

CHANGES IN SETS FOR CLIENTS - INDIVIDUAL PERSONS, RESIDENTS OF THE REPUBLIC OF LATVIA

VALID FROM 13 AUGUST 2018

BANK ACCOUNT FOR SENIORS - ONLY FOR CLIENTS THAT RECEIVE RETIREMENT, DISABILITY, SURVIVOR'S, SERVICE, SPECIAL STATE PENSION

Service Type	Current price	Valid from 13.08.2018
Transfers e-Norvik 4 (transfers in EUR within the European Economic Area) <i>Fee for use of the set does not include transfers for settlement of accounts on www.rekini.lv. For these transfers the fee is charged as for giro payment.</i>	-	free of charge
Additional services:		
Prepayment card for utility payments	EUR 15.00 (for 50 payments) EUR 25.00 (for 100 payments)	position will be deleted
Utility payments (within Norvik Banka and to other banks), if the client takes out accident insurance policy (for EUR 29.00)	-	EUR 0.25
Cash withdrawal fee:		
- in Norvik Banka's ATMs	The first two transactions – free of charge, starting with the third transaction - 1% of amount, (min. EUR 1.50)	free of charge
Card issuing fee at customer service center	-	free of charge
Card issuing fee by post in Latvia		free of charge
Additional card fee (issuance and use)	-	free of charge
Preparing and issuing an account statement for the last 3 months at a customer service center		free of charge
InfoLINE connection fee for receiving information about the account balance	-	free of charge
Verification of documents for a private person to open an account with a residence permit	EUR 25.00	free of charge
Additional interest rate for 13-month (and more) deposits	-	+0.05%

BANK ACCOUNT FOR SENIORS

(if during the last 4 months the pension account has not received pension)

Service Type	Current price	Valid from 13.08.2018
Monthly payment for using the set	EUR 0.60	EUR 1.50

EVERYDAY PACKAGE

Service Type	Current price	Valid from 13.08.2018
Consideration of documents for opening the set	EUR 3.00	free of charge
Monthly payment for using the set:		
- payment for using the set	EUR 3.00	EUR 3.50
- monthly fee of the stated amount is charged if during the previous calendar month the customer in total made less than 5 banking transactions of the following type: <i>money transfers from the account attached to the set (the activity does not include money transfers made under the same client's code with Norvik Banka) or payments for goods and services made with a payment card, or cash withdrawal from an</i>	EUR 1.00	EUR 1.50

ATM using a payment card attached to the set. The date when the customer's account is debited for the amount of the settlement is considered to be the settlement date.

Additional services:

SMS-Bank	free of charge	Position will be deleted In accordance with the Standard Tariffs
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Direct debit (for each transfer performed):

- transfer if the service intermediary is AS „Fitek”	EUR 0.28	Position will be deleted In accordance with the Standard Tariffs
- transfer to SIA “LIVAS KTV”	EUR 0.18	Position will be deleted In accordance with the Standard Tariffs

Cash withdrawal fee:

- in Norvik Banka's ATMs	The first two transactions – free of charge, starting with the third transaction - 1% of the amount, (min. EUR 1.50)	free of charge
- in Norvik Banka with a card (EUR currency) - in other ATMs in Latvia and abroad	one transaction a month up to EUR 700 - free of charge; over EUR 700 - 1% of the amount over 700 EUR (min. EUR 1.50); all other monthly transactions - 1% of the amount (min. EUR 1.50)	The first three transactions – free of charge, starting with the fourth transaction - 1% of amount, (min. EUR 1.50)
Card issuing fee by post in Latvia	-	free of charge
Additional card fee (issuance and use)	-	EUR 2.00
Additional card fee (issuance and use) (for child (aged 7 to 17)	-	free of charge
Additional card fee (issuance and use)	-	50% discount on monthly payment for using the set
Discount on the following products (when purchasing products at the customer service center): fee for currency exchange (conversion); fee for the processing and issuance of Consumer loan; Property Insurance, Accident Insurance and OCTA insurance	-	5% of standard price
Additional interest rate for 13-month (and more) deposits	-	+0.05%

GOLD PACKAGE

Service Type	Current price	Valid from 13.08.2018
Monthly payment for using the set:		
- payment for using the set	EUR 6.00	EUR 4.00

<ul style="list-style-type: none"> Monthly fee of the stated amount is charged if during the previous calendar month the customer in total made less than 5 banking transactions of the following type: <i>money transfers from the account attached to the set (the activity does not include money transfers made under one client code with Norvik Banka) or payments for goods and services made with a payment card, or cash withdrawal from an ATM using a payment card attached to the set. The date when the customer's account is debited for the amount of the settlement is considered to be the settlement date.</i> 	EUR 3.00	Position will be deleted
Additional services:		
Cash withdrawal fee:		
<ul style="list-style-type: none"> in Norvik Banka's ATMs 	The first two transactions – free of charge, starting with the third transaction - 1% of amount, (min. EUR 1.50)	free of charge
<ul style="list-style-type: none"> Norvik Banka's POS- with a card (EUR currency) 	a month up to EUR 1 500 - free of charge; over EUR 1500 – 0.2% the amount over EUR 1500	2% (min. EUR 3.00)
Card issuing fee by post in Latvia	-	free of charge
Additional card fee (issuance and use)	-	EUR 2.00
Additional card fee (issuance and use) (for child (aged 7 to 17)	-	free of charge
Additional card fee (issuance and use)	-	free of charge
Compensa travel insurance	-	free of charge
Mobile phone insurance from Compensa	-	free of charge
Discount on the following products (when purchasing products at the customer service center): fee for currency exchange (conversion); fee for the processing and issuance of Consumer loan; Property Insurance, Accident Insurance and OCTA insurance	-	10% of standard price
Additional interest rate for 13-month (and more) deposits	-	+0.10%