

**CHANGES IN BANK'S COMMISSIONS FOR CLIENTS - INDIVIDUAL PERSONS, RESIDENTS OF THE  
REPUBLIC OF LATVIA**

**VALID FROM 20 JUNE 2018**

#### CASH OPERATIONS

Service	Current price	Valid from 20.06.2018
Payments and cash transfers		
- utility payments (within Norvik Banka and to other banks)	EUR 1.20	EUR 1.40
- Payment of the real estate tax in cash to the account of municipality opened with Norvik Banka	EUR 1.20 <i>for seniors (who receive pension to their accounts opened with Norvik Banka) – EUR 0.50</i>	EUR 1.40 <i>for seniors (who receive pension to their accounts opened with Norvik Banka) – EUR 0.50</i>
Reception of dirty, damaged banknotes, 50 GBP banknotes issued before 2004 or US dollars issued from 1974-1990	5% of amount	-
Reception of dirty, damaged banknotes, <b>5 GBP banknotes issued before 2015, 10 GBP banknotes issued before 2016, 20 GBP banknotes issued before 2006, 50 GBP banknotes issued before 2010</b> or US dollars issued from 1974-1990	-	5% of amount
Currency exchange according to the Norvik Banka's exchange rate:		
- for transactions up to 3000 EUR (or an equivalent amount in another currency)	EUR 1.00	EUR 1.50
- for transactions above 3000 EUR (or an equivalent amount in another currency)	0.1% of the amount (max. EUR 5.00)	EUR 5.00

**VALID FROM 2 JULY 2018**

#### SAFES

##### Rent of safe deposit boxes in Rīga, Elizabetes Street 15 and Raiņa Boulevard 11 (including VAT)

Rent period / size (mm)	Current price	Valid from 02.07.2018
up to 1 month:		
- 50x320x490	EUR 15.00	EUR 25.00
- 75x320x490	EUR 20.00	EUR 25.00
- 125x320x490	EUR 22.00	EUR 34.00
- 175x320x490	EUR 30.00	EUR 34.00
- 300x320x490	EUR 40.00	EUR 43.00
up to 6 months:		
- 50x320x490	EUR 70.00	EUR 150.00
- 75x320x490	EUR 100.00	EUR 150.00
- 125x320x490	EUR 110.00	EUR 204.00
- 175x320x490	EUR 175.00	EUR 204.00
- 300x320x490	EUR 200.00	EUR 258.00
up to 12 months:		
- 50x320x490	EUR 110.00	EUR 284.00
- 75x320x490	EUR 160.00	EUR 284.00
- 125x320x490	EUR 190.00	EUR 344.00
- 175x320x490	EUR 200.00	EUR 344.00
- 300x320x490	EUR 260.00	EUR 387.00

#### Rent of safe deposit boxes in Liepāja, Graudu Street 45 (including VAT)

Rent period / size (mm)	Current price	Valid from 02.07.2018
up to 1 month:		
- 41x245x435	EUR 10.00	EUR 18.00
- 66x245x435	EUR 10.00	EUR 18.00
- 116x245x435	EUR 16.00	EUR 27.00
- 166x245x435	EUR 20.00	EUR 27.00
- 290x245x435	EUR 20.00	EUR 36.00
up to 6 months:		
- 41x245x435	EUR 50.00	EUR 108.00
- 66x245x435	EUR 50.00	EUR 108.00
- 116x245x435	EUR 60.00	EUR 162.00
- 166x245x435	EUR 85.00	EUR 162.00
- 290x245x435	EUR 95.00	EUR 216.00
up to 12 months:		
- 41x245x435	EUR 85.00	EUR 200.00
- 66x245x435	EUR 85.00	EUR 200.00
- 116x245x435	EUR 120.00	EUR 320.00
- 166x245x435	EUR 150.00	EUR 320.00
- 290x245x435	EUR 180.00	EUR 370.00

