#### **FEES & CHARGES**

#### **For Private Individuals**

# MasterCard reloadable cards issued in Latvia

### For Residents of Latvia

Tariff		Valid ITOTTI 5 IVIAY 2017.	Servio	re fee
	Card account	currency	Euro	US dollars
Card issuance fee <sup>1</sup>	cara account	currency	20.00	20.00
Card annual fee <sup>2</sup>			20.00	20.00
Cash disbursement fee			20.00	20.00
		Swedbank ATMs in Latvia	1%, min. 1.50	1%, min. 1.50
		Other ATMs	2%, min. 5.00	2%, min. 5.00
	Manual cas	sh disbursement locations	2%, min. 8.00	2%, min. 8.00
Purchase fee			Free of charge	0.3%
Card and PIN delivery fee, including V	AT <sup>3</sup> :			
		thin Latvia, standard mail	2.00	2.00
	Wit	hin Latvia, registered mail	5.00	5.00
		Overseas, registered mail	30.00	30.00
		Overseas, courier mail <sup>4</sup>	10.00 +	10.00 +
			actual cost of courier service	actual cost of courier service
Card account statement fee				
For each billing cycle (month)				
		At the Internet Office	Free of charge	Free of charge
		At the Issuer's premises 5	2.00	2.00
		ailed to a Latvian address	3.00	3.00
Fourth continuous defendance (contra		ailed to a foreign address	4.00	4.00
For the entire period of usage (not to	exceed 1 year)	A + +    - + + - Off:	For a falson	For a of alcount
		At the Internet Office	Free of charge 10.00	Free of charge
Balance inquiry fee		At the Issuer's premises	10.00	10.00
Balance inquiry fee		Within Latvia	0.60	0.60
		Overseas	1.00	1.00
Over-the-limit interest rate, APR %		Overseus	45%	45%
Late payment fee <sup>6</sup>			10.00	10.00
Closed card account maintenance fee	per month 7		5.00	5.00
Expired card account maintenance fee	•		5.00	5.00
Balance transfer fee, when transferred	•	s account with		
		Transact Pro	Free of charge	Free of charge
Latvia	an credit instituti	on or payment institution	1%, min. 3.00	1%, min. 25.00
Urgent card issuance fee 9			15.00	15.00
Invalid dispute handling fee			15.00	15.00
Transaction documentation retrieval f	ee		15.00	15.00
Non-standard spending/usage limit se		or account	15.00	15.00
Express overdraft (authorization bonu	is) issuance fee		15.00	15.00
Currency conversion mark-up fee (cha	orged for card tra	nsactions only) 10	3% of the amount	3% of the amount
Standard card account spending & us	age Limit		Lin	nit
Cash withdrawal limit (applies separat	tely to each card	issued to a card account)	500 EUR per day or an equiva	lent in card account currency
Transaction limit (for clients identified				
	tor each car	d attached to the account	5,000 EUR per mo	
		for oach accept	in card accor	•
		for each account	10,000 EUR per mo	
Transaction limit (for clients identifies	l romotoly)		in card accor	unic currency
Transaction limit (for clients identified	• • •	d attached to the account	1,500 EUR per mo	inth or equivalent
	ioi eacii cali	ם מנומנוופט נט נוופ מננטטוונ		unt currency
		for each account	1,500 EUR per mo	
		.s. cach account		unt currency
<sup>1</sup> The fee is charged for the issuance of e			52. 2 4666	

<sup>&</sup>lt;sup>1</sup>The fee is charged for the issuance of each new card and/or replacement card.

<sup>&</sup>lt;sup>2</sup> The annual fee is charged each year, in the same calendar month when the card was originally issued and after 1 year following the issuance of the card.

<sup>&</sup>lt;sup>3</sup> The Issuer mails the card separately from the PIN. The delivery of both the card and the PIN is charged as one flat fee depending on the selected mail type and service.

<sup>&</sup>lt;sup>4</sup> The Issuer charges the listed fee in addition to the actual cost of the courier mail service, which is also payable by the customer. The actual cost of the courier mail delivery service may vary depending on the territory where the customer has requested the card and PIN to be delivered. The Issuer

reserves the right to choose a courier service provider, as well as the media that the Issuer uses to 1) communicate the actual cost of the courier delivery service to the customer and 2) agree on the means of payment of the service fee.

- <sup>5</sup> Private individual cardholders (excluding individual entrepreneurs) without access to internet and the Internet Office are entitled to a free-of-charge monthly card account statement that may be issued once a month upon the cardholder's request and must be collected at the Issuer's premises.
- <sup>6</sup> Late payment fee applies and is charged when an amount, for which a card account has been overdrawn (whether with or without the Issuer's authorization), is not repaid to and received by the Issuer on or before the last day of the current billing cycle (month). Late payment fee also applies when a minimum amount, required to pay back a line of credit, has not been received by the Issuer on or before the last day of the grace period, if any, as specified in the cardholder agreement or otherwise agreed between the customer and the Issuer.
- <sup>7</sup> The fee starts to apply and is first charged after 1 month following the date when a customer submitted a written request to close the last card attached to the customer's card account if the account is not used for other services. Thereafter the fee recurs and is charged once a month until the card account reaches a nil balance.
- <sup>8</sup> The fee starts to apply and is first charged 6 months after the card has expired. Thereafter the fee recurs and is charged once a month until the card account reaches a nil balance if the account is not used for other services.
- <sup>9</sup> The fee is charged as a surcharge to the card issuance fee and applies to newly issued cards, renewed and replacement cards. The card is produced and issued within 2 hours after all required documentation has been received by the Issuer. The card can be collected at the Issuer's head office at 10 Ropažu Street (12th floor), Riga, Latvia.
- <sup>10</sup> The fee applies when a card transaction is made in a currency other than the card account currency.

