

Pricelist for private customers

Danske Bank A/S Latvia branch
Valid from: January 1st 2019

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Accounts

1. Annual interest rates of current account balance	Annual interest rate
Account balance in EUR	not paid
Account balance in AUD, CAD, DKK, GBP, NOK, SEK	not paid
Account balance in USD	not paid
Account balance in other currencies quoted by Danske Bank	not paid

* Interest calculation is based on a 360-day year and the actual number of days in the month. Monthly interest will be transferred to the customer's current account on the last day of the calendar month. In case of non-residents interest is not paid.

2. Current account administration fees	
Monthly fee for private customers ^{1,3}	10,00 EUR per EUR current account
Monthly fee for non-resident private customers (excl. citizens of the member country of the European Economic Area or Switzerland) ¹	30,00 EUR per EUR current account
Monthly fee for management of the balance of a closed current account for private customers ²	10,00 EUR per current account
Monthly fee for management of the balance of a closed current account for non-resident private customers ²	10,00 EUR per current account

¹ This administration fee is charged on the last day for current month.

² Applied from the third month after the closure of the current account.

³ The Fee shall not apply if the customer has credit obligations in Danske Bank A/S Latvia branch.

3. The statement of account	
Account statement through Danske eBank	free of charge
Account statement through Danske mBank	free of charge
Deposit account statement issued in the Business Centre	free of charge
Account statement issued in the Business Centre	free of charge for period up to 6 months by customer's request for each account; 3,00 EUR for period above 6 months by customer's request for each account

Cash Management

1. Sweeping / Topping	
Sweeping or Topping agreement conclusion	free of charge
Monthly fee for Sweeping or Topping agreement ¹	free of charge
Amendment fee for changing of Sweeping or Topping agreement	free of charge

2. Standing order	
Execution of a payment under standing order agreement	According to payment fee via electronic channels for intra-bank payments, domestic payments, EU payments or foreign payment orders

¹ Payments are executed according to payment fee via electronic channels for intra-bank payments or Danske Group Payment (Payer's and Payee's Account is held with Danske Bank A/S Estonia branch or Latvia branch or Lithuania branch). No monthly fee related to foreign currency exchange

Electronic Channels

1. Danske eBank	
Agreement conclusion	free of charge
Administration	free of charge
Issuance of PIN Generator	15,00 EUR
Unblocking of PIN Generator	7,00 EUR

2. Danske mBank	
Administration	free of charge

3. Danske Telephone Bank	
Administration	free of charge

4. Danske SMS notifications	
Agreement conclusion	free of charge
Administration	free of charge
Fee for SMS notification	0,30 EUR

Payments

Outgoing payments	Submission channel	
	Via electronic channels (excluding Danske Telephone Bank)	At Business Centres or via Danske Telephone bank
1. Intra - bank Payment		
Intra-bank Payment to own account	free of charge	3,50 EUR
Intra-bank Payment to another customer's account	0,40 EUR	3,50 EUR
2. Payments in EUR		
	Via electronic channels (excluding Danske Telephone Bank)	At Business Centres or via Danske Telephone bank
Domestic Payment	0,40 EUR	3,50 EUR
EU Payment ¹	0,40 EUR	3,50 EUR
Domestic Urgent Payment	7,50 EUR	15,00 EUR
3. Foreign Payment ²		
	Via electronic channels (excluding Danske Telephone Bank)	At Business Centres or via Danske Telephone bank
Outgoing Payment with type of service fee is "shared" or "beneficiary" ³	normal 9,00 EUR urgent 12,00 EUR extra urgent 25,00 EUR	normal 12,00 EUR urgent 15,00 EUR extra urgent 30,00 EUR
Outgoing Payment with type of service fee is "payment in full" ⁴	normal 18,50 EUR urgent 23,50 EUR extra urgent 40,00 EUR	normal 21,50 EUR urgent 26,50 EUR extra urgent 46,00 EUR
Payee's bank fee for foreign payment with type of service fee "payment in full" ^{4,5}	16,00 EUR	16,00 EUR
4. Danske Group Payment		
	Via electronic channels (excluding Danske Telephone Bank)	At Business Centres or via Danske Telephone bank
Danske Group Payment (transfer to another customer's account within Danske Bank Group) that complies with EU payment conditions	0,40 EUR	3,50 EUR
Danske Group Payment (transfer to another customer's account within Danske Group) ⁵	9,00 EUR	12,00 EUR
Danske Group Payment (Payer's and Payee's Account is held with Danske Bank A/S Estonia branch or Latvia branch or Lithuania branch)	0,40 EUR	3,50 EUR
5. Incoming payments		
Crediting of Intra-bank Payment	free of charge	
Crediting of EU Payment	free of charge	
Crediting of Intracompany Payment within Danske Group ⁷	free of charge	
Crediting of incoming payment in the currency of a member state of the European Economic Area. Type of service fee is "shared" or "beneficiary" ³	free of charge	
Crediting of Foreign Payment in other currency. Type of service fee is "shared" or "beneficiary" ³	5,00 EUR	
Crediting of Foreign Payment. Type of service fee is "payment in full" ⁴ (the fee is not applied to the customers of the Bank)	free of charge	
Crediting of Foreign Payment in euro without IBAN from a bank in a contracting state of the European Economic Area (the fee is not applied to the customers of the Bank)	7,00 EUR	
Administration of the crediting of funds to payment card accounts under foreign payment (funds received in foreign currency are converted into euro and credited to the payment card account)	3,00 EUR	

