FEES & CHARGES

For Private Individuals

MasterCard reloadable cards issued in Latvia

For Residents of Latvia

Tariff	valiu irom 1st April 2014.	Servio	e fee
Card accour	nt currency	Euro	US dollars
Card issuance fee ¹	,	15.00	20.00
Card annual fee ²		15.00	20.00
Cash disbursement fee			
	Swedbank ATMs in Latvia	1%, min. 1.00	1%, min. 1.50
	Other ATMs	2%, min. 4.00	2%, min. 5.00
Manual ca	ash disbursement locations	2%, min. 6.00	2%, min. 8.00
Purchase fee		Free of charge	0.3%
Card and PIN delivery fee, including VAT ³ :			
V	Vithin Latvia, standard mail	1.50	2.00
Wi	thin Latvia, registered mail	3.50	5.00
	Overseas, registered mail	20.00	30.00
	Overseas, courier mail ⁴	7.50 +	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	1.50	2.00
	Mailed to a Latvian address	2.25	3.00
	Mailed to a foreign address	3.00	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	7.50	10.00
Balance inquiry fee	At the issuer's premises	7.50	10.00
balance inquity ree	Within Latvia	0.45	0.60
	Overseas	0.75	1.00
Over-the-limit interest rate, APR %		45%	45%
Late payment fee ⁶		7.50	10.00
Closed card account maintenance fee, per month ⁷		3.00	4.00
Expired card account maintenance fee, per month 8		0.75	1.00
Balance transfer fee		1%, min. 2.00	1%, min. 25.00
Urgent card issuance fee 9		15.00	20.00
Invalid dispute handling fee		15.00	20.00
Transaction documentation retrieval fee		7.50	10.00
Non-standard spending/usage limit set-up fee for car	d or account	7.50	10.00
Express overdraft (authorization bonus) issuance fee		7.50	10.00
Currency conversion mark-up fee (charged for card tr	ansactions only) 10	3% of the amount	3% of the amount
		Limit	
Standard card account spending & usage Limit		Euro	US dollars
Maximum deposit (reload) amount		1,800.00	2,500.00
Maximum number of deposits (reloads		2	2
Cash withdrawal limit (applies separately to each care	d 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		5 000 5115	male an amonto-la-sa
tor each ca	rd attached to the account	5,000 EUR per mo	
	f	in card accou	•
	for each account	10,000 EUR per mo	
Transaction limit (for clients identified remarks)		in card accou	int currency
Transaction limit (for clients identified remotely)	rd attached to the account	1 500 5HB nor	nth or oquivalent
ior each ca	ru attacheu to the account	1,500 EUR per mo in card accou	
	for each account	1,500 EUR per mo	•
	IOI EACII ACCOUNT	in card accou	
1 The fee is charged for the issuance of each new card and	., .	III caru accor	ant carrency

¹ The fee is charged for the issuance of each new card and/or replacement card.
² 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.

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.

⁴ 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.

- ⁵ 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.
- ⁶ 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.
- ⁷ 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.
- ⁸ The fee starts to apply and is first charged 1 year 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.
- ⁹ 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.
- 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

