

Pricelist

(for individuals, residents of Republic of Latvia)

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Account

Service	Fee
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 at the Bank on behalf of the Client based on the respective power of attorney</i>	EUR 10
Re-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 at the Bank on behalf of the Client based on the respective power of attorney</i>	EUR 5
Examination of a notarized Power of Attorney issued abroad <i>Commission is applied every time when the authorized representative performs transactions at the Bank on behalf of the Client based on the power of attorney issued abroad</i>	EUR 50

Issuance of an account statement or certified account statement (under one Customer)	
- prepared in online bank	free of charge
- Issuance of an account statement or certified account statement in paper form for any month within the last year upon the Customer's request (under one Customer; for each month)	EUR 5
- Issuance of an account statement or certified account statement in paper form for any month (except for account statements for the last year in the period earlier than one year), upon request of the Customer (under one Customer; for each month)	EUR 10
Search of documents in the archives and issue of copies	EUR 20
Issue of written certificates (per 1 certificate)	
- a standard certificate in Latvian, Russian or English (on the existence of a current account, payment card account, savings account or deposit account, on the account balance or account closure)	EUR 12 (in Latvian) EUR 15 (in Russian or in English)
- a standard certificate prepared urgently (within 1 business day)	EUR 20
- other certificates upon the Customer's request	EUR 25
Fax message	EUR 5 (per 1 page)

Internetbank

Service	Fee
7. SMS-PIN (application and use)	free of charge

Safe-deposit box

Rent of safe deposit boxes in Riga, Elizabetes Street 15 and Raina Boulevard 11 (including VAT)

Size (mm)	up to 1 month	up to 6 months	up to 12 months
50x320x490	EUR 25	EUR 150	EUR 284
75x320x490	EUR 25	EUR 150	EUR 284
125x320x490	EUR 34	EUR 204	EUR 344
175x320x490	EUR 34	EUR 204	EUR 344
300x320x490	EUR 43	EUR 258	EUR 387

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

Size (mm)	up to 1 month	up to 6 months	up to 12 months
41x245x435	EUR 18	EUR 108	EUR 200
66x245x435	EUR 18	EUR 108	EUR 200
116x245x435	EUR 27	EUR 162	EUR 320
166x245x435	EUR 27	EUR 162	EUR 320

290x245x435	EUR 36	EUR 216	EUR 370
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General conditions for safe-deposit service

Service type	Fee
Issue of the identification card	EUR 5 (+ VAT)
Contractual penalty for the loss of an identification card	EUR 15
Penalty for the loss or damage of a key (applicable to every key)	EUR 100 (including VAT)
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 if Clause 3.7. of the Agreement on Safe Deposit Box Rental comes into force)	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 <i>PNB Banka</i> (per month)	EUR 70 (including VAT)

Escrow account (opened in another credit institution)

Type of services	Charges
Processing of an escrow agreement on regular terms	0,5% (min. EUR 150)
Processing of an escrow agreement on special terms	as agreed (min. EUR 1000)
Amendments	EUR 100

Consumer loans

Type of service	Fee
Loan servicing and control	free of charge
Execution of changes in the loan repayment schedule	2% of the loan amount (min. EUR 20)
Early full repayment of a loan	free of charge

Loans against pledge of Real Estate

Type of services	Charges
Adjustments in the Loan Agreement, incl. change of payment schedule	EUR 100 per adjustment
Document Processing Fee for Refinancing the Loan to Other Bank or non-Bank	EUR 1,000
Consent to Operations with the Pledged Property	EUR 30
Partial or total loan repayment	For free
Document preparation for the Commercial Register and/or the Land Register (for each document)	20 EUR
Commission fee for termination of a pledge to clients who have repaid a car loan (complex service)	60 EUR

Trade and investment Account maintenance

Service	Fee
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Financial Instruments transfer from <i>PNB Banka</i>	1% of market value (min. EUR 100)
Financial Instruments transfer within accounts in <i>PNB Banka</i>	according to relevant depository's actual fees
Financial Instruments account maintenance, of balance value at the end of month (foreign financial instruments) *	0.02% (min. EUR 1)
Custody comission for bonds, if the issuer of those securities is in a state of bankruptcy (defaulted)	0.005% of face value at the end of month (min. EUR 15) for each ISIN code
Financial Instruments account maintenance, of balance value at the end of month (financial instruments of the Republic of Latvia)	
- shares of the Republic of Latvia	EUR 2 + 0.008%
- Latvian government's debt instruments	EUR 2 + 0.002%
- debt liabilities of other Latvian issuers	EUR 2 + 0.005%
- Bonds issued by <i>PNB Banka</i>	free of charge
Account statement in <i>Internetbank</i>	free of charge
Deal confirmation in <i>Internetbank</i>	free of charge
Preparation of non-standard documents at customer's request	EUR 100 (per document)