¹ Payment service of the Bank to be initiated in euro (EUR) if the Payee's PSP and the Payer's PSP are situated in the European Economic Area and the Payment order contains the correct IBAN. This Payment service is only available as a normal payment and with the type of Service fee "shared".

² Foreign Payment is a Payment service of the Bank to be executed to the Payee's PSP acting on behalf of the Payee, if the Payment order is given by the Payer to the Bank in Foreign currency or the Payment order is in euro (EUR) which does not comply with the conditions of the Danske Group payment, Domestic payment, Domestic urgent payment, EU payment, Intra-bank payment or Intracompany payment within Danske Group. Payments can be with fee option.

³ The type of Service fee "shared" means that the Payer must pay the Service fees charged by the Payer's PSP for the payment and the Payee must pay the service fees charged by the Payee's PSP. The type of Service fee "beneficiary" means that all PSPs' fees are deducted from the initial payment amount. The type of Service fee "beneficiary" is not permitted for payments within the EEA.

⁴ The type of Service fee "payment in full" means that all fees (for the Bank under this Price List, as well as additional correspondent bank and Payee's bank fees) are payable by the Payer. The type of Service fee "payment in full" is not permitted for payments within the EEA.

⁵ Bank applies this fee for normal, urgent and extra urgent payment

⁶ Fixed fee (does not depend on Payee's bank actual fees), will be debited from the Payer's account separately.

6. Other services related to payments

Revocation of payment (Domestic, EU, Foreign) on the business day if the payment has not been transferred by the Bank	5,00 EUR
Revocation of payment if the payment has already been transferred by the Bank	
- Intra bank Payment, Domestic Payment, EU payment	25,00 EUR + actual costs
- Foreign Payment	44,00 EUR + actual costs
Amendment of payment if the payment has not been transferred by the Bank	25,00 EUR
Amendment of payment if the payment has already been transferred by the Bank	44,00 EUR + actual costs
Query about a Domestic Payment, confirmation on the execution of a payment	10,00 EUR
Query to a foreign bank, confirmation on the execution of a Foreign Payment	44,00 EUR + actual costs
Investigation of payment older than 6 months	70,00 EUR + actual costs
Confirmation by the Bank of a completed payment order	6,00 EUR
Issuance of a SWIFT copy of a completed payment performed within 6 months	10,00 EUR
Issuance of a SWIFT copy of a completed payment, performed more than 6 months ago	20,00 EUR
Additional service fee for an foreign payment in case the payee's IBAN or BIC is incorrect or not indicated	10,00 EUR

Loans

Mortgage loan, Overdraft, Consumer loan

Agreement fee:	
- if loan is obtained by Danske Bank A/S branch real estate purchase	150,00 EUR
- if loan is obtained by other real estate purchase	up to 1 % of the loan amount (min. 150,00 EUR)
Fee for the amendment of the loan agreement conditions (if several conditions are to be amended, a single maximum fee is applied):	
- changing of the payment date	agreed individually (min. 70,00 EUR)
- granting of the grace period in the (min. EUR 70.00) repayment of the loan principal	
- change form of repayment schedule	
- change of loan currency	300,00 EUR
- change of pledge/pledger	
- amendment of other conditions of the agreement	agreed individually (min. 50,00 EUR)
Fee for preparation of document that are not related to amendments in loan agreement (for issuing the Bank's consent for operations with pledged real estate, preparation of permission, reference etc.)	agreed individually (min. 35,00 EUR)
Fee for issuing the Bank's consent for operations with pledged real estate	agreed individually (min. 35,00 EUR)
Fee for preparation, processing or approval of loan refinancing documents	500,00 EUR