#### SAFES

Service	Current price	Valid from 02.07.2018
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 Norvik Banka if Clause 3.7. of the Agreement on Safe Deposit Box Rental comes into force)	EUR 80.00 (including VAT)	EUR 230.00 (including VAT)

#### VALID FROM 13 AUGUST 2018

#### CURRENT ACCOUNT

##### Account opening / re-opening

Service	Current price	Valid from 13.08.2018
Account opening	EUR 10.00 <i>A multi-currency current account will be opened for free, if a customer applies for or reinstates (in case of reopening an account) one of the following Norvik Banka's services – deposit, prepaid card to pay the bank's commission fees for utility payments, consumer loan, restructured loan.</i>	EUR 10.00 <i>A multi-currency current account will be opened for free, if a customer applies for or reinstates (in case of reopening an account) one of the following Norvik Banka's services – deposit, <b>savings account</b>, <b>inheritance account</b>, consumer loan, restructured loan or any sets of services</i>
Account re-opening	EUR 10.00 <i>A multi-currency current account will be opened for free, if a customer applies for or reinstates (in case of reopening an account) one of the following Norvik Banka's services – deposit, prepaid card to pay the bank's commission fees for utility payments, consumer loan, restructured loan.</i>	EUR 10.00 <i>A multi-currency current account will be opened for free, if a customer applies for or reinstates (in case of reopening an account) one of the following Norvik Banka's services – deposit, <b>savings account</b>, <b>inheritance account</b>, consumer loan, restructured loan or any sets of</i>

		services
Opening of inheritance account	-	free of charge

#### Account maintenance

Service	Current price	Valid from 13.08.2018.
Maintenance of current account for an inactive client	EUR 1 monthly <i>A client shall be deemed inactive if neither of his/her settlement/card accounts opened in the Bank has had at least 3 (three) debit operations per month during any of the last 4 (four) calendar months (except for debit operations related to withholding the Bank's commission fees) and/or salary, pension and/or allowance is credited to the account in a non-cash form, and/or the client is not provided any of the following services: deposit, investment account, marginal account, a loan and it is not more than 5 (five) days overdue, pre-paid utility commission payment card</i>	EUR 1 monthly A client shall be deemed inactive if neither of his/her settlement/card accounts opened in the Bank has had at least 3 (three) debit operations per month during any of the last 4 (four) calendar months (except for debit operations related to withholding the Bank's commission fees) <b>or has had at least 3 (three) credit operations per month during any of the last 4 (four) calendar months</b> and/or salary, pension and/or allowance is credited to the account in a non-cash form, and/or the client is not provided any of the following services: deposit, <b>saving account, inheritance account,</b> investment account, marginal account, <b>payment card with credit line,</b> a loan and it is not more than 5 (five) days overdue, pre-paid utility commission payment card
Maintenance of a settlement account	EUR 0.65 monthly <i>provided that no deposit, investment account, marginal account has been attracted to it within the current month, no credit has been applied for, and the credit is not overdue for more than 5 days, and no Utility payment commission prepayment card is attracted, etc., except for insurance products and application for the 2<sup>nd</sup> pension level.</i>	EUR 0.65 monthly <i>provided that no deposit, <b>saving account, inheritance account,</b> investment account, marginal account has been attracted to it within the current month, no credit has been applied for, and the credit is not overdue for more than 5 days, and no Utility payment commission prepayment card is attracted, etc., except for insurance products and application for the 2<sup>nd</sup> pension level.</i>

#### Power of Attorney

Service	Current price	Valid from 13.08.2018
Primary examination of a notarized Power of Attorney <i>Commission for examination of a notarized Power of Attorney is applied every time when the Client's authorised representative performs a transaction on behalf of the Client at the Bank based on the respective power of attorney</i>	EUR 7.00	EUR 10.00
Reexamination of a notarized Power of Attorney <i>Commission for examination of a notarized Power of Attorney is applied every time when the Client's authorized representative performs a transaction on behalf of the Client at the Bank based on the respective power of attorney</i>	EUR 3.00	EUR 5.00
Examination of a notarized Power of Attorney issued outside Latvia <i>Commission is applied every time when the authorized representative performs transactions on behalf of the Client at the Bank based on the power of attorney issued abroad</i>	-	EUR 50.00