Tariff	Valid from 1st April 2014.	Servi	ce fee
	nt currency	Euro	US dollars
Card issuance fee ¹	The currency	20.00	35.00
Card annual fee ²		20.00	35.00
Cash disbursement fee		20.00	33.00
cush disbursement rec	ATMs	2%, min. 4.00	2%, min. 5.00
Manual c	ash disbursement locations	2%, min. 6.00	2%, min. 8.00
Purchase fee	asir dispursement locations	0.3%	0.3%
Card account replenishment fee, % of the deposited	amount ³	0.5%	0.5%
Card and PIN delivery fee, including VAT ⁴ :	ameant	0.370	0.370
,	Within Latvia, standard mail	1.50	2.00
	ithin Latvia, registered mail	3.50	5.00
	Overseas, registered mail	20.00	30.00
	Overseas, courier mail 5	7.50 + 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 ⁶	2.00	3.00
	Mailed to a Latvian address	3.00	4.50
	Mailed to a foreign address	4.00	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	10.00	15.00
	Mailed to a foreign address	15.00	20.00
Balance inquiry fee		0.75	1.00
Declined transaction handling fee ⁷		0.75	1.00
Over-the-limit interest rate, APR %		45%	45%
Late payment fee 8		7.50	10.00
Closed card account maintenance fee, per month 9		3.00	4.00
Expired card account maintenance fee, per month 10		1.50	2.00
Balance transfer fee		1%, min. 2.00	1%, min. 25.00
Urgent card issuance fee ¹¹		20.00	30.00
Invalid dispute handling fee		20.00	25.00
Transaction documentation retrieval fee		10.00	12.00
Non-standard spending/usage limit set-up fee for car		15.00	20.00
Express overdraft (authorization bonus) issuance fee		15.00	20.00
Currency conversion mark-up fee (charged for card t	ransactions only) 12	3% of the amount	3% of the amount
		Limit	
Standard card account spending & usage Limit		Euro	US dollars
Maximum deposit (reload) amount		1,800.00	2,500.00
Maximum number of deposits (reloads) to a card acc	count per day	2	2
Cash withdrawal limit (applies separately to each car	d 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		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	ard attached to the account	5,000 EUR per month or 6	equivalent in card account
		•	ency
	for each account		equivalent in card account
		-	ency
Transaction limit (for clients identified remotely)			•
	ard attached to the account	1,500 EUR per month or 6	equivalent in card account
			ency
	for each account	1,500 EUR per month or e	equivalent in card account
		curr	ency

¹The fee is charged for the issuance of each new card and/or replacement card.

² 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.

card.

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).

- ⁴ 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.
- ⁵ 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.
- ⁶ 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.
- 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.
- ⁸ 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.

 ⁹ The fee starts to park and its first the second account has been overdrawn (whether with or without the Issuer's
- ⁹ 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.
- ¹⁰ The fee starts to apply and is first charged 1 year 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.
- ¹¹ 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.
- ¹² 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		Servic	e fee
	Card account currency	Euro	US dollars
Card issuance fee ¹		10.00	15.00
Card annual fee ²		10.00	15.00
Purchase fee		Free of charge	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 ³	1.50	2.00
	Mailed to a Latvian address	2.25	3.00
	Mailed to a foreign address	3.00	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	7.50	10.00
Over-the-limit interest rate, APR %		45%	45%
Late payment fee ⁴		7.50	10.00
Closed card account maintenance fe		3.00	4.00
Expired card account maintenance fe	ee, per month ⁶	0.75	1.00
Balance transfer fee		1%, min. 2.00	1%, min. 25.00
Invalid dispute handling fee		15.00	20.00
Transaction documentation retrieval	fee	7.50	10.00
Non-standard spending/usage limit s	set-up fee for card or account	7.50	10.00
Express overdraft (authorization bon	us) issuance fee	7.50	10.00
Currency conversion mark-up fee (ch	narged for card transactions only) 7	3% of the amount	3% of the amount
		Lim	nit
Standard card account spending & u	sage Limit	Euro	US dollars
Maximum deposit (reload) amount		1,800.00	2,500.00
Maximum number of o	deposits (reloads) to a card account per day	2	2
Transaction limit (for clients identifie	ed by live contact)		
	for each card attached to the account	5,000 EUR per month or e	quivalent in card account
		curre	ency
	for each account	10,000 EUR per month or 6	equivalent in card account
		curre	ency
Transaction limit (for clients identifie	* *		
	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	•

¹The fee is charged for the issuance of each new card and/or replacement card.

² 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.

³ 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.

⁴ 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.

⁵ 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

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.

⁶ The fee starts to apply and is first charged 1 year 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.