Payment Cards

1. Debit cards		Debit MasterCard
Card issuance		no longer issued
Card renewal (upon expiry)		no longer issued
Closing/ Blocking the card		free of charge
Card replacement (applicable if card is lost/stolen/ damaged, if new PIN is issued, etc)		3,00 EUR
Monthly administration fee for payment card		2,00 EUR
Annual interest rates of account balance		not paid
Default interest rate		30%
An inquiry and PIN code change at ATMs		free of charge
Cash withdrawal		
At ATMs of other banks:		
up to 1 000 € in a month		free of charge
over 1 000 € in a month		1,5% (min 1,00 EUR)
At cash desks of other banks		1,5% (min 1,00 EUR)
Fee for changing cards operation limits:		
- Via Danske eBank		2,90 EUR
- At Business Centre		9,00 EUR
Fees for obtaining payment documents, etc.		
Obtaining a copy of payment document for local transaction ²		12,00 EUR
Obtaining a copy of the payment document from abroad ²		12,00 EUR
Obtaining a copy of payment document and/or management unfounded claim		35,00 EUR
Other conditions		
Conversion fee, when transaction currency is not EUR		1,75%
2. Credit Cards		MasterCard Platinum with Insurance and Priority Pass
Card issuance		no longer issued
Card renewal (upon expiry)		no longer issued
Closing/ Blocking the card		free of charge
Card replacement (applicable if card is lost/stolen/ damaged, if new PIN is issued, etc)		free of charge
Credit card annual fee ¹		115,00 EUR
Annual interest rates of card account balance		not paid
Default interest rate		18%
An inquiry and PIN code change at ATMs		Balance · free of charge, PIN change · not available
Cash withdrawal		
At ATMs of other banks		1 % (min 3,00 EUR)
At cash desks of other banks		2 % (min 3,00 EUR)
Fee for changing cards operation limits:		
- Via Danske eBank		3,00 EUR
- At bank branch office		9,00 EUR
Fees for obtaining payment documents, etc.		
Obtaining a copy of payment document for local transaction ²		12,00 EUR
Obtaining a copy of the payment document from abroad ²		12,00 EUR
Obtaining a copy of payment document and/or management unfounded claim		35,00 EUR
Other conditions		
Conversion fee, when transaction currency is not EUR		1,75%
Priority Pass card		
Card issuance/Card renewal		no longer issued
Blocking the card		Free of charge
Card replacement		15,00 EUR
Payment per person for one visit to the airport waiting hall		24,00 EUR
¹ Annual card fee will be debited each year for the previous calendar year, on the 15th day of the same month the card was issued. If a Customer terminates the card validity before the end of its validity period, the annual card fee will be calculated according to the actual card usage time during the last year.		
² In case of claims, the fee of settlement document obtainment is applied when pretensions of customer are non-approved.		
3. Credit limit		
Amendment of agreement		free of charge
Credit limit unblocking		5,79 EUR
Fee for the payment initiated from the card account		The fee for payments from the account is provided in the Payment section+ 1% of the transferred amount from card credit limit
Annual interest rate		18%