#### Verification of documents

Service	Current price	Valid from 13.08.2018
Verification of documents for a private person to open an account with a residence permit	EUR 25.00	position will be deleted

Verification of documents for a private person to open an account with a residence permit <i>Commission is not applied to the Client or its authorised representative if the following are opened: Bank account for seniors or deposit, savings account, inheritance account or Citizen bank card or the Client has been granted a residence permit for a term exceeding 5 years</i>	-	EUR 25.00
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## CASH OPERATIONS

Service	Current price	Valid from 13.08.2018
Reception of cash on the client's current, savings or card account in Norvik Banka (including the opening of deposit):		
- Reception of cash on current or payment card account on the account opening day	free of charge	position will be deleted
- on the day the account has been opened or when making an installment to open the deposit account, savings account or inheritance account ( <i>on the day the product is acquired</i> )	-	free of charge
- EUR (up to 5 000 EUR per day)	EUR 1.00	EUR 1.20
- USD (up to 5 000 USD per day)	EUR 1.00	EUR 1.20
Reception of cash on other client's current, deposit, savings or card account in Norvik Banka:		
- EUR (up to 5 000 EUR per day)	EUR 2.50	EUR 3.00
- USD (up to 5 000 USD per day)	EUR 2.50	EUR 3.00
- CAD, CHF, DKK, GBP, JPY, NOK, SEK, AUD, RUB	0.6% of the amount (min. EUR 2.50)	0.6% of the amount (min. EUR 3.00)
Cash withdrawal from account:		
- EUR	- up to 10 000 a day – 0.2% of amount (min. 2.50 EUR); - over 10 000 a day with prior notice – 0.2% of the amount; - over 10 000 a day without prior notice ( <i>according to the branch / settlement groups options</i> ) – 0.5% of the amount	- up to 5 000 a day – 0.2% of amount (min. 2.50 EUR); - over 5 000 a day with prior notice – 0.4% of the amount; - over 5 000 a day without prior notice ( <i>according to customer service centre options</i> ) – 0.5% of the amount
- USD	- up to 15 000 a day – 0.5% of amount (min. 5 USD); - over 15 000 a day with prior notice – 0.5% of the amount (min. 5 USD); - over 15 000 a day without prior notice ( <i>according to the branch / settlement groups options</i> ) – 1% of the amount	- up to 10 000 a day – 0.5% of amount (min. 5 USD); - over 10 000 a day with prior notice – 0.7% of the amount; - over 10 000 a day without prior notice ( <i>according to customer service centre options</i> ) – 1% of the amount
- CAD, CHF, DKK, GBP, JPY, NOK, SEK, AUD, RUB	- up to the amount which is equivalent to 10 000 EUR a day – 0.5% of amount (min. 5 EUR); - over the amount which is equivalent to 10 000 EUR a day with prior notice – 0.5% of the amount (min. 5 EUR) - over the amount which is equivalent to 10 000 EUR a	- up to the amount which is equivalent to 5 000 EUR a day – 0.5% of amount (min. 5 EUR); - over the amount which is equivalent to 5 000 EUR a day with prior notice – 1% of the amount; - over the amount which is equivalent to 5 000 EUR a

	day without prior notice (according to the branch / settlement groups options) - 1% of the amount	day without prior notice (according to customer service centre options) - 1% of the amount
Missing the date of pre-ordered cash or if the requested cash is withdrawn in smaller amount <i>Commission is applied also if the Client has ordered disbursement of the deposit's amount after expiry of the deposit agreement</i>	-	0.3% of the amount
<b>Extra charge for cash amounts above USD 15 000 or EUR 10 000 or equivalent in other currencies (except USD)</b> <i>Cash amounts above USD 15 000 or EUR 10 000 or equivalent in other currencies (except USD) should be requested one working day in advance by 14:00 at any Bank's customer service or using the Contact Centre or the online bank e-NORVIK</i>		
- with prior notice	-	0.2% of the amount
- without prior notice	-	0.5% of the amount (min. EUR 8.00)
Cash nominal check according to client's request	-	0.50 EUR for each note or coin
Exchange of money of different denominations:		
- foreign currency	0.5% (min. EUR 1.50)	0.5% (min. EUR 2.50)

