

CHANGES IN THE SCHEDULE OF FEES AND CHARGES OF PRIVATE CUSTOMERS, LR RESIDENTS

1. Current account

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Current account maintenance of an inactive client <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) or has had at least 3 (three) credit operations per month during any of the last 4 (four) calendar months 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, saving account, inheritance account, investment account, marginal account, payment card with credit line, a loan and it is not more than 5 (five) days overdue, pre-paid utility commission payment card</i>	Servicing of each account if the Customer is inactive (additional fee) <i>The Customer is considered to be inactive if over the last 12 months no Customer-initiated transactions have been executed on the account and the Customer has no other agreements concluded with the Bank (no executed deposits, Savings Account, Citizen Card, Consumer Loan, Inheritance Account or credit card with a credit limit)</i>	EUR 1 per month	EUR 5 per month
-	Executed payment order printout or certified payment order printout (for each payment order)	-	EUR 1
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	EUR 50
Issue of bank statement (for a single CIF) (per month)	Issuance of an account statement or certified account statement (under one Customer)	-	-
- issue of the statement of account – on a monthly basis within the limits of one client's CIF code	- Issuance of a regular account statement or certified account statement in paper form once a month (under one Customer)	EUR 3	EUR 5
- issue of the statement of account – on a weekly basis within the limits of one client's CIF code	- Issuance of a regular account statement or certified account statement in paper form once a week (under one Customer)	EUR 5	EUR 7
- issue of the statement of account – on a daily basis within the limits of one client's CIF code	- Issuance of a regular account statement or certified account statement in paper form every day (under one Customer)	EUR 10	
- at client's request for any month during the last year (for each statement)	- 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 3	EUR 5
- for any month in the period earlier than 1 year (for each statement)	- Issuance of an account statement or certified account statement in paper form for any month (except	EUR 10	

		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)	
Issue of bank statement duplicate (for each statement)	<i>Item excluded</i>	-	<i>Item excluded</i>
- for any period of current year	<i>Item excluded</i>	EUR 3	<i>Item excluded</i>
- for any previous period, except for the current year	<i>Item excluded</i>	EUR 10	<i>Item excluded</i>
Search of documents in the archives and issue of copies (for each statement)		EUR 15	EUR 20
Issue of references			
- about the current account, payment card account, savings account or deposit account existence, account balance, closure of account (in Latvian, Russian or English)	- 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 10	EUR 12 (in Latvian) EUR 15 (in Russian or in English)
-	- a standard certificate prepared urgently (within 1 business day)	-	EUR 20
- other references upon a client's request		EUR 20	EUR 25
Change of customer's domicile and/or verification of his/her residence permit and passport data in the data base of the Office of Citizenship and Migration Affairs		EUR 5	EUR 7
<i>The fee is applicable to the customers (natural persons, residents of the Republic of Latvia) who have a settlement account opened with the bank</i>			
-	Examination of inheritance documents	-	
-	- within 3 business days	-	EUR 10
-	- urgently (within 1 business day)	-	EUR 15
-	Clients documents copies (SWIFT request, account statement, etc.) sending via electronic channels	-	EUR 3
Copy of Telex or SWIFT message by fax			
- within Latvia	<i>Item excluded</i>	EUR 5	<i>Item excluded</i>
- outside Latvia	<i>Item excluded</i>	EUR 10	<i>Item excluded</i>
-	Preparation of SWIFT request copy upon Client's request		EUR 3

2. Escrow account

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Opening and servicing of an escrow account			

– examination of an application and opening of an escrow account	EUR 50	escrow account with standard conditions EUR 50 escrow account with non-standard conditions – as agreed (min. EUR 100)
– processing and servicing of an escrow agreement on regular terms	0,5% (min. 100 EUR, max. 1000 EUR)	0,5% (min. 150 EUR)
– processing and servicing of an escrow agreement on special terms	0,5% (min. 100 EUR)	as agreed (min. EUR 1000)

3. Other services

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
-	Appraisal of a pledge by the Bank's specialist when reviewing the application for a loan		individual (min EUR 20 for each object)

