**Insolvent JSC “PNB Banka” service fees**

*Explanation: Residents of the Republic of Latvia (hereinafter – LR) — sole proprietors, self-employed people, individual merchants, establishments, societies and other similar entities, as well as municipal and state-owned bodies and institutions are subject to rates applied to legal persons, residents of the LR.*

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

Rates related to Securities and financial instruments accounts and sale of Financial instruments are not amended and remain as in the previous version

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# **Accounts**

| **Position** | **Rates** |
| --- | --- |
| Examination of a notarized power of attorney issued in Latvia  *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* | EUR 10  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Examination of a notarized Power of Attorney issued abroad and LR non-residents - natural persons  Commission is applied every time when the authorized representative acts on behalf of the client based on the power of attorney issued abroad | EUR 50  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| 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  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Issuance of an account statement or a certified account statement *(for one client)* | - |
| * in online bank | free of charge |
| * upo request [[1]](#footnote-1), [[2]](#footnote-2) | EUR 10 *per month*  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| 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 | - |
| * for LR residents - legal persons, 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 | EUR 65 *including VAT, for each document*  *The rate will come into force on 01.05.2020 for natural persons*  *The rate will come into force on 01.04.2020 for legal persons* |
| 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*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * change of other legal information *(for example, change of the authorzed representative, company name, legal address, etc.)* | EUR 185 *including VAT*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Obtaining information / documents about non-residents of LR - legal persons, from public registers | EUR 185 *including VAT*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Reissuance of sample signature cards | - |
| * for LR residents - legal persons and for LR non-residents - natural persons | EUR 10  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * for LR non-residents - legal persons | EUR 50  *The rate**will come into force on 01.04.2020 for legal persons* |
| Preparation and issue of a certificate *(for 1 certificate; certificate in Latvian, Russian or English)* | - |
| * standard certificate on accounts (excluding investment and subordinated deposit accounts) and their balances, or a certificate on account closure | - |
| * for LR residents - natural and legal persons | EUR 15 *including VAT* (in Latvian)  EUR 19 *including VAT* (in Russian or in English)  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * for LR non-residents - natural and legal persons | EUR 37 *including VAT*  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * a standard certificate prepared urgently | - |
| * within 1 business day for LR residents - natural and legal persons | EUR 25 *including VAT*  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * within 2 hours for LR non-residents - natural and legal persons | EUR 100 *including VAT*  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * other certificates upon the client´s request | - |
| * for LR residents - natural and legal persons | EUR 31 *including VAT*  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * for LR non-residents - natural and legal persons | EUR 125 *including VAT,* *per sheet*  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Additional fee for notarial attestation of a certificate (for 1 certificate) | EUR 100 including VAT  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Additional fee for notarial attestation of a certificate (legalization) (for 1 certificate) | EUR 200 including VAT  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Provision of information upon request of the auditor | - |
| * standard (within 14 days) | - |
| * for LR residents - legal persons | EUR 45 *including VAT*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * for LR non-residents - legal persons | EUR 185 *including VAT*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * urgent (within 2 business days) | - |
| * for LR residents - legal persons | EUR 85 *including VAT*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * for LR non-residents - legal persons | EUR 370  *The rate**will come into force on 01.04.2020 for legal persons* |

# **Other services**

| **Position** | **Rates** |
| --- | --- |
| Sending of the copies of the client’s documents *(certificates, account statements, etc.)* via electronic channels | EUR 7 *including VAT,* *per page*  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Sending documents: |  |
| * within Latvia by *Latvijas Pasts* | EUR 5 incl. VAT  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * outside Latvia | EUR 60 incl. VAT  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Search of documents in the archives and issue of copies | - |
| * for LR residents - natural and legal persons | EUR 25 *including VAT,* *for each copy*  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * for LR non-residents - natural and legal persons | EUR 65 *including VAT,* *for each copy*  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Commission for the refund of an unduly paid or overpaid amount to the payer  The service is provided if the payer has no debt to the Bank | EUR 12  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Fee for consideration of unjustified client's application / claim | - |
| * for LR residents - natural and legal persons | EUR 20 including VAT + actual costs if documents supporting the transaction are required to review the claim  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * for LR non-residents - natural persons | EUR 250 including VAT  *The rate**will come into force on 01.05.2020 for natural persons* |
| * for LR non-residents - legal persons | EUR 500 including VAT  *The rate**will come into force on 01.04.2020 for legal persons* |

# **Online banking Internetbank**

| **Position** | **Rates** |
| --- | --- |
| Registration and use of SMS-PIN Internet bank authentication tool | free of charge  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Issue/change of DigiPass device for LR non-residents - natural and legal persons | *-* |
| * DigiPass GO3 | EUR 10  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * DigiPass 270 | EUR 70  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Unblocking of DigiPass 270 device for LR non-residents - natural and legal persons | EUR 10  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Internet bank renewal  *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* | EUR 10  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |

# **Safe deposit boxes**

| **Position** | **Rates** |
| --- | --- |
| Contractual penalty for the loss of an identification card | EUR 15  *The rate will come into force on 09.03.2020* |
| Penalty for the loss or damage of a key *(per key)* | EUR 100  *The rate will come into force on 09.03.2020* |
| 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*  *The rate will come into force on 09.03.2020* |
| 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*  *The rate will come into force on 09.03.2020* |
| Fee for handing out the contents of the safety deposit box  *The fee is charged if the rented safety deposit box is opened at the initiative of the Bank by 31.12.2018 (inclusive)* | by agreement *(min. EUR 100 including VAT)*  *The rate will come into force on 09.03.2020* |