# MasterCard reloadable cards issued in Latvia For Non-residents of Latvia

Towiff	Valid from 5 May 2017.	Comit	
Tariff		Servio	
	unt currency	Euro	US dollars
Card issuance fee <sup>1</sup> Card annual fee <sup>2</sup>		35.00	35.00
		35.00	35.00
Cash disbursement fee	A T. R. A.	20/ min 5 00	20/ min 5 00
Manual	ATMs cash disbursement locations	2%, min. 5.00	2%, min. 5.00
	cash disbursement locations	2%, min. 8.00	2%, min. 8.00
Purchase fee	1 3	0.3%	0.3%
Card account replenishment fee, % of the deposited	amount <sup>3</sup>	0.5%	0.5%
Card and PIN delivery fee, including VAT 4:	Within Latvia, standard mail	2.00	2.00
	Within Latvia, standard mail Within Latvia, registered mail	5.00	5.00
v	Overseas, registered mail	30.00	30.00
	Overseas, courier mail <sup>5</sup>	10.00 + actual cost of courier	10.00 + actual cost of courier
	Overseas, courier man	service	service
Card account statement fee			
For each billing cycle (month)		_	
	At the Internet Office	Free of charge	Free of charge
	At the Issuer's premises <sup>6</sup>	3.00	3.00
	Mailed to a Latvian address	4.50	4.50
	Mailed to a foreign address	6.00	6.00
For the entire period of usage (not to exceed 1 year			
	At the Internet Office	Free of charge	Free of charge
	At the Issuer's premises	15.00	15.00
Delenes in mains for	Mailed to a foreign address	20.00	20.00
Balance inquiry fee  Declined transaction handling fee <sup>7</sup>		1.00	1.00
		1.00	1.00
Over-the-limit interest rate, APR %		45%	45%
Late payment fee 8		10.00	10.00
Closed card account maintenance fee, per month <sup>9</sup>	0	5.00	5.00
Expired card account maintenance fee, per month <sup>1</sup> Balance transfer fee, when transferred to a Custome		5.00	5.00
Balance transfer fee, when transferred to a custom		Trop of shares	Free of charge
Latvian cradit instit	Transact Pro	Free of charge	Free of charge
Urgent card issuance fee <sup>11</sup>	ution or payment institution	1%, min. 3.00 20.00	1%, min. 25.00 20.00
Invalid dispute handling fee		20.00	20.00
Transaction documentation retrieval fee		15.00	15.00
Non-standard spending/usage limit set-up fee for ca	ard or account	20.00	20.00
Express overdraft (authorization bonus) issuance fee		20.00	20.00
Currency conversion mark-up fee (charged for card		3% of the amount	3% of the amount
Standard card account spending & usage Limit	transactions only)		nit
Standard card account spending & usage Emile		Lii	
Cash withdrawal limit (applies separately to each ca	rd issued to a card account)	500 EUR per day or an equiva	lent in card account currency
Transaction limit (for clients identified by live contact	ct)		
for each o	card attached to the account	5,000 EUR per month or e	equivalent in card account
			ency
	for each account	10,000 EUR per month or	equivalent in card account
		curr	ency
Transaction limit (for clients identified remotely)			
for each o	card attached to the account	1,500 EUR per month or e	equivalent in card account
			ency
	for each account		equivalent in card account
		curr	ency

<sup>&</sup>lt;sup>1</sup>The fee is charged for the issuance of each new card and/or replacement card.

<sup>&</sup>lt;sup>2</sup> The annual fee is charged each year, in the same calendar month when the card was originally issued and after 1 year following the issuance of the card.

<sup>&</sup>lt;sup>3</sup> The fee does not apply to incoming payments (reloads, deposits) made with the sole purpose of paying the Issuer's fees, penalties, interest or any other applicable Issuer's charges, provided that the payment originator has clearly indicated the corresponding purpose of their payment (reload, deposit) and the amount of such payment or a part thereof, which is to be used for paying the aforementioned charges, is sufficient and may be withheld from the total amount of a single payment (reload or deposit).

<sup>&</sup>lt;sup>4</sup> The Issuer mails the card separately from the PIN. The delivery of both the card and the PIN is charged as one flat fee depending on the selected mail type and service.

