

# FEES & CHARGES FOR PRIVATE INDIVIDUALS MASTERCARD PREPAID NON-RELOADABLE GIFT CARDS

## ISSUED IN LATVIA

Valid from 5 May 2017



Tariff	Service fee	
	Euro	US dollars
Card issuance fee When purchased from a Distributor When purchased from the Issuer	Distributor's tariffs apply 2.00	Distributor's tariffs apply 2.00
Card service fee (applied during Validity period)	Free of charge	Free of charge
Card renewal fee	5.00	5.00
Card replacement fee	5.00	5.00
Purchase fee	Free of charge	0.5%
Card account statement fee for the entire period of usage at the Issuer's premises 1 (for each statement)	2.00	2.00
Card and PIN delivery fee (to a Latvian address) 2, including VAT: standard mail registered mail	2.00 5.00	2.00 5.00
Balance inquiry fee (applies to ATM-initiated transactions)	0.60	0.60
Invalid card maintenance fee 3	1.00	1.00
Nominal value balance disbursement fee (when closing the card) 4	1% of the amount, min. 5.00	1% of the amount, min. 5.00
Nominal value balance transfer fee, if making a bank transfer to the Cardholder specified account at: Transact Pro Latvian credit institution or payment institution 5	Free of charge 3.00	Free of charge 25.00
Order cancellation or amendment fee (applies to corporate entities and individual entrepreneurs)	3.00 per Card	4.00 per Card
Non-standard Nominal value approval fee 6	3.00 per Nominal value	4.00 per Nominal value
Invalid dispute handling fee	15.00	15.00
Transaction documentation retrieval fee	15.00	15.00
Currency conversion mark-up fee 7 Charged for card transactions Charged for the Nominal value deposits and payments from the Card account	3% of the amount 5% of the amount	3% of the amount 5% of the amount
	<b>Limit</b>	
Standard card spending & usage limits	Euro	US dollars
Minimum Nominal value of the Card	15.00	15.00
Maximum Nominal value of the Card	250.00	250.00
Maximum total number of deposits (reloads) to a card account Per day	0	0
Cash withdrawal limit Per day	0	0

<sup>1</sup> Private individual cardholders that are residents of EU member states (excluding individual entrepreneurs) without access to the 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>2</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>3</sup> The fee is charged once a month until the card's Nominal value reaches a nil balance.

<sup>4</sup> The fee does not apply if the disbursement of the Nominal value balance is requested after the Card's Validity period has expired, but not later than 1 year after the expiry date of the Card's Validity period.

<sup>5</sup> The fee option of SHA (shared commissions) shall apply to the bank transfer with the beneficiary being liable for paying fees and commissions charged by intermediary banks and the beneficiary's bank.

<sup>6</sup> The fee applies for each Nominal value within a card production order, which does not comply with the restrictions specified under "Standard Card spending and usage limits" above, if the Issuer has agreed to issue a card with such non-standard Nominal value.

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

## FOR CORPORATE ENTITIES AND INDIVIDUAL ENTREPRENEURS MASTERCARD PREPAID NON-RELOADABLE GIFT CARDS ISSUED IN LATVIA

Valid from 3 April 2017

Tariff	Service fee	
	Euro	US dollars
Card issuance fee When purchased from a Distributor When purchased from the Issuer	Distributor's tariffs apply 2.00	Distributor's tariffs apply 2.00
Card service fee (applied during Validity period)	Free of charge	Free of charge
Card renewal fee	5.00	5.00
Card replacement fee	5.00	5.00
Purchase fee	Free of charge	0.5%
Card account statement fee for the entire period of usage at the Issuer's premises (for each statement)	2.00	2.00
Card and PIN delivery fee (to a Latvian address) <sup>1</sup> , including VAT: standard mail registered mail	2.00 5.00	2.00 5.00
Balance inquiry fee (applies to ATM-initiated transactions)	0.60	0.60
Invalid card maintenance fee <sup>2</sup>	1.00	1.00
Nominal value balance disbursement fee (when closing the card) <sup>3</sup>	1% of the amount, min. 5.00	1% of the amount, min. 5.00
Nominal value balance transfer fee, if making a bank transfer to the Cardholder specified account at:  Transact Pro Latvian credit institution or payment institution <sup>4</sup>	Free of charge 3.00	Free of charge 25.00
Order cancellation or amendment fee (applies to corporate entities and individual entrepreneurs)	3.00 per Card	4.00 per Card
Non-standard Nominal value approval fee <sup>5</sup>	3.00 per Nominal value	4.00 per Nominal value
Invalid dispute handling fee	15.00	15.00
Transaction documentation retrieval fee	15.00	15.00
Currency conversion mark-up fee <sup>6</sup>  Charged for card transactions Charged for the Nominal value deposits and payments from the Card account	3% of the amount 5% of the amount	3% of the amount 5% of the amount
	Limit	
Standard card spending & usage limits	Euro	US dollars
Minimum Nominal value of the Card	15.00	15.00
Maximum Nominal value of the Card	250.00	250.00
Maximum total number of deposits (reloads) to a card account Per Day	0	0
Cash withdrawal limit Per Day	0	0

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