Blocking of securities for shareholders meeting (foreign issuers)	EUR 10
Participation in corporate actions (conversion of bonds/rights for stock and so on)	EUR 50
Transactions of coupon payments, securities buybacks, securities redemptions **	EUR 25
Debit rate for short position in liquid stocks, quoted in EUR or USD on the European Stock Market	10% per year
Transaction maintenance on NASDAQ OMX Riga:	
- Financial Instruments transfer from <i>PNB Banka</i>	EUR 15
- DVP support for direct deals	EUR 6
Reduction of tax payments in accordance with the intergovernmental treaties on double tax avoidance	EUR 30 (incl. VAT 21%)
Filling for tax benefits on US Registered Bonds:	
- Submission and view of W-8BEN, W-8BEN-E	EUR 100
- Coupon payment	EUR 150
Documents delivery by post	according to actual costs
Account closing	free of charge

Execution of a limit order for bonds trading (OTC), denominated in different currencies, at the actual execution price for professional clients	50% of the difference between the price in the limited order of the client and the price of the actual execution
REPO transactions	EUR 30

* Commission for securities is held at the actual bank costs, if the issuer of those securities is in a state of bankruptcy (defaulted).

NOTE: If the client transfers to his financial instruments account the bonds denominated in Russian Rubles , the tariff for transfer to the account will be set individually.

** Commission is not applicable to Russian Ruble-denominated bonds, which are traded on the MOEX exchange.

Financial operation maintenance

Bonds *		
Service	Fee	Minimum fee per order
Foreign sovereign bonds	0,1% of deal amount	40 USD/35 EUR/40 CHF
Foreign corporate bonds	0,1% of deal amount	40 USD/35 EUR/40 CHF
Russian Eurobonds	0,1% of deal amount	40 USD
Latvian bonds	0,10% of deal amount	10 EUR
AS PNB Banka subordinated bonds (secondary market)	by prior agreement	100 EUR

* Indicated commissions do not include DVP, Exchange and other fees (commissions) occurred when executing clients' orders; these commissions are paid by the client separately.

Funds			
Fund name	Fee (purchase)	Fee (sale)	Fee (transfer within PNB funds)
Deals with fund shares of the issuers of the Republic of Latvia (excluding fund shares issued by JSC "PNB Asset Management IPAS")	0,35%	0,35%	-

Electronic trading systems

Trading platform PNB TWS *

for clients who generate at least USD 100 commissions per month - free of charge for clients with deposits over 100'000 USD - free of charge for clients who generate at less than USD 100 commissions per month - USD 20 * first 3 months - free of charge

Market data PNB TWS	Private individuals	Legal entities and professionals
US Securities & Commodities Non-Professional Bundle	USD 10	n/a
AMEX + NASDAQ Level I + NYSE level I	USD 10	n/a
AMEX	USD 10	USD 24
NASDAQ Level I	USD 10	USD 23
NYSE Level I	USD 10	USD 50
ArcaBook Equities	USD 10	USD 40

ArcaBook Options	USD 10	USD 60
CBOE Futures Exchange Level I	USD 3	USD 7.50
NASDAQ TotalView	USD 15	USD 76
NYSE Open Book Real Time	USD 25	USD 60
OTC Markets Level I (Previously listed as PINK)	USD 3	USD 24
Montreal Exchange Level I	CAD 6	free of charge
Montreal Exchange Level II	CAD 9	free of charge
Toronto Stock Exchange Level I Professional	n/a	CAD 67
Other exchanges (USA, Europe)	upon request	upon request

Currency	Fee
USD	10
CAD	12
CHF	11

EUR	8
GBP	7
Other CCY	upon request

Other services

Service	Fee
Sending of documents by:	
- courier service	EUR 50, incl. VAT
- registered mail across Latvia	EUR 5, incl. VAT
Examination of inheritance documents	
- within 3 business days	EUR 10
- urgently (within 1 business day)	EUR 15