## REMOTE SERVICES

### E-Norvik

Service	Current price	Valid from 13.08.2018
Google Authenticator registration and subscription fee	-	free of charge
Issue of DigiPass device:		
- DigiPass 500/550	EUR 35.00	position will be deleted
Change of DigiPass device		
- DigiPass 500/550	EUR 35.00	position will be deleted
Facility payments:		
	EUR 0.10	free of charge
- "Daugavpils Siltumtīkli"	- "Daugavpils Siltumtīkli"	
- "Daugavpils Dzīvokļu un Komunālās saimniecības uzņēmums"	- "Daugavpils Dzīvokļu un Komunālās saimniecības uzņēmums"	
- Dautkom TV	- Dautkom TV	
- "Latvijas Propāna gaze"	- "Latvijas Propāna gaze"	

### Norvik InfoLINE

Service	Current price	Valid from 13.08.2018
Registration for InfoLINE	-	free of charge
Connection fee to receive information about the account balance:		
- for seniors (for users of the Bank's account for seniors)	-	free of charge
- other clients	-	EUR 0.10 per each connection

## PAYMENTS

### Payments in euro

Service	Current price	Valid from 13.08.2018
Express payment in EUR to different Latvian bank and within European Economic Area (on the business day when payment order is submitted to the bank (T), if a payment order was submitted before 16:00 (Latvian time)):		

- e-Norvik	EUR 10.00	EUR 14.00
- Customer service centre	EUR 10.00 + 1% no of the amount (min. EUR 4)	EUR 14.50 + EUR 3.50

#### Payments in EUR outside European Economic Area (EEA) countries

Service	Current price	Valid from 13.08.2018
Standard payment (executed on the second business day after payment order is submitted to the bank (T+1)) customer service centre:		
- Charges covered by beneficiary (SHA)	EUR 12.00+ EUR 3.50	EUR 11.50 + EUR 3.50
- Charges covered by remitter (OUR)	EUR 21.00 + EUR 3.50 (Additional charges for payments with commission "OUR" may apply)	EUR 23.50 + EUR 3.50 (Additional charges for payments with commission "OUR" may apply)
Urgent payment (executed on the business day when payment order is submitted to the bank (T)) customer service centre:		
- Charges covered by beneficiary (SHA)	EUR 16.00+ EUR 3.50	EUR 16.50 + EUR 3.50
- Charges covered by remitter (OUR)	EUR 26.00 + EUR 3.50 (Additional charges for payments with commission "OUR" may apply)	EUR 23.50 + EUR 3.50 (Additional charges for payments with commission "OUR" may apply)
Express payment (executed out of turn on the business day when payment order is submitted to the bank (T)) e-Norvik:		
- Charges covered by beneficiary (SHA)	EUR 28.00	EUR 22.00
Express payment (executed out of turn on the business day when payment order is submitted to the bank (T)) customer service centre:		
- Charges covered by beneficiary (SHA))	EUR 28.00+ EUR 3.50	EUR 26.50 + EUR 3.50
- Charges covered by remitter (OUR)	EUR 35.00 + EUR 3.50 (Additional charges for payments with commission OUR may apply)	EUR 36.50 + EUR 3.50 (Additional charges for payments with commission OUR may apply)