⁷ 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

Tariff	Valid from 1st April 2014.	Service	o foo
Tailli	Card account currency	Euro	US dollars
Card issuance fee ¹	Card account currency	15.00	20.00
Card annual fee ²		15.00	20.00
Purchase fee		0.3%	0.3%
Card account replenishment fee, % of t	he denosited amount ³	0.5%	0.5%
Card account statement fee	ne deposited amount	0.3%	0.5/0
For each billing cycle (month)			
Tor each binning cycle (month)	At the Internet Office	Free of charge	Free of charge
	At the Issuer's premises 4	2.00	3.00
	Mailed to a Latvian address	3.00	4.50
	Mailed to a foreign address	4.00	6.00
For the entire period of usage (not to e	_		
 	At the Internet Office	Free of charge	Free of charge
	At the Issuer's premises	10.00	15.00
	Mailed to a foreign address	15.00	20.00
Declined transaction handling fee ⁵		0.75	1.00
Over-the-limit interest rate, APR %		45%	45%
Late payment fee ⁶		7.50	10.00
Closed card account maintenance fee,	per month ⁷	3.00	4.00
Expired card account maintenance fee,	per month ⁸	1.50	2.00
Balance transfer fee		1%, min. 2.00	1%, min. 25.00
Invalid dispute handling fee		20.00	25.00
Transaction documentation retrieval fe	e	10.00	12.00
Non-standard spending/usage limit set	-up fee for card or account	15.00	20.00
Express overdraft (authorization bonus) issuance fee		15.00	20.00
Currency conversion mark-up fee (charged for card transactions only) 9		3% of the amount	3% of the amount
		Lim	it
Standard card account spending & usage Limit		Euro	US dollars
Maximum deposit (reload) amount		1,800.00	2,500.00
Maximum number of dep	posits (reloads) to a card account per day	2	2
Transaction limit (for clients identified			
	for each card attached to the account	5,000 EUR per month or ed	quivalent in card account
		curre	,
	for each account	10,000 EUR per month or e	quivalent in card account
		curre	ncy
Transaction limit (for clients identified			
	for each card attached to the account	1,500 EUR per month or ed	
		curre	•
	for each account	1,500 EUR per month or ed	
1		curre	ncy

¹The fee is charged for the issuance of each new card and/or replacement card.

² 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.

³ 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).

⁴ 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.

⁵ 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.

⁶ 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.

⁷ 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.

⁸ The fee starts to apply and is first charged 1 year 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.

⁹ 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 Holli 13t April 2014.	Servi	ice fee
	Card account	currency	Euro	US dollars
Card issuance fee ¹		,	20.00	35.00
Card annual fee ²			20.00	35.00
Cash disbursement fee				
		Swedbank ATMs in Latvia	2%, min. 2.00	2%, min. 3.00
		Other ATMs	2%, min. 4.00	2%, min. 5.00
	Manual cas	sh disbursement locations	2%, min. 6.00	2%, min. 8.00
Purchase fee			Free of charge	0.3%
Card and PIN delivery fee ³ , including V	AT:			
		thin Latvia, standard mail	3.00	4.00
		hin Latvia, registered mail	4.50	6.00
		Overseas, registered mail	20.00	30.00
		Overseas, courier mail ⁴	7.50 + actual cost of courier service	10.00 + actual cost of courier service
Card account statement fee				
For each billing cycle (month)		A	For C.1	F., 6.1
		At the Internet Office	Free of charge	Free of charge
		At the Issuer's premises	1.50	2.00
		ailed to a Latvian address	2.25	3.00
For the entire period of usage (not to a		ailed to a foreign address	3.00	4.00
For the entire period of usage (not to e	anceed I year)	At the Internet Office	Free of charge	Free of charge
		At the Issuer's premises	7.50	10.00
Balance inquiry fee		At the issuer's premises	7.30	10.00
Balance inquity rec		Within Latvia	0.45	0.60
		Overseas	0.75	1.00
Over-the-limit interest rate, APR %			45%	45%
Late payment fee ⁵			7.50	10.00
Closed card account maintenance fee,	per month ⁶		3.00	4.00
Expired card account maintenance fee,			0.75	1.00
Balance transfer fee			1%, min. 2.00	1%, min. 25.00
Urgent card issuance fee 8			15.00	20.00
Invalid dispute handling fee			15.00	20.00
Transaction documentation retrieval fe	ee		7.50	10.00
Non-standard spending/usage limit set	-up fee for card	or account	7.50	10.00
Express overdraft (authorization bonus	s) issuance fee		7.50	10.00
Currency conversion mark-up fee (char	rged for card tra	nsactions only) 9	3% of the amount	3% of the amount
	10		Li	mit
Standard card account spending & usa	age Limit *		Euro	US dollars
Maximum deposit (reload) amount			1,800.00	2,500.00
		to a card account per day	2	2
Limits for clients identified by live cont				
Cash withdrawal limit (applies separate	ely to each card		2 000 FUR an an anchesta	
		Per Day	-	nt in card account currency
Transaction limit		Per Month	10,000 EOR OF an equivale	ent in card account currency
Transaction limit	for each care	d attached to the account	10 000 ELID nor month or	equivalent in card account
	ior each car	u attached to the account		equivalent in card account
		for each account		rency r equivalent in card account
		ioi cacii accouilt	•	rency
Limits for clients identified remotely			curi	,
Cash withdrawal limit (applies separate	ely to each card	issued to a card account)	1,000 EUR per day or an	equivalent in card account
	•	,		rency
Transaction limit				
	for each card	d attached to the account	1,500 EUR per month or	equivalent in card account
				rency
		for each account	*	equivalent in card account
¹ The fee is charged for the issuance of each			curi	rency