4. Cash operations

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Cash deposit in own current account, savings account or card account			
<i>Reception of cash on current or payment card account on the day the account has been opened or when making an installment to open the deposit account, savings account or inheritance account (on the day the product is acquired) is free of charge</i>			
– EUR, USD		1.20 EUR (up to 5000 EUR/USD per day) 0.1% of amount (over 5000 EUR/USD per day)	1.50 EUR (up to 5000 EUR/USD per day) 0.1% of amount (over 5000 EUR/USD per day)
– CAD, CHF, DKK, GBP, JPY, NOK, SEK, AUD, RUB		0.5% of amount (min. 1.50 EUR)	0.5% of amount (min. 2.00 EUR)
Reception of cash on other client's current, deposit, savings or card account in PNB Bank			
– EUR, USD		3.00 EUR (up to 5000 EUR/USD per day) 0.2% of amount (over 5000 EUR/USD per day)	3.50 EUR (up to 5000 EUR/USD per day) 0.2% of amount (over 5000 EUR/USD per day)
– CAD, CHF, DKK, GBP, JPY, NOK, SEK, AUD, RUB		0.6% of amount (min. 3.00 EUR)	0.6% of amount (min. 3.50 EUR)
Reception of coins (EUR) on client's current/ card account or payment of coins			
– for next reception (up to 50 coins)	– for each next deposit or payout	EUR 1	EUR 1.50

(up to 50 coins)

Cash withdrawal from account

– EUR	up to 5 000 a day - 0.2% of amount (min. 2.50 EUR)	up to 5 000 a day - 0.2% of amount (min. 3.00 EUR)
<i>Cash withdrawal from deposit accounts - free of charge, if the following conditions are met: cash withdrawal on deposit maturity, cash withdrawal within 30 calendar days after maturity or deposit was placed for 3 months or longer</i>	over 5 000 a day with prior notice - 0.4% of the amount	over 5 000 a day with prior notice - 0.4% of the amount
	over 5 000 a day without prior notice (according to the branch / settlement groups options) - 0.5% of the amount	over 5 000 a day without prior notice (according to the branch / settlement groups options) - 0.5% of the amount

Payments and cash transfers

– utility payments (within PNB Bank and to other banks)	EUR 1.40	EUR 0.25 – For Bank account for seniors users with personal accident insurance (certificate of insurance price EUR 29)
		EUR 0.50 – For Bank account for seniors users without personal accident insurance (certificate of insurance price EUR 29)
		EUR 1.50 – Bank clients with accounts
		EUR 2 – other clients

Currency exchange according to the PNB Bank exchange rate

– for transactions up to 3000 EUR (or an equivalent amount in another currency)	EUR 1.50	EUR 1.50 – Bank clients with accounts
		EUR 2 – other clients

5. Safe-deposit box

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Penalty for the loss or damage of a key (applicable to every key)		EUR 90	EUR 100, 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 60, including VAT	EUR 70, including VAT

6. Consumer loans

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Processing and issuance of a loan		2% of the loan amount (min. 15,00 EUR)	2% of the loan amount (min. 20.00 EUR)
Commission fee for the processing of a flexible schedule or repayment holiday	Execution of changes in the loan repayment schedule	14.23 EUR	2% of the outstanding loan amount (min. EUR 20)

Partial or complete early loan repayment	Early full repayment of a loan	free of charge
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7. Mastercard® Debit

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Card / additional card applications			EUR 2
Card monthly fee		EUR 0.60	EUR 1
Additional card monthly fee		EUR 0.60	EUR 1
Cash withdrawal fee in PNB Banka's ATMs in Riga, 11 Raina boulevard, 2B Prusu Street		the first two transactions – free of charge starting with the third transaction - 1% of amount, EUR 1,50 min.	free of charge
Multi-currency account opening (single pay)		EUR 7.11	EUR 10
Monthly fee for storing a payment card at PNB Banka's customer service centre starting from the 4th month as from the date of manufacturing of the payment card	<i>Item excluded</i>	EUR 0.20	<i>Item excluded</i>
Fee for using a card account without an active card (except for the Citizen Card, PNB Premium and PNB Prime sets), from the 4th to the 6th month (inclusive)		EUR 0.20	EUR 0.50
Current account maintenance of an inactive client <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) or has had at least 3 (three) credit operations per month during any of the last 4 (four) calendar months 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, saving account, inheritance account, investment account, marginal account, payment card with credit line, a loan and it is not more than 5 (five) days overdue, pre-paid utility commission payment card</i>	Servicing of each account if the Customer is inactive (additional fee) <i>The Customer is considered to be inactive if over the last 12 months no Customer-initiated transactions have been executed on the account and the Customer has no other agreements concluded with the Bank (no executed deposits, Savings Account, Citizen Card, Consumer Loan, Inheritance Account or credit card with a credit limit)</i>	EUR 1 per month	EUR 5 per month

