) – in online bank – upon request ^{1, 2}	free of charge EUR 10 <i>per month</i>	free of charge 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 (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>
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 – change of other legal information (<i>for example, change of the authorized representative, company name, legal address, etc.</i>)	- -	EUR 610, <i>including VAT</i> EUR 185, <i>including VAT</i>
Obtaining information / documents about non-residents of LR - legal persons, from public registers	-	EUR 185, <i>including VAT</i>
Reissuance of sample signature cards	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	EUR 15 <i>including VAT</i> (in Latvian) EUR 19 <i>including VAT</i> (in Russian or in English) EUR 25 <i>including VAT</i> (within 1 business day for LR residents)	EUR 37 <i>including VAT</i> EUR 100 <i>including VAT (within 2 hours)</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".

– other certificates upon the client's request	EUR 31 <i>including VAT</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>
Additional fee for notarial attestation of a certificate (legalization) (for 1 certificate)	EUR 200 <i>including VAT</i>	EUR 200 <i>including VAT</i>
Provision of information upon request of the auditor	-	
– standard (within 14 days)	EUR 45 <i>including VAT</i>	EUR 185 <i>including VAT</i>
– urgent (within 2 business days)	EUR 85 <i>including VAT</i>	EUR 370 <i>including VAT</i>

Other services

Position	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 <i>including VAT, per page</i>	EUR 7 <i>including VAT, per page</i>
Sending documents:		
– within Latvia by <i>Latvijas Pasts</i>	EUR 5 <i>including VAT</i>	EUR 5 <i>including VAT</i>
– outside Latvia	EUR 60 <i>including VAT</i>	EUR 60 <i>including VAT</i>
Search of documents in the archives and issue of copies	EUR 25 <i>including VAT, for each copy</i>	EUR 65 <i>including VAT, for each copy</i>
Outgoing payment (<i>including for refund of erroneously transferred or overpaid amount after discharge of all liabilities</i>)	actual costs, <i>min. EUR 0.61</i>	actual costs, <i>min. EUR 0.61</i>
Fee for consideration of unjustified client's application / claim	EUR 20 including VAT + <i>actual costs if documents supporting the transaction are required to review the claim</i>	EUR 500 <i>including VAT</i>

Online banking Internetbank

Position	Legal persons (LR residents)	Legal persons (LR non - residents)
Registration and use of SMS-PIN Internet bank authentication tool	free of charge	free of charge
Issue/change of DigiPass device for LR non-residents - natural and legal persons		
– DigiPass GO3	-	EUR 10
– DigiPass 270	-	EUR 70
Unblocking of DigiPass 270 device for LR non-residents - natural and legal persons	-	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

Safe deposit boxes

Position	Legal persons (LR residents)	Legal persons (LR non - residents)
Contractual penalty for the loss of an identification card	EUR 15	EUR 15
Penalty for the loss or damage of a key (per key)	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
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
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)

Loans

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 (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>
– amending 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
Communication of documents	by agreement	by agreement

Position	Legal persons (LR residents)	Legal persons (LR non - residents)
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>

Securities and financial instruments accounts

Position	Legal persons (LR residents)	Legal persons (LR non - residents)
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)
Foreign issuer`s Financial Instruments custody ³	0.02% <i>of balance value at the end of month (min. EUR 1) per month</i>	0.02% <i>of balance value at the end of month (min. EUR 1) per month</i>
Custody for bonds, if the issuer thereof is in a state of bankruptcy (defaulted)	0.005% <i>of face value at the end of month (min. EUR 15) per each ISIN code per month</i>	0.005% <i>of face value at the end of month (min. EUR 15) per each ISIN code per month</i>
LR issuer`s Financial Instruments custody: - shares - government`s debentures	EUR 2 + 0.008% <i>of balance value at the end of month per month</i> EUR 2 + 0.002% <i>of balance value at the end of month per month</i>	EUR 2 + 0.008% <i>of balance value at the end of month per month</i> EUR 2 + 0.002% <i>of balance value at the end of month per month</i>

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	Legal persons (LR residents)	Legal persons (LR non - residents)
– debentures of other issuers	EUR 2 + 0.005% of balance value at the end of month per month	EUR 2 + 0.005% of balance value at the end of month per month
Account statement in Internetbank	free of charge	free of charge
Transaction confirmation in Internetbank	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
Blocking of securities for shareholders meeting (foreign issuers)	EUR 10	EUR 10
Participation in corporate actions (conversion of bonds/stock rights and other)	EUR 50	EUR 50
Transactions of coupon payments, securities buybacks, securities redemptions ⁴	EUR 25	EUR 25
Operations with US Registered Bonds:		
– submission and review of W-8BEN, W-8BEN-E	EUR 100	EUR 100
– coupon payment	EUR 150	EUR 150
Postage of documents	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
Preparation of non-standard documents at client's request	EUR 125 including VAT, per document	EUR 125 including VAT, per document

Forced sale of financial instruments

Equities		
Exchange/country	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)
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)
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)
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)
Nasdaq OMX Riga	0.35% of deal amount (min. fee per order EUR 5.70)	0.35% of deal amount (min. fee per order EUR 5.70)
Outright transaction on Nasdaq OMX Riga	0.20% of deal amount (min. fee per order EUR 5.70)	0.20% of deal amount (min. fee per order EUR 5.70)

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	Legal persons (LR residents)	Legal persons (LR non - residents)
ASX/Australia	0.35% of deal amount (min. fee per order AUD 45)	0.35% of deal amount (min. fee per order AUD 45)
Toronto/Canada	0.40% of deal amount (min. fee per order CAD 40)	0.40% of deal amount (min. fee per order CAD 40)
NYSE, Nasdaq/USA ⁷	USD 0.025 per share (min. fee per order USD 35)	USD 0.025 per share (min. fee per order USD 35)

Bonds ⁸		
Position	Legal persons (LR residents)	Legal persons (LR non - residents)
Foreign sovereign bonds Foreign corporate bonds	0.1% of deal amount (min. fee per order USD 40 /EUR 35/CHF 40)	0.1% of deal amount (min. fee per order USD 40 /EUR 35/CHF 40)
Russian Eurobonds	0.1% of deal amount (min. fee per order USD 40)	0.1% of deal amount (min. fee per order USD 40)
Russian corporate bonds, denominated in rubles	0.20% of deal amount (min. fee per order RUB 1400)	0.20% of deal amount (min. fee per order RUB 1400)
Latvian bonds	0.10% of deal amount (min. fee per order EUR 10)	0.10% of deal amount (min. fee per order EUR 10)

Creditor's claim transition processing

Position	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:		
– agreement on the transfer of the claim	EUR 2400 including VAT	EUR 2400 including VAT
– certificate of inheritance	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::		
– agreement on the transfer of the claim	EUR 4900 including VAT	EUR 4900 including VAT
– certificate of inheritance	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 as agreed.

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.