

Pricelist (for legal entities, residents of Republic of Latvia)

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Accounts

Service	Fee
Verification of compliance of the Customer's documents with the requirements of the Bank	free <i>EUR 75, if at least one of the Customer's beneficiaries is not a resident of the European Economic Area</i>
Change of signature sample card	EUR 10
Primary examination of a notarized Power of Attorney issued in Latvia*	EUR 10
Reexamination of a notarized Power of Attorney*	EUR 5

Examination of a notarized Power of Attorney issued outside Latvia*	EUR 50
Issuance of an account statement or certified account statement (under one Customer)	
- prepared in online bank <i>InternetBanka</i>	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 (per 1 document)	EUR 20
Written certificates	
- a standard certificate on existence of a current account, payment card account, savings account, or deposit account, as well as account balance or account closure (issued within three business days)	<p>EUR 12 (in Latvian)</p> <p>EUR 15 (in Russian or English)</p> <p>EUR 100, (<i>in Latvian, Russian or English</i>), if at least one of the beneficiaries of the legal person is not a resident of the Republic of Latvia</p>

- a standard certificate prepared urgently (within one business day)	EUR 20 EUR 100, <i>if at least one of the beneficiaries of the legal person is not a resident of the Republic of Latvia</i>
- other certificates at the Customer's request	EUR 25 EUR 100, <i>if at least one of the beneficiaries of the legal person is not a resident of the Republic of Latvia</i>
Clients documents copies (SWIFT request, account statement, etc.) sending via electronic channels	EUR 3
Information upon auditor's request	
- in a standard order (up to 14 days)	EUR 35
- in an urgent order (up to 2 days)	EUR 70

These commission fees are also applicable to merchants, self-employed persons and self-employed entrepreneurs.

* Commission fee for verification of the notarially certified power of attorney is applied each month, when the Client's authorized representative performs operations in the Bank on behalf of the Client under the respective power of attorney.

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

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 <i>PNB Banka</i>)	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

Corporate loans

Type of services	Charges
Extension of validity of loan agreement (incl. overdraft)	1% of the amount of the loan, min. 50.00 EUR
Changes in the provisions of the Loan Agreement and Pledge Agreement not related extension of maturity	0.5% of the loan amount (min. 50.00 EUR)
Execution of refinancing documents	up to 2% of the loan amount repaid early (min. 700.00 EUR)

Type of services	Charges
Reviewing of the borrower's application incl. permission to disburse the dividends, obtain a loan from another credit institution or company, etc.	0.05% of the loan amount min. 50.00 EUR
Submission of the documents to and receipt of the documents from the Land Register Office and/or Commercial Pledge Register of the Register of Enterprises (for each document)	60.00 EUR (incl. VAT 21%)
Commission for redemption of commercial pledge for the clients that have repaid fully a loan intended for buying a car	60.00 EUR (incl. VAT 21%)
Co-ordination of the rent agreement of the pledged property and drafting and submission of the Bank's written approval	0.5%-2% of the loan amount (min. 30.00 EUR)
Drafting and issuing of the Bank's approval, as requested by the Client (for each document)	0.5% of the loan amount min. 30.00 EUR
Changes in loan's collateral	0.2% of the sum of the collateral that is excluded from the composition of the collateral (min. 30.00 EUR)

Letter of credit, Collection

Services	Fee in EUR
- references on documentary operations, incl. information from the Bank's archive, upon auditors' request, etc	50 EUR per reference

Services	Fee in EUR
- SWIFT	25 EUR per message

Guarantees

Service	Fee
Guarantees issued by <i>PNB Banka</i>	
- guarantee handling fee	- in case guarantee is secured by cash collateral deposited with <i>PNB Banka</i> - 1% p.a. (min. 100 EUR) per month or part of it (5000 EUR or equivalent in other currency - min. 75 EUR) - in case guarantee is secured by another pledge - according to the agreement
- amendments to the issued guarantee	100 EUR for each amendment
- cancellation of a guarantee	100 EUR
- processing of Beneficiary's claim	0,2% of the claim amount (min. 75 EUR)

Service	Fee
- references on documentary transactions, incl. information from the bank's archive, upon auditors' request	50 EUR (per reference)
- SWIFT	25 EUR (per message)

Escrow account (opened in another credit institution)

Type of services	Charges
Processing and servicing of an escrow agreement on regular terms	0.5% (min. EUR 150)
Processing and servicing of an escrow agreement on special terms	as agreed (min. EUR 1000)
Amendment fee	EUR 100

Trade and investment Account maintenance

Service	Fee
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 depositary's actual fees

Service	Fee
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

Service	Fee
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 (including 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

Service	Fee
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).

** 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

* Indicated commissions do not include 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%	-

Legal Entity Identifier	
Service	Fee
Registration of LEI number	150 EUR
Yearly administration and prolongation of LEI number	100 EUR

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 - 20 USD

* first 3 months - free of charge.

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

Market data PNB TWS	Private individuals	Legal entities and professionals
AMEX	10 USD	24 USD
NASDAQ Level I	10 USD	23 USD
NYSE Level I	10 USD	50 USD
ArcaBook Equities	10 USD	40 USD
ArcaBook Options	10 USD	60 USD
CBOE Futures Exchange Level I	3 USD	7,50 USD
NASDAQ TotalView	15 USD	76 USD
NYSE Open Book Real Time	25 USD	60 USD
OTC Markets Level I (Previously listed as PINK)	3 USD	24 USD
Montreal Exchange Level I	6 CAD	free of charge
Montreal Exchange Level II	9 CAD	free of charge
Toronto Stock Exchange Level I Professional	n/a	67 CAD
Other exchanges (USA, Europe)	upon request	upon request

* Free for clients who generate over 150 USD per month. US Securities and Commodities Bundle Non-professional Level 1 includes market data for stock, and futures products on: AMEX, CBOT, CME (Globex), NYSE, and NASDAQ.

Funds withdrawal from PNB TWS trading platform account

Currency	Fee
USD	10
CAD	12
CHF	11
EUR	8
GBP	7
Other CCY	upon request

Other services

Service Type	Fee
Document sending:	
- sending documents via courier service	50 EUR, incl. VAT
- sending documents by registered mail across Latvia	5 EUR, incl. VAT