- <sup>5</sup> The Issuer charges the listed fee in addition to the actual cost of the courier mail service, which is also payable by the customer. The actual cost of the courier mail delivery service may vary depending on the territory where the customer has requested the card and PIN to be delivered. The Issuer reserves the right to choose a courier service provider, as well as the media that the Issuer uses to 1) communicate the actual cost of the courier delivery service to the customer and 2) agree on the means of payment of the service fee.
- <sup>6</sup> Private individual cardholders that are residents of EU member states (excluding individual entrepreneurs) without access to internet and the Internet Office are entitled to a free-of-charge monthly card account statement that may be issued once a month upon the cardholder's request and must be collected at the Issuer's premises.
- <sup>7</sup> The fee is charged for handling of card transactions that have been declined by the Issuer pursuant to SIA Transact Pro Card usage Terms and Conditions, including, but not limited to, transactions that have been declined due to insufficient funds available on a card account at the time of the attempted transaction.
- <sup>8</sup> Late payment fee applies and is charged when an amount, for which a card account has been overdrawn (whether with or without the Issuer's authorization), is not repaid to and received by the Issuer on or before the last day of the current billing cycle (month). Late payment fee also applies when a minimum amount, required to pay back a line of credit, has not been received by the Issuer on or before the last day of the grace period, if any, as specified in the cardholder agreement or otherwise agreed between the customer and the Issuer.
- <sup>9</sup> The fee starts to apply and is first charged after 1 month following the date when a customer submitted a written request to close the last card attached to the customer's card account if the account is not used for other services. Thereafter the fee recurs and is charged once a month until the card account reaches a nil balance.
- <sup>10</sup> The fee starts to apply and is first charged 6 months after the card has expired. Thereafter the fee recurs and is charged once a month until the card account reaches a nil balance if the account is not used for other services.
- <sup>11</sup> The fee is charged as a surcharge to the card issuance fee and applies to newly issued cards, renewed and replacement cards. The card is produced and issued within 2 hours after all required documentation has been received by the Issuer. The card can be collected at the Issuer's head office at 10 Ropažu Street (12th floor), Riga, Latvia.
- <sup>12</sup> The fee applies when a card transaction is made in a currency other than the card account currency.

### MasterCard reloadable virtual cards issued in Latvia For Residents of Latvia

Tariff	Valid from 5 May 2017.	Servi	ce fee
	Card account currency	Euro	US dollars
Card issuance fee <sup>1</sup>	out a doctor content	15.00	15.00
Card annual fee <sup>2</sup>		15.00	15.00
Purchase fee		0.3%	0.3%
Card account statement fee			
For each billing cycle (month)			
<b>0</b> , . , ,	At the Internet Office	Free of charge	Free of charge
	At the Issuer's premises <sup>3</sup>	2.00	2.00
	Mailed to a Latvian address	3.00	3.00
	Mailed to a foreign address	4.00	4.00
For the entire period of usage (not to	exceed 1 year)		
	At the Internet Office	Free of charge	Free of charge
	At the Issuer's premises	10.00	10.00
Over-the-limit interest rate, APR %		45%	45%
Late payment fee <sup>4</sup>		10.00	10.00
Closed card account maintenance fee,	per month <sup>5</sup>	5.00	5.00
Expired card account maintenance fee	e, per month <sup>6</sup>	5.00	5.00
Balance transfer fee, when transferred	d to a Customer's account with		
	Transact Pro	Free of charge	Free of charge
Latvia	n credit institution or payment institution	1%, min. 3.00	1%, min. 25.00
Invalid dispute handling fee		15.00	15.00
Transaction documentation retrieval f	ee	15.00	15.00
Non-standard spending/usage limit se	t-up fee for card or account	15.00	15.00
Express overdraft (authorization bonu	s) issuance fee	15.00	15.00
Currency conversion mark-up fee (cha	rged for card transactions only) 7	3% of the amount	3% of the amount
Standard card account spending & usage Limit		Limit	
Transaction limit (for clients identified	by live contact)		
	for each card attached to the account	5,000 EUR per month or 6	equivalent in card account
		curr	ency
	for each account	10,000 EUR per month or	equivalent in card account
		curr	ency
Transaction limit (for clients identified	remotely)		
	for each card attached to the account		equivalent in card account ency
for each account		1,500 EUR per month or equivalent in card account currency	

 $<sup>^{1}\</sup>mbox{The fee}$  is charged for the issuance of each new card and/or replacement card.

<sup>&</sup>lt;sup>2</sup> The annual fee is charged each year, in the same calendar month when the card was originally issued and after 1 year following the issuance of the card.

<sup>&</sup>lt;sup>3</sup> Private individual cardholders (excluding individual entrepreneurs) without access to internet and the Internet Office are entitled to a free-of-charge monthly card account statement that may be issued once a month upon the cardholder's request and must be collected at the Issuer's premises.

<sup>&</sup>lt;sup>4</sup> Late payment fee applies and is charged when an amount, for which a card account has been overdrawn (whether with or without the Issuer's authorization), is not repaid to and received by the Issuer on or before the last day of the current billing cycle (month). Late payment fee also applies when a minimum amount, required to pay back a line of credit, has not been received by the Issuer on or before the last day of the grace period, if any, as specified in the cardholder agreement or otherwise agreed between the customer and the Issuer.