Investment

1. Opening, closing and transfer of a custody account	
Opening and closing of an intra-bank custody account	Free of charge
Opening of an owner account with the Nasdaq CSD	30,00 EUR
Transfer of the owner account with the Nasdaq CSD to another custodian	15,00 EUR
Closing of an owner account and with the Nasdaq CSD	5,00 EUR
2. Purchase/sale of Financial Instruments (fee is calculated in percentage of transaction value¹)	
Nasdaq Vilnius stock exchange (currency - euro (EUR))	
Purchase / sale	0,3%, min 30,00 EUR
Nasdaq Riga stock exchange (currency - euro (EUR))	
Purchase / sale	0,3%, min 30,00 EUR
Nasdaq Tallinn stock exchange (currency - euro (EUR))	
Purchase / sale	0,3%, min 30,00 EUR
Australia, Australian SE (currency - Australian dollar (AUD)); Hong Kong, Hong Kong SE (currency - Hong Kong dollar (HKD)); Japan, Tokyo SE (currency - Japanese yen (JPY)); Mexican (currency - Mexican peso (MXN)); New Zealand - New Zealand SE (currency - New Zealand Dollar (NZD)); Singapore, Singapore SE (currency - Singapore dollar (SGD)); The Republic of South Africa, Johannesburg SE (currency - South African rand (ZAR))	
Purchase / sale	0,40%, min 30,00 EUR
Ireland, Austria, Belgium, Spain, Italy, Holland, Portugal, France, Finland, Germany stock exchanges (currency - euro (EUR)); Great Britain stock exchange (currency - British pound (GBP)); Hungary, Budapest SE (currency - Hungarian Forint (HUF)); Czech Republic stock exchange (currency - Czech koruna (CZK)); Denmark stock exchange (currency - Danish krone (DKK)); United States of America stock exchanges (currency - US dollar (USD)); Canada stock exchange (currency - Canadian dollar (CAD)); Poland stock exchange (currency - Polish zloty (PLN)); Norway stock exchange (currency - Norwegian krone (NOK)); Sweden stock exchange (currency - Swedish krona (SEK)); Switzerland stock exchange (currency - Swiss franc (CHF))	
Purchase / sale	0,40%, min 30,00 EUR
Stamp tax is charged off additionally to the above listed fees when purchasing financial instruments on Great Britain stock exchange in British pounds (GBP)	0,50%
Stamp tax is charged off additionally to the above listed fees when purchasing shares on Ireland stock exchange	1,00%
Financial tax is charged off additionally to the above listed fees when purchasing financial instruments on Italy stock exchange	0,10%
Financial tax is charged off additionally to the above listed fees when purchasing financial instruments on France stock exchange	0,30%
3. Administration of custody account^{1,2}	
Administration of Estonian, Latvian and Lithuanian financial instruments held in the Nasdaq CSD owner account	
Empty owner account with the Nasdaq CSD	6,50 EUR
Fee for owner account opened in Nasdaq CSD	0,003% of the amount, min 10,00 EUR
Fee for administration of financial instruments held in the account with Bank (on on intra-bank custody account)	
Shares and bonds registered in Estonia, Latvia and Lithuania	
Minimum fee (fee is not charged if there are no financial instruments holdings on custody account during the month)	3,00 EUR
Shares and bonds registered in Estonia	
up to 250 000,00 EUR	0,020%
from 250 000,01 EUR	0,015%
Shares and bonds registered in Latvia	
up to 250 000,00 EUR	0,020%
from 250 000,01 EUR	0,015%
Shares and bonds registered in Lithuania	
up to 250 000,00 EUR	0,020%
from 250 000,01 EUR	0,015%
Shares and bonds registered in other countries	
Minimum fee for administration of financial instruments (fee is not charged if there are no financial instruments holdings on securities account during the month)	5,00 EUR
Shares and bonds registered in Russia and Ukraine	
shares	0,07%
bonds	0,07%
Shares and bonds registered in Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Great Britain, Greece, Hong Kong, Ireland, Italy, Japan, Netherlands, Norway, New Zealand, Portugal, Singapore, Spain, Sweden, Switzerland, United States of America and eurobonds	
shares	0,015%
bonds, eurobonds	0,015%
Shares and bonds registered in Bosnia, Bulgaria, Cyprus, Croatia, Czech Republic, Hungary, Iceland, Israel, Poland, Romania, Serbia, Slovakia, Slovenia, The Republic of South Africa, Turkey and other countries	
shares	0,03%
bonds	0,03%

4. Financial instruments transactions

DVP (delivery versus payment)/FOP (free of payment) of foreign financial instrument

Via other broker (incoming/outgoing)	11,50 EUR + foreign depository fees
Internal	1,45 EUR

Other operations of custody account

Registration of the pledge of financial instrument	14,50 EUR
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Transactions in instruments traded in foreign markets

Registration of financial financial instruments pledge	14,50 EUR
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5. Reports

Annual statement

- via eBank	Free of charge
- in the Business Centre	Free of charge

Monthly report ³

- via eBank	Free of charge
- by e-mail	Free of charge
- in the business Centre	Free of charge

6. Corporate events

The financial instruments transaction based on a corporate action notification (fee applies for investors participating in voluntary corporate actions of foreign companies)	0,1% of sum + 6,50 EUR, max 500,00 EUR
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¹ The minimum amount of the fee is calculated in the currency of the transaction in accordance with the official exchange rate announced by the European central bank on transaction execution day.

² Fee is charged from average value of financial instruments held in custody account during month (for bonds - from nominal value, for shares - from market value).

³ Shall be sent by customer's request.

Other Services

Account balance confirmation	10,00 EUR
Other certificates	agreed individually, min 20,00 EUR
Checking of information from public registries	10,00 EUR
Printout and printouts verification of orders	3,00 EUR (per 1 printout)
Issue of copy of recorded document (older than 1 month)	25,00 EUR
Mailing of documents domestically	By mail, by post: 3,00 EUR for period up to 6 months for each account; 5,00 EUR for period above 6 months for each account
Mailing of documents abroad	agreed individually
Forwarding of documents with the courier	according to actual costs
Checking of information from public registries (Lursoft)	7.11 EUR + actual expenses ¹
Acceptance of bailiff's order and the State Revenue Service's collection order for execution:	
- Acceptance of bailiff's order and the State Revenue Service's collection order	70,00 EUR
- Execution of bailiff's order and the State Revenue Service's collection order (per each time)	3,50 EUR

¹ VAT will be added to the service fee pursuant to the Value Added Tax Act.