#### INTERNATIONAL PAYMENTS

##### Payments in USD

Service	Current price	Valid from 13.08.2018
Ordinary payment (executed on the second business day after payment order is submitted to the bank (T+2)) customer service centre:		
- charges covered by beneficiary	EUR 10.00+ EUR 3.50	EUR 10.50 + EUR 3.50
- charges covered by remitter	EUR 12.00 + EUR 3.50	EUR 12.50 + EUR 3.50
Standard payment (executed on the next business day after the day the payment order was submitted to the bank (T+1)) customer service centre:		
- charges covered by beneficiary	EUR 12.00+ EUR 3.50	EUR 12.50 + EUR 3.50
- charges covered by remitter	EUR 20.00 + EUR 3.50	EUR 20.50 + EUR 3.50
Urgent payment (executed on the business day when payment order is submitted to the bank (T)) customer service centre:		
- charges covered by beneficiary	EUR 15.00+ EUR 3.50	EUR 15.50 + EUR 3.50
- charges covered by remitter	EUR 25.00 + EUR 3.50	EUR 25.50 + EUR 3.50
Express payment (executed within 2 hours on the business day when the payment order was submitted to the bank (T)) (in order to effect the payment order after 15:30 prior co-ordination with the bank is required. If declined, the bank shall inform the client within 1 hour after receipt of the payment order that the order would be executed in accordance with standard procedure) customer service centre:		
- charges covered by beneficiary	EUR 28.00+ EUR 3.50	EUR 28.50 + EUR 3.50
- charges covered by remitter	EUR 35.00 + EUR 3.50	EUR 36.50 + EUR 3.50

**Payments CIS currencies**

Service	Current price	Valid from 13.08.2018.
Ordinary payment in RUB and other CIS currencies (executed on the second business day after the payment order was submitted to the bank (T+2)) customer service centre	EUR 10.00+ EUR 3.50	EUR 10.50 + EUR 3.50
Standard payment in RUB and other CIS currencies (executed on the next business day after the payment order was submitted to the bank (T+1)) customer service centre:	EUR 12.00 + EUR 3.50	EUR 12.50 + EUR 3.50
Urgent payment (if available)* in RUB and other CIS currencies (executed on the business day when payment order is submitted to the bank (T)) customer service centre:	EUR 15.00+ EUR 3.50	EUR 16.50 + EUR 3.50

**Payments in other currencies**

Service	Current price	Valid from 13.08.2018
Standard payment (executed on the second business day after the payment order was submitted to the bank (T+2) or on the third business day after the day of receipt of payment order at the bank (T+3), if transfer currency is AED) customer service centre:	EUR 20.00 + extra charge + EUR 3.50	EUR 20.50 + extra charge + EUR 3.50
Urgent payment (if available ) (executed on the next business day after the payment order was submitted to the bank (T+1). The urgent transfer is not provided for transfers in AED currency) customer service centre:	EUR 25.00 EUR + extra charge + EUR 3.50	EUR 25.50 + extra charge + EUR 3.50

**Payments in CNY**

Service	Current price	Valid from 13.08.2018
Ordinary payment (executed on the second business day after payment order is submitted to the bank (T+2)) customer service centre:		
- charges covered by beneficiary	EUR 20.00 + EUR 3.50	EUR 20.50 + EUR 3.50
- charges covered by remitter	EUR 20.00 + EUR 3.50	EUR 20.50 + EUR 3.50

**Payments within the bank**

Service	Current price	Valid from 13.08.2018
To an account of the client or another person opened with Norvik Bank (service location) in any currency customer service centre: (performed on the day of the receipt of the payment order (T), if PO is received on a business day or on Saturday from 09:00 to 18:00, or in any other event – PO is completed on the following Bank's business day (T+1))	EUR 1.20	EUR 1.40

**OTHER SERVICES**

Service	Current price	Valid from 13.08.2018
- Visit of the Bank's employee outside the Bank's premises for provision of financial services <i>The Bank decides on provision of the service. The service is available in Riga District</i>	-	EUR 25.00 per visit
- Financial consultations at the premises of the Bank	-	EUR 25.00 per hour (min. EUR 25.00)