<sup>&</sup>lt;sup>5</sup> The fee starts to apply and is first charged after 1 month following the date when a customer submitted a written request to close the last card attached to the customer's card account if the account is not used for other services. Thereafter the fee recurs and is charged once a month until the card account reaches a nil balance.

<sup>&</sup>lt;sup>6</sup> The fee starts to apply and is first charged 6 months after the card has expired. There after the fee recurs and is charged once a month until the card account reaches a nil balance if the account is not used for other services.

<sup>&</sup>lt;sup>7</sup> The fee applies when a card transaction is made in a currency other than the card account currency.

#### MasterCard reloadable virtual cards issued in Latvia For Non-residents of Latvia

	Valid from 5 May 2017.			
riff		Service fee		
Card account currency		Euro	US dollars	
Card issuance fee <sup>1</sup>		20.00	20.00	
Card annual fee <sup>2</sup>		20.00	20.00	
Purchase fee		0.3%	0.3%	
Card account replenishment fee, % of the deposited	amount <sup>3</sup>	0.5%	0.5%	
Card account statement fee				
For each billing cycle (month)				
	At the Internet Office	Free of charge	Free of charge	
	At the Issuer's premises 4	3.00	3.00	
	Mailed to a Latvian address	4.50	4.50	
	Mailed to a foreign address	6.00	6.00	
For the entire period of usage (not to exceed 1 year)				
	At the Internet Office	Free of charge	Free of charge	
	At the Issuer's premises	15.00	15.00	
	Mailed to a foreign address	20.00	20.00	
Declined transaction handling fee 5		1.00	1.00	
Over-the-limit interest rate, APR %		45%	45%	
Late payment fee <sup>6</sup>		10.00	10.00	
Closed card account maintenance fee, per month 7		5.00	5.00	
Expired card account maintenance fee, per month 8		5.00	5.00	
Balance transfer fee, when transferred to a Custome	er's account with			
	Transact Pro	Free of charge	Free of charge	
Latvian credit institu	ition or payment institution	1%, min. 3.00	1%, min. 25.00	
Invalid dispute handling fee		20.00	20.00	
Transaction documentation retrieval fee		15.00	15.00	
Non-standard spending/usage limit set-up fee for ca	rd or account	20.00	20.00	
Express overdraft (authorization bonus) issuance fee		20.00	20.00	
Currency conversion mark-up fee (charged for card t	ransactions only) 9	3% of the amount	3% of the amount	
Standard card account spending & usage Limit		Limit		
Transaction limit (for clients identified by live contact	t)			
for each card attached to the account		5,000 EUR per month or equivalent in card account currency		
	for each account	10,000 EUR per month or e	quivalent in card account	
Transaction limit (for clients identified remotely)			•	
· · · · · · · · · · · · · · · · · · ·	ard attached to the account	1,500 EUR per month or ec		
	for each account	1,500 EUR per month or ed curre	juivalent in card account	
		curre	·-,	

<sup>&</sup>lt;sup>1</sup> The fee is charged for the issuance of each new card and/or replacement card.

<sup>&</sup>lt;sup>2</sup> The annual fee is charged each year, in the same calendar month when the card was originally issued and after 1 year following the issuance of the card.

<sup>&</sup>lt;sup>3</sup> The fee does not apply to incoming payments (reloads, deposits) made with the sole purpose of paying the Issuer's fees, penalties, interest or any other applicable Issuer's charges, provided that the payment originator has clearly indicated the corresponding purpose of their payment (reload, deposit) and the amount of such payment or a part thereof, which is to be used for paying the aforementioned charges, is sufficient and may be withheld from the total amount of a single payment (reload or deposit).

<sup>&</sup>lt;sup>4</sup> Private individual cardholders that are residents of EU member states (excluding individual entrepreneurs) without access to internet and the Internet Office are entitled to a free-of-charge monthly card account statement that may be issued once a month upon the cardholder's request and must be collected at the Issuer's premises.

<sup>&</sup>lt;sup>5</sup> The fee is charged for handling of card transactions that have been declined by the Issuer pursuant to SIA Transact Pro Card usage Terms and Conditions, including, but not limited to, transactions that have been declined due to insufficient funds available on a card account at the time of the attempted transaction.

<sup>&</sup>lt;sup>6</sup> Late payment fee applies and is charged when an amount, for which a card account has been overdrawn (whether with or without the Issuer's authorization), is not repaid to and received by the Issuer on or before the last day of the current billing cycle (month). Late payment fee also applies when a minimum amount, required to pay back a line of credit, has not been received by the Issuer on or before the last day of the grace period, if any, as specified in the cardholder agreement or otherwise agreed between the customer and the Issuer.

<sup>&</sup>lt;sup>7</sup> The fee starts to apply and is first charged after 1 month following the date when a customer submitted a written request to close the last card attached to the customer's card account if the account is not used for other services. Thereafter the fee recurs and is charged once a month until the card account reaches a nil balance.

