



Account provider name: PNB Banka

Account name: Payment card account

Date: 2018.12.01.

- This document provides information on the rates applicable to the main services related with a payment account. It will help you compare these fees with other accounts' fees.
- The fees can be also applied to services connected with the account but not listed herein. Full information is here: www.pnbbanka.eu.
- A glossary of the terms used herein is available for free.

Service ¹	Fee
General account services	
Account maintaining	
1) Opening the account (including the fee for verification of documents)	
2) Maintaining/servicing the account	0.00 EUR (monthly) 0.00 EUR (total annual fee)
3) Closing the account	0.00 EUR
4) Activating the Internet banking site	0.00 EUR
5) Using the Internet banking site	0.00 EUR (monthly) 0.00 EUR (total annual fee)
Payments (except cards)	
Transfer	
1) Service provided at a branch:	
a. intra-bank transfer to own account	1.40 EUR
b. intra-bank transfer to another person's account	1.40 EUR
c. transfer to another bank in Latvia or a member state of the EEA2 (SEPA payment)	2.50 EUR
2) Service provided on the Internet banking site:	
a. intra-bank transfer to own account,	0.00 EUR
b. intra-bank transfer to another person's account,	0.00 EUR
c. transfer to another bank in Latvia or a member state of the EEA2 (SEPA payment)	0.36 EUR
Standing order	
1) Applying for the service:	
a. at a branch,	0.00 EUR
b. on the Internet banking site;	0.00 EUR
2) Using the service	0.50 EUR (monthly) 6.00 EUR (total annual fee)
Cards and cash	
Providing a debit card Debit Mastercard	
1) Making and issuing the card (including the fee for applying for and receiving the card on the cheapest delivery channel (at branch or by post)	2.00 EUR
2) Using the card	0.60 EUR (monthly) 7.20 EUR (total annual fee)
Providing a credit card Standard Mastercard	
1) Making and issuing the card (including the fee for applying for and receiving the card on the cheapest delivery channel (at branch or by post)	2.00 EUR
2) Using the card	1.00 EUR (monthly) 12.00 EUR (total annual fee)
3) Interest rate per annum on the amount used	22% per year
Cash withdrawal	
1) At a bank's branch:	
a. up to 5000,00 EUR	0.2% of the amount, min. 2.50 EUR

b. from 5000.01 EUR to 10000.00 EUR	0.4% of the amount if the amount has been applied for in advance or 0.5% of the amount – if not
c. above 10000.01 EUR	0.6% of the amount if the amount has been applied for in advance or 1% of the amount – if not
2) At an ATM with a debit card: Debit Mastercard:	
a. ATMs of the bank	2 first transactions – free of charge starting from the 3rd transaction – 1%, min. 1.50 EUR
b. ATMs of other banks	up to 700 EUR one transaction per month – free of charge above 700 EUR – 1%, min. 1.50 EUR, of the amount that exceeds 700 EUR a commission in the amount of 1% of the amount is applied to all the rest transactions carried out during the month, min. 1.50 EUR
3) At an ATM with a credit card: Standard Mastercard:	
a. ATMs of the bank	1%, min. 1.50 EUR
b. ATMs of other banks	2%, min 3 EUR
Account overdraft and related services	
Overdraft	
1) Handling and issuing the loan	0.00 EUR
2) Interest rate per annum on the amount used	26% per year
Service set	
1) Bank account for seniors <u>Basic services</u> <ul style="list-style-type: none"> - account (execution and servicing) - payment card Mastercard® Debit (issuance and use) - online bank PNB (execution and use) - online bank's authorisation tool SMS-PIN (execution and use) - transfers via online bank in EUR within the European Economic area (except for payment of invoices placed at www.rekini.lv) <u>Additional services</u> <ul style="list-style-type: none"> - execution of a power of attorney – free of charge - payment of utility bills – 0.50 EUR - utility payments to the receiver's account with the Bank or another bank in Latvia if an accident insurance certificate has been executed in the name of the Client (the price of the insurance certificate – 29.00 EUR) - 0.25 EUR - preparation and issuance of an account statement for the last 3 months at a customer service centre – free of charge - addition to an interest rate if a deposit is placed for 13 months or more – 0.05% points - cash withdrawal at a branch in EUR currency up to 1000 EUR per day – free of charge - cash withdrawal using a payment card <ul style="list-style-type: none"> - PNB Banka's ATMs (Raiņa Boulevard 11, Prūšu Street 2B, Riga) – free of charge - PNB Banka's POS-terminals using a card <ul style="list-style-type: none"> - up to 700 EUR, one transaction per month – free of charge; - above 700 EUR – 1% min. 1.50 EUR of the amount that exceeds 700 EUR - a commission in the amount of 1% of the amount is applied to all the rest transactions carried out during the month, min. 1.50 EUR - in other banks' ATMs in Latvia and abroad: up to 700 EUR one transaction per month – free of charge - above 700 EUR – 1%, min. 1.50 EUR, of the amount that exceeds 700 EUR; a commission in the amount of 1% of the amount is applied to all the rest transactions carried out during the month, min. 1.50 EUR - request for account statement in PNB Banka's ATM – free of charge - receipt of a payment card at the Bank's customer service centre – free of charge - fee for the issuance and use of an additional card – free of charge - InfoLINE connection fee to receive an account statement – free of charge - verification of documents of a natural person or their authorised person with a residence permit to open an account – free of charge 	0.45 EUR <i>(if a pension is credited to the account)</i>