**PREPAYMENT CARD FOR UTILITY PAYMENTS**

Service	Current price	Valid from 13.08.2018
- Prepayment card for utility payments	-	position will be deleted



**VALID FROM 3 SEPTEMBER 2018****PAYMENT CARD****Debit Mastercard**

Service	Current price	Valid from 3.09.2018
Card / Additional card issuing fee	EUR 2.00	-
Card / Additional card issuing fee by post in Latvia	-	free of charge
Card / Additional card issuing fee at customer service centre:		
- seniors (for users of the Bank's account for seniors)	-	free of charge
- others clients	-	EUR 2.00
Commission for other ATM balance request	EUR 0.28	-
Commission for account balance request from ATM of another bank:		
- for users of the packages: "Bank Account for Seniors", "Everyday package" and "Gold package"	-	EUR 0.28
- other clients	-	EUR 0.50
Fee for the card delivery to another bank's customer service centre	-	EUR 5.00
Fee for urgent card issue (8 hours)	EUR 14.23	EUR 20.00

**Standard Mastercard**

Service	Current price	Valid from 3.09.2018
Card / Additional card issuing fee	EUR 2.00	-
Card / Additional card issuing fee by post in Latvia	-	free of charge
Card / Additional card issuing fee at customer service centre:		
- seniors (for users of the Bank's account for seniors)	-	free of charge
- others clients	-	EUR 2.00
Commission for other ATM balance request	EUR 0.28	-
Commission for account balance request from ATM of another bank:		
- for users of the packages: "Bank Account for Seniors", "Everyday package" and "Gold package"	-	EUR 0.28
- others clients	-	EUR 0.50
Fee for the card delivery to another bank's customer service centre	-	EUR 5.00
Fee for urgent card issue (8 hours)	EUR 14.23	EUR 20.00

**Gold Mastercard**

Service	Current price	Valid from 3.09.2018
Card / Additional card issuing fee	EUR 2.00	-
Card / Additional card issuing fee by post in Latvia	-	free of charge
Card / Additional card issuing fee at customer service centre:		
- seniors (for users of the Bank's account for seniors)	-	free of charge
- others clients	-	EUR 2.00
Commission for other ATM balance request	EUR 0.28	-
Commission for account balance request from ATM of another bank:		
- for users of the packages: "Bank Account for Seniors", "Everyday package" and "Gold package"	-	EUR 0.28
- others clients	-	EUR 0.50

Fee for the card delivery to another bank's customer service centre	-	EUR 5.00
Fee for urgent card issue (8 hours)	EUR 14.23	EUR 20.00

#### Platinum Mastercard

Service	Current price	Valid from 3.09.2018
Card / Additional card issuing fee	EUR 2.00	-
Card / Additional card issuing fee by post in Latvia	-	free of charge
Card / Additional card issuing fee at customer service centre:	-	EUR 2.00
Commission for account balance request from ATM of another bank	EUR 0.28	EUR 0.50
Fee for the card delivery to another bank's customer service centre	-	EUR 5.00
Fee for urgent card issue (8 hours)	EUR 14.23	EUR 20.00

#### Viva credit card

Service	Current price	Valid from 3.09.2018
Card / Additional card issuing fee	EUR 2.00	-
Card / Additional card issuing fee by post in Latvia	-	free of charge
Card / Additional card issuing fee at customer service centre:	-	EUR 2.00
Commission for account balance request from ATM of another bank	EUR 0.28	EUR 0.50
Fee for the card delivery to another bank's customer service centre	-	EUR 5.00

#### Citizen bank card (Debit Mastercard)

Service	Current price	Valid from 3.09.2018
Card / Additional card issuing fee	EUR 2.00	-
Card / Additional card issuing fee by post in Latvia	-	free of charge
Card / Additional card issuing fee at customer service centre:	-	free of charge
Commission for account balance request from ATM of another bank	EUR 0.28	EUR 0.50