<sup>&</sup>lt;sup>8</sup> The fee starts to apply and is first charged 6 months after the card has expired. Thereafter the fee recurs and is charged once a month until the card account reaches a nil balance if the account is not used for other services.

<sup>&</sup>lt;sup>9</sup> The fee applies when a card transaction is made in a currency other than the card account currency.

### **FEES & CHARGES**

# For Corporate Entities and Individual Entrepreneurs

## MasterCard reloadable cards issued in Latvia

### For Residents of Latvia

Tariff	Valid from 3 April 2017.	Servi	ce fee
Card accour	nt currency	Euro	US dollars
Card issuance fee <sup>1</sup>	,	30.00	35.00
Card annual fee <sup>2</sup>		30.00	35.00
Cash disbursement fee			
	Swedbank ATMs in Latvia	2%, min. 3.00	2%, min. 3.00
	Other ATMs	2%, min. 5.00	2%, min. 5.00
	sh disbursement locations	2%, min. 8.00	2%, min. 8.00
Purchase fee		Free of charge	0.3%
Card and PIN delivery fee <sup>3</sup> , including VAT:			
	/ithin Latvia, standard mail	4.00	4.00
WI	thin Latvia, registered mail Overseas, registered mail	6.00 30.00	6.00 30.00
	Overseas, registered mail <sup>4</sup>	10.00 + actual cost of courier	10.00 + actual cost of courier
	Overseas, courier mail	service	service
Card account statement fee			-
For each billing cycle (month)			
	At the Internet Office	Free of charge	Free of charge
	At the Issuer's premises	2.00	2.00
	Mailed to a Latvian address	3.00	3.00
	Mailed to a foreign address	4.00	4.00
For the entire period of usage (not to exceed 1 year)	A		
	At the Internet Office	Free of charge	Free of charge
Delegas in mains for	At the Issuer's premises	10.00	10.00
Balance inquiry fee	Within Latvia	0.60	0.60
	Overseas	1.00	1.00
Over-the-limit interest rate, APR %	Overseas	45%	45%
Late payment fee 5		10.00	10.00
Closed card account maintenance fee, per month <sup>6</sup>		5.00	5.00
Expired card account maintenance fee, per month 7		5.00	5.00
Balance transfer fee, when transferred to a Customer	's account with		
	Transact Pro	Free of charge	Free of charge
Latvian credit institut	tion or payment institution	1%, min. 3.00	1%, min. 25.00
Urgent card issuance fee <sup>8</sup>		20.00	20.00
Invalid dispute handling fee		20.00	20.00
Transaction documentation retrieval fee		15.00	15.00
Non-standard spending/usage limit set-up fee for car	d or account	20.00	20.00
Express overdraft (authorization bonus) issuance fee		20.00	20.00
Currency conversion mark-up fee (charged for card tr	ansactions only) 9	3% of the amount	3% of the amount
Standard card account spending & usage Limit 10		Lii	mit
Limits for clients identified by live contact			
Cash withdrawal limit (applies separately to each card	dissued to a card account)		
cush witharawar innit (applies separately to each eart	Per Day	2.000 EUR or an equivaler	nt in card account currency
	Per Month	•	nt in card account currency
Transaction limit	2	, = = = = = = = = = = = = = = = = = = =	
for each ca	rd attached to the account	10,000 EUR per month or	equivalent in card account
			rency
	for each account	· ·	r equivalent in card account
Liveine for all ages in a selficial		curr	rency
Limits for clients identified remotely	licated to a card account!	1 000 ELIP non dou on an	oquivalent in card account
Cash withdrawal limit (applies separately to each card	i issueu to a card account)		equivalent in card account
Transaction limit		curr	rency
	rd attached to the account	1,500 EUR per month or	equivalent in card account
. or each ea			rency
	for each account		equivalent in card account
			ency

 $<sup>^{1}\</sup>mbox{The fee}$  is charged for the issuance of each new card and/or replacement card.

- <sup>2</sup> The annual fee is charged each year, in the same calendar month when the card was originally issued and after 1 year following the issuance of the card.
- <sup>3</sup> The Issuer mails the card separately from the PIN. The delivery of both the card and the PIN is charged as one flat fee depending on the selected mail type and service.
- <sup>4</sup> The Issuer charges the listed fee in addition to the actual cost of the courier mail service, which is also payable by the customer. The actual cost of the courier mail delivery service may vary depending on the territory where the customer has requested the card and PIN to be delivered. The Issuer reserves the right to choose a courier service provider, as well as the media that the Issuer uses to 1) communicate the actual cost of the courier delivery service to the customer and 2) agree on the means of payment of the service fee.
- <sup>5</sup> Late payment fee applies and is charged when an amount, for which a card account has been overdrawn (whether with or without the Issuer's authorization), is not repaid to and received by the Issuer on or before the last day of the current billing cycle (month). Late payment fee also applies when a minimum amount, required to pay back a line of credit, has not been received by the Issuer on or before the last day of the grace period, if any, as specified in the cardholder agreement or otherwise agreed between the customer and the Issuer.
- <sup>6</sup> The fee starts to apply and is first charged after 1 month following the date when a customer submitted a written request to close the last card attached to the customer's card account if the account is not used for other services. Thereafter the fee recurs and is charged once a month until the card account reaches a nil balance.
- <sup>7</sup> The fee starts to apply and is first charged 6 months after the card has expired. Thereafter the fee recurs and is charged once a month until the card account reaches a nil balance if the account is not used for other services.
- <sup>8</sup> The fee is charged as a surcharge to the card issuance fee and applies to newly issued cards, renewed and replacement cards. The card is produced and issued within 2 hours after all required documentation has been received by the Issuer. The card can be collected at the Issuer's head office at 10 Ropažu Street (12th floor), Riga, Latvia.
- <sup>9</sup>The fee applies when a card transaction is made in a currency other than the card account currency.
- <sup>10</sup> The limits that are stated in this section apply only to transactions made by payment cards that issued to corporate entities. For transactions made by payment cards that are issued to individual entrepreneurs apply the limits of private individuals.