# **Payment card loan (VIVA card)**

| **Position** | **Rates** |
| --- | --- |
| Amendment of the agreement terms *(except for the change of the payment date for Viva credit card)* | EUR 15  *The rate**will come into force on 01.05.2020 for natural persons* |

# **Loans**

| **Position** | **Rates** |
| --- | --- |
| **Consumer loan for natural persons** |  |
| Making amendments | 2% *of unpaid loan amount (min. EUR 25)*  *The rate**will come into force on 01.05.2020 for natural persons* |
| Full credit repayment pre-maturely | free of charge  *The rate**will come into force on 01.05.2020 for natural persons* |
| **Mortgage loan for natural persons** |  |
| Making amendments *(if the following cases are fulfilled at the same time, the highest rate shall apply)*: | - |
| * extension of the full repayment term | 1% *of the remaining loan amount (min. EUR 90)*  *The rate**will come into force on 01.05.2020 for natural persons* |
| * change of the pledgor, change of collateral | 1% *of the loan balance (min. EUR 90)*  *The rate**will come into force on 01.05.2020 for natural persons* |
| * change of loan payment date | EUR 30  *The rate**will come into force on 01.05.2020 for natural persons* |
| * other amendments of the contract not mentioned above | EUR 100 *per amendment*  *The rate**will come into force on 01.05.2020 for natural persons* |
| Drawing up documents in case of refinancing with anothe creditor or sale of real estate pledged in the insolvent “AS PNB banka”, if the transaction is financed by another creditor (*the fee for preparation of* *documents (including certificates) is not applied*) | EUR 650  *The rate**will come into force on 01.05.2020 for natural persons* |
| Full credit repayment before the contractual deadline | free of charge  *The rate**will come into force on 01.05.2020 for natural persons* |
| Fee for preparation of documents (including certificates) | EUR 65 *including VAT*  *The rate**will come into force on 01.05.2020 for natural persons* |
| Forwarding of documents | by agreement  *The rate**will come into force on 01.05.2020 for natural persons* |
| Processing or evaluation of other loan-related documents | by agreement  *The rate**will come into force on 01.05.2020 for natural persons* |
| **Loans, overdrafts for legal persons** |  |
| Making amendments: | - |
| * changes to the repayment schedule with extension | 1% *of the outstanding loan amount (min. EUR 300)*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * 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)*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * 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)*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * other amendments not mentioned above | EUR 75 *per document*  *The rate**will come into force on 01.04.2020 for legal persons* |
| 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*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * execution of escrow account agreement on setting up an escrow account with another bank | 0.5% *of the transaction amount (min. EUR 500)*  *The commission provided for in the preceding paragraph shall apply* *simultaneously*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * amendmending the abovementioned document | EUR 75 *per document*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Fee for preparation of documents *(including certificates)* | EUR EUR 85 *including VAT*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Communication of documents | by agreement  *The rate**will come into force on 01.04.2020 for legal persons* |
| Other processing or evaluation of loan-related documents | by agreement  *The rate**will come into force on 01.04.2020 for legal persons* |
| **Letter of credit for legal persons** |  |
| Certificates of documentary operations, incl. from the Bank's archive, upon request of the auditor | EUR 85 *including VAT,* *for each certificate*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Sending a SWIFT message | EUR 31 *including VAT,* *per message*  *The rate**will come into force on 01.04.2020 for legal persons* |
| **Collection for legal persons** |  |
| Certificates of documentary operations, incl. from the Bank's archive, upon request of the auditor | EUR 85 *including VAT,* *for each certificate*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Sending a SWIFT message | EUR 31 *including VAT,* *per message*  *The rate**will come into force on 01.04.2020 for legal persons* |
| **Bank guarantee for legal persons** |  |
| Amendments to the guarantee | EUR 100 *per each amendment*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Early withdrawal of guarantee | EUR 100  *The rate**will come into force on 01.04.2020 for legal persons* |
| Payment claim processing | 0,2% *of the amount payable (min. EUR 150)*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Certificates on Bank’s guarantee, incl. from the Bank's archive, upon request of the auditor | EUR 85 *including VAT,* *for each certificate*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Sending a SWIFT message | EUR 31 *including VAT,* *per message*  *The rate**will come into force on 01.04.2020 for legal persons* |

# **Creditor's claim transition processing**

| **Position** | **Rates** |
| --- | --- |
| 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*  *The rate**will come into force on 01.05.2020 for natural persons* |
| * agreement on the transfer of the claim, in other cases | EUR 2400 *including VAT*  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * certificate of inheritance | EUR 250 *including VAT*  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * documents justifying liquidation | EUR 1200 *including VAT*  *The rate**will come into force on 01.04.2020 for legal persons* |
| 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*  *The rate**will come into force on 01.05.2020 for natural persons* |
| * agreement on the transfer of the claim, in other cases | EUR 4900 *including VAT*  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * certificate of inheritance | EUR 2400 *including VAT*  *The rate**will come into force on 01.05.2020 for natural persons*  *The rate**will come into force on 01.04.2020 for legal persons* |
| * documents justifying liquidation | EUR 6100 *including VAT*  *The rate**will come into force on 01.04.2020 for legal persons* |
| Change of creditor's jurisdiction (redomicilation) | EUR 2400 *including VAT*  *The rate**will come into force on 01.04.2020 for legal persons* |

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”.* [↑](#footnote-ref-1)
2. *The fee does not apply if the client had a service package "Benefit kit".* [↑](#footnote-ref-2)