¹The fee is charged for the issuance of each new card and/or replacement card.

- ² 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.
- ³ 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.
- ⁴ 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.
- ⁵ 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.
- ⁶ 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.
- The fee starts to apply and is first charged 1 year 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.
- ⁸ 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.
- ⁹ The fee applies when a card transaction is made in a currency other than the card account currency.
- ¹⁰ 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 1st April 2014.	Servi	ce fee
	account currency	Euro	US dollars
Card issuance fee ¹	account currency	20.00	35.00
Card annual fee ²		20.00	35.00
Cash disbursement fee		20.00	33.00
Cash disbursement rec	ATMs	2%, min. 4.00	2%, min. 5.00
Ma	inual cash disbursement locations	2%, min. 6.00	2%, min. 8.00
Purchase fee	indui cash disbarsement locations	0.3%	0.3%
Card account replenishment fee, % of the depo	osited amount ³	0.5%	0.5%
Card and PIN delivery fee ⁴ , including VAT:	soited different	0.070	0.075
	Within Latvia, standard mail	1.50	2.00
	Within Latvia, registered mail	3.50	5.00
	Overseas, registered mail	20.00	30.00
	Overseas, courier mail ⁵	7.50 + actual cost of courier service	10.00 + 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	2.00	3.00
	Mailed to a Latvian address	3.00	4.50
Fourther putting position of the second of t	Mailed to a foreign address	4.00	6.00
For the entire period of usage (not to exceed 1		Fron of shares	Fron of shares
	At the Internet Office	Free of charge 10.00	Free of charge 15.00
	At the Issuer's premises Mailed to a foreign address	15.00	20.00
Balance inquiry fee	Malied to a foreign address	0.75	1.00
Declined transaction handling fee 6		0.75	1.00
Over-the-limit interest rate, APR %		45%	45%
Late payment fee 7		7.50	10.00
Closed card account maintenance fee, per mor	oth ⁸	3.00	4.00
Expired card account maintenance fee, per mo	onth ⁹	1.50	2.00
Balance transfer fee	inti	1%, min. 2.00	1%, min. 25.00
Urgent card issuance fee 10		20.00	30.00
Invalid dispute handling fee		20.00	25.00
Transaction documentation retrieval fee		10.00	12.00
Non-standard spending/usage limit set-up fee	for card or account	15.00	20.00
Express overdraft (authorization bonus) issuan		15.00	20.00
Currency conversion mark-up fee (charged for		3% of the amount	3% of the amount
currency conversion mark up rec (chargea for	cara transactions only)		nit
Standard card account spending & usage Limi	t ¹²	Euro	US dollars
Maximum deposit (reload) amount		1,800.00	2,500.00
Maximum number of deposits (reloads) to a ca	ard account per day	2	2
Limits for clients identified by live contact	7		ı
Cash withdrawal limit (applies separately to ea	ch card issued to a card account)		
() () () () () () () () () ()	Per Day	2,000 EUR or an equivalen	t in card account currency
Transaction limit	Per Month		nt in card account currency
	each card attached to the account		equivalent in card account ency
Limits for clients identified remotely	for each account	150,000 EUR per month or	equivalent in card account ency
Cash withdrawal limit (applies separately to ea	ch card issued to a card account)		equivalent in card account ency
Transaction limit for ϵ	each card attached to the account		equivalent in card account ency
	for each account	1,500 EUR per month or 6	ency equivalent in card account ency

¹ The fee is charged for the issuance of each new card and/or replacement card.