# MasterCard reloadable cards issued in Latvia For Non-residents of Latvia

Tariff	Valid from 3 April 2017.	Servi	ce fee
	Card account currency	Euro	US dollars
Card issuance fee <sup>1</sup>	,	35.00	35.00
Card annual fee <sup>2</sup>		35.00	35.00
Cash disbursement fee			
	ATMs	2%, min. 5.00	2%, min. 5.00
	Manual cash disbursement locations	2%, min. 8.00	2%, min. 8.00
Purchase fee		0.3%	0.3%
Card account replenishment fee, % o	f the deposited amount <sup>3</sup>	0.5%	0.5%
Card and PIN delivery fee 4, including			
, ,	Within Latvia, standard mail	4.00	4.00
	Within Latvia, registered mail	6.00	6.00
	Overseas, registered mail	30.00	30.00
	Overseas, courier mail 5	10.00 + actual cost of courier	10.00 + actual cost of courier
		service	service
Card account statement fee			
For each billing cycle (month)			
	At the Internet Office	Free of charge	Free of charge
	At the Issuer's premises	3.00	3.00
	Mailed to a Latvian address	4.50	4.50
	Mailed to a foreign address	6.00	6.00
For the entire period of usage (not to			
	At the Internet Office	Free of charge	Free of charge
	At the Issuer's premises	15.00	15.00
Delegas insuinctes	Mailed to a foreign address	20.00	20.00
Balance inquiry fee		1.00	1.00
Declined transaction handling fee 6		1.00	1.00
Over-the-limit interest rate, APR %  Late payment fee <sup>7</sup>		45%	45%
Closed card account maintenance fee		10.00	10.00
Expired card account maintenance fe	·	5.00 5.00	5.00 5.00
Balance transfer fee, when transferre		3.00	3.00
balance transfer fee, when transferre	Transact Pro	2.00	3.00
Latv	ian credit institution or payment institution	1%, min. 3.00	1%, min. 25.00
Urgent card issuance fee 10	an creat institution of payment institution	20.00	20.00
Invalid dispute handling fee		20.00	20.00
Transaction documentation retrieval	fee	15.00	15.00
Non-standard spending/usage limit s		20.00	20.00
Express overdraft (authorization bon		20.00	20.00
Currency conversion mark-up fee (ch	, 10 11 11 114	3% of the amount	3% of the amount
Standard card account spending & u			nit
oumand our a document open amb and		<del></del>	
Limits for clients identified by live co	ntact		
	ately to each card issued to a card account)		
	Per Day	2,000 EUR or an equivaler	it in card account currency
	Per Month		nt in card account currency
Transaction limit			
	for each card attached to the account	10,000 EUR per month or	equivalent in card account
		curr	ency
	for each account	150,000 EUR per month or	equivalent in card account
		curr	ency
<u>Limits for clients identified remotely</u>			
Cash withdrawal limit (applies separa	ately to each card issued to a card account)		equivalent in card account
		curr	ency
Transaction limit		4 -00 -11-	
	for each card attached to the account	· ·	equivalent in card account
			ency
	for each account	· ·	equivalent in card account
		curr	ency

<sup>&</sup>lt;sup>1</sup>The fee is charged for the issuance of each new card and/or replacement card.

<sup>&</sup>lt;sup>2</sup> The annual fee is charged each year, in the same calendar month when the card was originally issued and after 1 year following the issuance of the card.

- <sup>3</sup> The fee does not apply to incoming payments (reloads, deposits) made with the sole purpose of paying the Issuer's fees, penalties, interest or any other applicable Issuer's charges, provided that the payment originator has clearly indicated the corresponding purpose of their payment (reload, deposit) and the amount of such payment or a part thereof, which is to be used for paying the aforementioned charges, is sufficient and may be withheld from the total amount of a single payment (reload or deposit).
- <sup>4</sup> The Issuer mails the card separately from the PIN. The delivery of both the card and the PIN is charged as one flat fee depending on the selected mail type and service.
- <sup>5</sup> The Issuer charges the listed fee in addition to the actual cost of the courier mail service, which is also payable by the customer. The actual cost of the courier mail delivery service may vary depending on the territory where the customer has requested the card and PIN to be delivered. The Issuer reserves the right to choose a courier service provider, as well as the media that the Issuer uses to 1) communicate the actual cost of the courier delivery service to the customer and 2) agree on the means of payment of the service fee.
- <sup>6</sup> The fee is charged for handling of card transactions that have been declined by the Issuer pursuant to SIA Transact Pro Card usage Terms and Conditions, including, but not limited to, transactions that have been declined due to insufficient funds available on a card account at the time of the attempted transaction.
- <sup>7</sup> Late payment fee applies and is charged when an amount, for which a card account has been overdrawn (whether with or without the Issuer's authorization), is not repaid to and received by the Issuer on or before the last day of the current billing cycle (month). Late payment fee also applies when a minimum amount, required to pay back a line of credit, has not been received by the Issuer on or before the last day of the grace period, if any, as specified in the cardholder agreement or otherwise agreed between the customer and the Issuer.
- <sup>8</sup> The fee starts to apply and is first charged after 1 month following the date when a customer submitted a written request to close the last card attached to the customer's card account if the account is not used for other services. Thereafter the fee recurs and is charged once a month until the card account reaches a nil balance.
- <sup>9</sup> The fee starts to apply and is first charged 6 months after the card has expired. Thereafter the fee recurs and is charged once a month until the card account reaches a nil balance if the account is not used for other services.
- <sup>10</sup> The fee is charged as a surcharge to the card issuance fee and applies to newly issued cards, renewed and replacement cards. The card is produced and issued within 2 hours after all required documentation has been received by the Issuer. The card can be collected at the Issuer's head office at 10 Ropažu Street (12th floor), Riga, Latvia.
- <sup>11</sup> The fee applies when a card transaction is made in a currency other than the card account currency.
- <sup>12</sup>The limits that are stated in this section apply only to transactions made by payment cards that issued to corporate entities. For transactions made by payment cards that are issued to individual entrepreneurs apply the limits of private individuals.

# MasterCard reloadable virtual cards issued For Residents of Latvia

Tariff	valid from 3 April 2017.	Service fee	
	Card account currency	Euro	US dollars
Card issuance fee <sup>1</sup>	,	15.00	15.00
Card annual fee <sup>2</sup>		15.00	15.00
Purchase fee		0.3%	0.3%
Card account statement fee			
For each billing cycle (month)			
	At the Internet Office	Free of charge	Free of charge
	At the Issuer's premises	2.00	2.00
	Mailed to a Latvian address	3.00	3.00
	Mailed to a foreign address	4.00	4.00
For the entire period of usage (not to e	xceed 1 year)		
	At the Internet Office	Free of charge	Free of charge
	At the Issuer's premises	10.00	10.00
Over-the-limit interest rate, APR %		45%	45%
Late payment fee <sup>3</sup>		10.00	10.00
Closed card account maintenance fee,	per month <sup>4</sup>	5.00	5.00
Expired card account maintenance fee,	per month <sup>5</sup>	5.00	5.00
Balance transfer fee, when transferred	to a Customer's account with		
	Transact Pro	Free of charge	Free of charge
Latvian credit institution or payment institution		1%, min. 3.00	1%, min. 25.00
Invalid dispute handling fee		15.00	15.00
Transaction documentation retrieval fe	e	15.00	15.00
Non-standard spending/usage limit set	-up fee for card or account	15.00	15.00
Express overdraft (authorization bonus	) issuance fee	15.00	15.00
Currency conversion mark-up fee (char	ged for card transactions only) <sup>6</sup>	3% of the amount	3% of the amount
Standard card account spending & usa	ge Limit <sup>7</sup>	Limit	
Limits for clients identified by live conta	act_		
Transaction limit	for each card attached to the account	10,000 EUR per month or curre	
	for each account	150,000 EUR per month or	equivalent in card account
<u>Limits for clients identified remotely</u> Transaction limit		curre	Liney
	for each card attached to the account	1,500 EUR per month or e curre	
	for each account	1,500 EUR per month or e curre	

<sup>&</sup>lt;sup>1</sup> The fee is charged for the issuance of each new card and/or replacement card.

<sup>&</sup>lt;sup>2</sup> The annual fee is charged each year, in the same calendar month when the card was originally issued and after 1 year following the issuance of the card.

<sup>&</sup>lt;sup>3</sup> Late payment fee applies and is charged when an amount, for which a card account has been overdrawn (whether with or without the Issuer's authorization), is not repaid to and received by the Issuer on or before the last day of the current billing cycle (month). Late payment fee also applies when a minimum amount, required to pay back a line of credit, has not been received by the Issuer on or before the last day of the grace period, if any, as specified in the cardholder agreement or otherwise agreed between the customer and the Issuer.

<sup>&</sup>lt;sup>4</sup> The fee starts to apply and is first charged after 1 month following the date when a customer submitted a written request to close the last card attached to the customer's card account if the account is not used for other services. Thereafter the fee recurs and is charged once a month until the card account reaches a nil balance.

<sup>&</sup>lt;sup>5</sup> The fee starts to apply and is first charged 6 months after the card has expired. Thereafter the fee recurs and is charged once a month until the card account reaches a nil balance if the account is not used for other services.

 $<sup>^{6}</sup>$  The fee applies when a card transaction is made in a currency other than the card account currency.

<sup>&</sup>lt;sup>7</sup> The limits that are stated in this section apply only to transactions made by payment cards that issued to corporate entities. For transactions made by payment cards that are issued to individual entrepreneurs apply the limits of private individuals.

#### MasterCard reloadable virtual cards issued For Non-residents of Latvia

Tariff	Valid from 3 April 2017.	Sorvice	o foo	
		Service fee  Euro US dollars		
Card issuance fee <sup>1</sup>	Card account currency	Euro 20.00	20.00	
Card annual fee <sup>2</sup>		20.00	20.00	
Purchase fee		0.3%	0.3%	
	hadanasitad sussanut 3	0.5%	0.5%	
Card account replenishment fee, % of t	ne deposited amount <sup>3</sup>	0.5%	0.5%	
Card account statement fee				
For each billing cycle (month)	At the Internet Office	Free of charge	Free of charge	
	At the literate office	3.00	3.00	
	Mailed to a Latvian address	4.50	4.50	
	Mailed to a Latvian address  Mailed to a foreign address	6.00	6.00	
For the entire period of usage (not to e	S	0.00	0.00	
To the entire period of daage (not to e	At the Internet Office	Free of charge	Free of charge	
	At the literate office At the Issuer's premises	15.00	15.00	
	Mailed to a foreign address	20.00	20.00	
Declined transaction handling fee <sup>4</sup>	widned to a foreign address	1.00	1.00	
Over-the-limit interest rate, APR %		45%	45%	
Late payment fee 5		10.00	10.00	
Closed card account maintenance fee, I	per month <sup>6</sup>	5.00	5.00	
Expired card account maintenance fee,		5.00	5.00	
Balance transfer fee, when transferred		3.00	5.00	
balance transfer fee, when transferred	Transact Pro	2.00	3.00	
Latvian	credit institution or payment institution	1%, min. 3.00	1%, min. 25.00	
Invalid dispute handling fee	referentiation of payment institution	20.00	20.00	
Transaction documentation retrieval fe	e	15.00	15.00	
Non-standard spending/usage limit set-		20.00	20.00	
Express overdraft (authorization bonus		20.00	20.00	
Currency conversion mark-up fee (char		3% of the amount	3% of the amount	
Standard card account spending & usa		Lim		
Standard card account spending & usa	ge ziiiit			
Limits for clients identified by live conta	act			
Transaction limit	366			
Transaction inne	for each card attached to the account	10,000 EUR per month or e	quivalent in card account	
	for each cara attached to the account	curre		
	for each account	150,000 EUR per month or e	•	
	. 5. 535H 25564H	curre		
Limits for clients identified remotely		54.15	,	
Transaction limit				
	for each card attached to the account	1,500 EUR per month or ed	quivalent in card account	
		curre		
	for each account	1,500 EUR per month or ed	quivalent in card account	
		curre		

<sup>&</sup>lt;sup>1</sup>The fee is charged for the issuance of each new card and/or replacement card.

<sup>&</sup>lt;sup>2</sup> The annual fee is charged each year, in the same calendar month when the card was originally issued and after 1 year following the issuance of the card.

<sup>&</sup>lt;sup>3</sup> The fee does not apply to incoming payments (reloads, deposits) made with the sole purpose of paying the Issuer's fees, penalties, interest or any other applicable Issuer's charges, provided that the payment originator has clearly indicated the corresponding purpose of their payment (reload, deposit) and the amount of such payment or a part thereof, which is to be used for paying the aforementioned charges, is sufficient and may be withheld from the total amount of a single payment (reload or deposit).

<sup>&</sup>lt;sup>4</sup> The fee is charged for handling of card transactions that have been declined by the Issuer pursuant to SIA Transact Pro Card usage Terms and Conditions, including, but not limited to, transactions that have been declined due to insufficient funds available on a card account at the time of the attempted transaction.

<sup>&</sup>lt;sup>5</sup> Late payment fee applies and is charged when an amount, for which a card account has been overdrawn (whether with or without the Issuer's authorization), is not repaid to and received by the Issuer on or before the last day of the current billing cycle (month). Late payment fee also applies when a minimum amount, required to pay back a line of credit, has not been received by the Issuer on or before the last day of the grace period, if any, as specified in the cardholder agreement or otherwise agreed between the customer and the Issuer.

<sup>&</sup>lt;sup>6</sup> The fee starts to apply and is first charged after 1 month following the date when a customer submitted a written request to close the last card attached to the customer's card account if the account is not used for other services. Thereafter the fee recurs and is charged once a month until the card account reaches a nil balance.

<sup>&</sup>lt;sup>7</sup> The fee starts to apply and is first charged 6 months after the card has expired. Thereafter the fee recurs and is charged once a month until the card account reaches a nil balance if the account is not used for other services.

<sup>&</sup>lt;sup>8</sup> The fee applies when a card transaction is made in a currency other than the card account currency.

payment cards that are issued to inc		