<p>2) Everyday Set</p> <p><u>Basic services</u></p> <ul style="list-style-type: none"> - account (execution and servicing) – free of charge - payment card Mastercard® Standard issuance and use) - online bank PNB (execution and use) – free of charge - online bank's authorisation tool SMS-PIN (execution and use) – free of charge - transfers via online bank (in EUR within the European Economic area) – free of charge <p><u>Additional services</u></p> <ul style="list-style-type: none"> - cash withdrawal using a payment card <ul style="list-style-type: none"> - PNB Banka's ATMs (Raiņa Boulevard 11, Prūšu Street 2B, Riga) – free of charge - PNB Banka's POS-terminals using a card in EUR currency <ul style="list-style-type: none"> - first three transactions in a month – free of charge; - all the rest transactions executed during the month – 1% min. 1.50 EUR) - in other banks' ATMs in Latvia and abroad <ul style="list-style-type: none"> - first three transactions in a month – free of charge; - all the rest transactions executed during the month – 1% of the amount, (min. EUR 1.50) - in other banks' POS-terminals in Latvia and abroad – 2%, min. 3 EUR - request for account statement in PNB Banka's ATM – free of charge - fee for the issuance and use of an additional card (for a child aged 7-17 (inclusive)) – free of charge - fee for the issuance and use of an additional card – 0.75 EUR - discount for the following products (when applying for a product at a customer service centre): fee for currency exchange (conversion); fee for the execution and issuance of a consumer loan; acquisition of a property insurance, accident insurance and OCTA certificate – 5% off the standard price - addition to the interest rate if a deposit is placed for 13 months or more – 0.05% points 	<p>1.50 EUR</p> <p><i>(if during the previous calendar month the client has made at least 5 banking transactions (such as transfers from the account attached to the set (the activity does not include the transfers made under one Client at the Bank), payments made by payment cards for goods and services or withdrawal of cash from ATM using the payment card attached to the set))</i></p>
<p>Comprehensive indicator of costs</p>	
<p>The comprehensive indicator of costs has been calculated on the basis of operations performed per year:</p> <ul style="list-style-type: none"> • current account opened; • debit and/or credit card opened and used every month (not including credit limit); • Internet banking site activated and used every month; • means of authentication issued; • on the Internet banking site, unlimited transfers in EUR made to one's own account and/or unlimited transfers to another person's account with PNB Banka; • on the Internet banking site, 20 transfers in EUR made to another bank in Latvia or the EEA2; • every month, cash withdrawn in the amount of the minimum salary with a debit card at a PNB Banka ATM. 	<p>30.40 EUR</p>

1. The Rate Information Document includes services in EUR.

2. European Economic Area (EEA) countries: Austria, Belgium, Bulgaria, Czech Republic, Denmark, France (including French Guiana, Guadeloupe, Martinique, Réunion), Greece, Croatia, Estonia, Italy, Ireland, Iceland, Cyprus, Latvia, United Kingdom (including Gibraltar), Lithuania, Lichtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden.