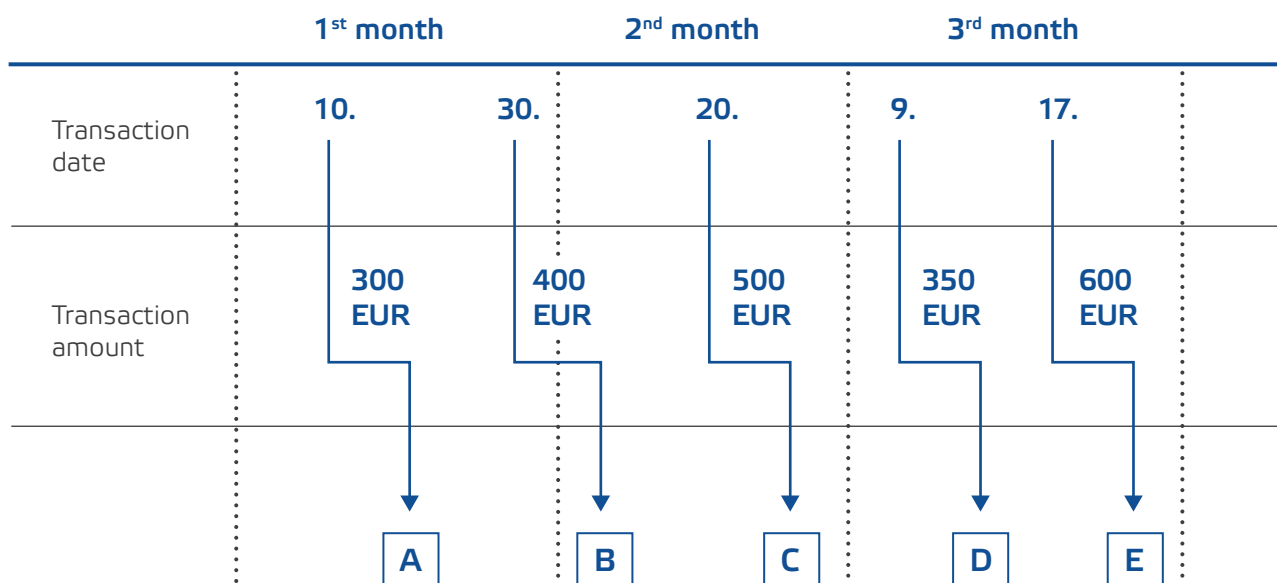


## Information on the procedure of charging the commission fee for cash disbursement using a card at PNB Banka POS terminals and ATMs in Latvia and abroad.



### 1<sup>st</sup> month

A customer during the first month has performed 2 (two) transactions: cash withdrawal on the 10th day (A) and cash withdrawal on the 30th day (B). The bank receives confirmation of the transactions from the payment processing centre which makes the process of transaction processing longer. The Bank in the first month has received a confirmation of a completed transaction (A) and debited the customer's card account with the transaction amount of 300 EUR. The commission fee is charged only for those transactions which are debited from the customer's card account, in this case – for the transaction (A). This was 1 (one) transaction during a month and the transaction amount is less than 700 EUR – the Bank does not charge a commission fee for this transaction.

### 2<sup>nd</sup> month

A customer during the second month has actually performed 1 (one) transaction (C); however, the Bank receives confirmations from the payment processing centre for 2 (two) transactions: (B) and (C). The commission fee is charged only for those transactions which are debited from the customer's card account. The Bank on the last business day of the month will charge a commission fee for 1 (one) transaction, the amount of which will be lesser – in this case for the transaction (B).

### 3<sup>rd</sup> month

A customer during the third month has performed 2 (two) transactions: (D) and (E). For both these transactions the Bank receives confirmations from the payment processing centre and the commission fee will be charged on the last business day of the month for 1 (one) transaction, the amount of which will be lesser – in this case for the transaction (D).