8. Mastercard® Standard

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Card / additional card applications			EUR 2
Card monthly fee		EUR 1	EUR 1.20
Additional card monthly fee		EUR 1	EUR 1.20
Cash withdrawal fee in PNB Banka's ATMs in Riga, 11 Raina boulevard, 2B Prusu Street		1%, min. EUR 1,50	free of charge

Cash withdrawal fee in POS-terminals of other banks in Latvia and abroad		up to EUR 1500 per month – free of charge over EUR 1500 per month – 0,2% of amount over EUR 1500	up to EUR 700 per month – free of charge over EUR 1500 per month – 0,3% of amount over EUR 700
Multi-currency account opening (single pay)		EUR 7.11	EUR 10
Monthly fee for storing a payment card at PNB Banka's customer service centre starting from the 4th month as from the date of manufacturing of the payment card	<i>Item excluded</i>	EUR 0.20	<i>Item excluded</i>
Fee for using a card account without an active card (except for the Citizen Card, PNB Premium and PNB Prime sets), from the 4th to the 6th month (inclusive)		EUR 0.20	EUR 0.50
Current account maintenance of an inactive client <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) or has had at least 3 (three) credit operations per month during any of the last 4 (four) calendar months 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, saving account, inheritance account, investment account, marginal account, payment card with credit line, a loan and it is not more than 5 (five) days overdue, pre-paid utility commission payment card</i>	Servicing of each account if the Customer is inactive (additional fee) <i>The Customer is considered to be inactive if over the last 12 months no Customer-initiated transactions have been executed on the account and the Customer has no other agreements concluded with the Bank (no executed deposits, Savings Account, Citizen Card, Consumer Loan, Inheritance Account or credit card with a credit limit)</i>	EUR 1 per month	EUR 5 per month

9. Mastercard® Gold

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Card / additional card applications			EUR 4
Card monthly fee		EUR 2 * after project "Cards by post" implementation: - Card receiving in branch - For Bank account for seniors users – free of change - For other clients – EUR 2 - card receiving by post – free of change	EUR 4 * after project "Cards by post" implementation: - Card receiving in branch - For Bank account for seniors users – free of change - For other clients – EUR 4 - card receiving by post – free of change
Additional card monthly fee		EUR 2	EUR 4
Cash withdrawal fee in PNB Banka's ATMs in Riga, 11 Raina boulevard, 2B Prusu Street		1%, min. EUR 1,50	free of charge

Cash withdrawal fee in POS-terminals of other banks in Latvia and abroad		up to EUR 1500 per month – free of charge over EUR 1500 per month – 0,2% of amount over EUR 1500	2%, min. EUR 3
Multi-currency account opening (single pay)		EUR 7.11	EUR 10
Monthly fee for storing a payment card at PNB Banka's customer service centre starting from the 4th month as from the date of manufacturing of the payment card	<i>Item excluded</i>	EUR 0.20	<i>Item excluded</i>
Fee for using a card account without an active card (except for the Citizen Card, PNB Premium and PNB Prime sets), from the 4th to the 6th month (inclusive)		EUR 0.20	EUR 0.50
Current account maintenance of an inactive client <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) or has had at least 3 (three) credit operations per month during any of the last 4 (four) calendar months 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, saving account, inheritance account, investment account, marginal account, payment card with credit line, a loan and it is not more than 5 (five) days overdue, pre-paid utility commission payment card</i>	Servicing of each account if the Customer is inactive (additional fee) <i>The Customer is considered to be inactive if over the last 12 months no Customer-initiated transactions have been executed on the account and the Customer has no other agreements concluded with the Bank (no executed deposits, Savings Account, Citizen Card, Consumer Loan, Inheritance Account or credit card with a credit limit)</i>	EUR 1 per month	EUR 5 per month

