

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

1. Current accounts

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Re-opening of current account		free of charges	EUR 15
Print-out of a payment order (processed via the internet banking system e-NORVIK)	Executed payment order printout or certified payment order printout (for each payment order)	EUR 1	
Issue of the statement of account	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 15	
- 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 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	
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 (per 1 document)		EUR 15	EUR 20
Issue of written references (per each document)			
- Standard references	- a standard certificate in Latvian, Russian or English (on the	EUR 10	EUR 12 (in Latvian)

Standard references are the following: references about the opened settlement account, payment card's account, savings account or deposit account, account balance, closing of account or installment or increasing of the equity capital	existence of a current account, payment card account, savings account or deposit account, on the account balance or account closure)		EUR 15 (in Russian or in English)
-	- a standard certificate prepared urgently (within 1 business day)	-	EUR 20
- Non-standard references Non-standard references are all the other references that are not standard references	- preparation of other references copy upon Client's request	EUR 20	EUR 25
Servicing of each account if the client is inactive (additional fee) A Client shall be deemed inactive if during any of the last 4 (four) calendar months none of the Client's settlement and/or card accounts opened with the Bank has had at least 3 (three) debit (outgoing) operations per month (except for debit operations related to withholding the Bank's commissions) and/or has had at least 3 (three) credit (incoming) operations and/or the Client has not been provided any of the following services: deposit, investment account, marginal account, loan and it is not more than 5 (five) days overdue.	Servicing of each account if the Customer is inactive (additional fee) 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, loan or credit card with a credit limit)	EUR 2 per month	EUR 5 per month
-	Clients documents copies (SWIFT request, account statement, etc.) sending via electronic channels	-	EUR 3
Sending and receiving a copy of the SWIFT message	Receiving a copy of the SWIFT message	EUR 3	

2. Deal 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. EUR 150)
- processing and servicing of an escrow agreement on special terms		0,5% (min. 100 EUR)	as agreed (min. EUR 1000)

3. Cash operations

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Reception of coins (EUR) on client's current/ card account or payment of coins	Processing of coins (EUR) for deposition to the current account/card account, currency exchange, transfers or for payout from the account		

– for next reception (up to 50 coins)	– for each next deposit or payout (up to 50 coins)	EUR 1	EUR 1.50
Cash withdrawal from client's account			
– EUR		up to 7 500 EUR a day - 0.25% of amount (min. 3.00 EUR) over 7 500 EUR a day with prior notice ³ - 0.3% of amount over 7 500 a day without prior notice (according to Customer service centre options) - 0,5% of the amount	up to 5000 EUR a day - 0.2% of amount (min. 3.00 EUR) over 5000 EUR a day - 0.4% of amount over 5000 a day without prior notice (according to Customer service centre options) - 0,5% of the amount

4. 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

5. Mastercard® Business

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Multi-currency account opening (single pay)		EUR 7.11	EUR 10
Commission for ATM balance request		EUR 0.28	EUR 0.50
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		EUR 0.50
Servicing of each account if the client is inactive (additional fee) <i>A Client shall be deemed inactive if during any of the last 4 (four) calendar months none of the Client's settlement and/or card accounts opened with the Bank has had at least 3 (three) debit (outgoing) operations per month (except for debit operations related to withholding the Bank's commissions) and/or has had at least 3 (three) credit (incoming) operations and/or the Client has not been provided any of the following services: deposit, investment account, marginal account, loan and it is not more than 5 (five) days overdue.</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, loan or credit card with a credit limit)</i>	EUR 2 per month	EUR 5 per month

6. Payments in EUR to European Economics Area countries

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Express payment in EUR to different bank <i>(is executed out of turn, on the business day when payment order is submitted to the bank (T), if a payment order was submitted before 16:00 (Latvian time))</i>	Express transfer in EUR to another bank <i>(is made extraordinarily, on the date of receipt of a payment order (T) if the payment order has been received before 16:00 (Latvian time))</i>		
– InternetBanka	– via PNB Internetbanka	EUR 12	EUR 14

7. Internetbank

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
	Servicing fee for each Customer's DigiPass device (except for one DigiPass device issued under the Customer's set)		EUR 2 per month
	Change of a DigiPass limit or adaptation of the signatory rights to the company's needs		EUR 7
Delineation of user's rights	<i>Item excluded</i>	2.85 EUR for every authorization device of a user with limited authority monthly (not more than 11.38 EUR for single client monthly)	<i>Item excluded</i>

8. Client's sets

Existing position	New position (if changes)	Current fee	New fee (if changes) effecting as of 27.05.2019.
Delineation of user's rights	<i>Item excluded</i>	free of charges	<i>Item excluded</i>
	Change of a DigiPass limit or adaptation of the signatory rights to the company's needs (one-time use of a service included in the set)		free of charges

9. 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)