10. Mastercard® Platinum

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Card / additional card applications			EUR 4
Card monthly fee		EUR 2 * after project "Cards by post" implementation: - Card receiving in branch - For Bank account for seniors users – free of change - For other clients – EUR 2 - card receiving by post – free of change	EUR 4 * after project "Cards by post" implementation: - Card receiving in branch - For Bank account for seniors users – free of change - For other clients – EUR 4 - card receiving by post – free of change
Additional card monthly fee		EUR 2	EUR 4
Cash withdrawal fee in PNB Banka's ATMs in Riga, 11 Raina boulevard, 2B Prusu Street		1%, min. EUR 1,50	2%, min. EUR 3,00
Cash withdrawal fee in POS-terminals of other banks in Latvia and abroad		up to EUR 1500 per month – free of charge over EUR 1500 per month –	2%, min. EUR 3

		0,2% of amount over EUR 1500	
Fee for extraordinary replacement of card	Extraordinary replacement of a card	EUR 5.5	EUR 15
Multi-currency account opening (single pay)		EUR 7.11	EUR 10
Monthly fee for storing a payment card at PNB Banka's customer service centre starting from the 4th month as from the date of manufacturing of the payment card	<i>Item excluded</i>	EUR 0.20	<i>Item excluded</i>
Fee for using a card account without an active card (except for the Citizen Card, PNB Premium and PNB Prime sets), from the 4th to the 6th month (inclusive)		EUR 0.20	EUR 0.50
Current account maintenance of an inactive client <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) or has had at least 3 (three) credit operations per month during any of the last 4 (four) calendar months 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, saving account, inheritance account, investment account, marginal account, payment card with credit line, a loan and it is not more than 5 (five) days overdue, pre-paid utility commission payment card</i>	Servicing of each account if the Customer is inactive (additional fee) <i>The Customer is considered to be inactive if over the last 12 months no Customer-initiated transactions have been executed on the account and the Customer has no other agreements concluded with the Bank (no executed deposits, Savings Account, Citizen Card, Consumer Loan, Inheritance Account or credit card with a credit limit)</i>	EUR 1 per month	EUR 5 per month

11. VIVA credit card

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Charge for amendments in agreement terms (except for the date of VIVA card payment)	Amendment of the agreement terms (except for the change of a Payment date under the Viva credit card)	EUR 14.23	EUR 15
Fee for balance inquiry at other ATMs		EUR 0.28	EUR 0.50
Fee for using a card account without an active card (except for the Citizen Card, PNB Premium and PNB Prime sets), from the 4th to the 6th month (inclusive)		EUR 0.20	EUR 0.50

12. Citizen bank card

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Fee for urgent issuance of the card (within 8 working hours)	<i>Item excluded</i>	EUR 15	<i>Item excluded</i>
Fee for change of daily or monthly limit (for purchases and/or cash withdrawal)		EUR 5	free of charge

13. Elkor credit card

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Fee for using a card account without an active card (except for the Citizen Card, PNB Premium and PNB Prime sets), from the 4th to the 6th month (inclusive)		EUR 0.20	EUR 0.50

14. Trade and investment

Existing position	New fee (if changes) effecting as of 27.05.2019.
PNB Banka investment and Financial Instrument account opening at the Bank	100 EUR
PNB Banka investment and Financial Instrument account opening remotely	free of charge
REPO transactions	30 EUR
Preparation of non-standard documents at customer's request	100 EUR (per document)
Classic Brokerage services (order issuance by phone)	
Foreign sovereign bonds	0,1% of deal amount (min 40 USD/35 EUR/40 CHF)
Foreign corporate bonds	0,1% of deal amount (min 40 USD/35 EUR/40 CHF)
Russian Eurobonds	0,1% of deal amount (min 40 USD)