² 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.

- ³ 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).
- ⁴ 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.
- ⁵ 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.
- ⁶ 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.
- ⁷ 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.
- ⁸ 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.
- ⁹ The fee starts to apply and is first charged 1 year 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.
- 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.
- ¹¹ The fee applies when a card transaction is made in a currency other than the card account currency.
- ¹² 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	·	Servio	e fee
	Card account currency	Euro	US dollars
Card issuance fee ¹	·	10.00	15.00
Card annual fee ²		10.00	15.00
Purchase fee		Free of charge	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	1.50	2.00
	Mailed to a Latvian address	2.25	3.00
	Mailed to a foreign address	3.00	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	7.50	10.00
Over-the-limit interest rate, APR %		45%	45%
Late payment fee ³		7.50	10.00
Closed card account maintenance f		3.00	4.00
Expired card account maintenance	fee, per month ⁵	0.75	1.00
Balance transfer fee		1%, min. 2.00	1%, min. 25.00
Invalid dispute handling fee		15.00	20.00
Transaction documentation retriev	al fee	7.50	10.00
Non-standard spending/usage limit	set-up fee for card or account	7.50	10.00
Express overdraft (authorization bo	onus) issuance fee	7.50	10.00
Currency conversion mark-up fee (charged for card transactions only) ⁶	3% of the amount	3% of the amount
		Lin	nit
Standard card account spending &	usage Limit ⁷	Euro	US dollars
Maximum deposit (reload) amount		1,800.00	2,500.00
Maximum number o	f deposits (reloads) to a card account per day	2	2
Limits for clients identified by live of	<u>contact</u>		
Transaction limit			
	for each card attached to the account	10,000 EUR per month or e	
	for each account	150,000 EUR per month or	equivalent in card account
		curre	ency
Limits for clients identified remotel	<u>Y</u>		
Transaction limit	for each and shoots dischi	4 500 5HB	and related to send seed to
	for each card attached to the account	1,500 EUR per month or e curre	ency
	for each account	1,500 EUR per month or e curre	

¹The fee is charged for the issuance of each new card and/or replacement card.

² 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.

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³ 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.

⁴ 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.

⁵ The fee starts to apply and is first charged 1 year 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.

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

⁷ 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		Service	e fee
	Card account currency	Euro	US dollars
Card issuance fee ¹		15.00	20.00
Card annual fee ²		15.00	20.00
Purchase fee		0.3%	0.3%
Card account replenishment fee, % of	the deposited amount ³	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	2.00	3.00
	Mailed to a Latvian address	3.00	4.50
	Mailed to a foreign address	4.00	6.00
For the entire period of usage (not to e	, ,		
	At the Internet Office	Free of charge	Free of charge
	At the Issuer's premises	10.00	15.00
	Mailed to a foreign address	15.00	20.00
Declined transaction handling fee 4		0.75	1.00
Over-the-limit interest rate, APR %		45%	45%
Late payment fee ⁵		7.50	10.00
Closed card account maintenance fee,		3.00	4.00
Expired card account maintenance fee	, per month '	1.50	2.00
Balance transfer fee		1%, min. 2.00	1%, min. 25.00
Invalid dispute handling fee		20.00	25.00
Transaction documentation retrieval fe		10.00	12.00
Non-standard spending/usage limit set		15.00	20.00
Express overdraft (authorization bonus		15.00	20.00
Currency conversion mark-up fee (char	rged for card transactions only) 8	3% of the amount	3% of the amount
		Lim	
Standard card account spending & usa	age Limit ⁹	Euro	US dollars
Maximum deposit (reload) amount		1,800.00	2,500.00
	posits (reloads) to a card account per day	2	2
Limits for clients identified by live cont	act		
Transaction limit			
	for each card attached to the account	10,000 EUR per month or e	quivalent in card account
		curre	•
	for each account	150,000 EUR per month or	
		curre	ncy
Limits for clients identified remotely			
Transaction limit	for an all and attack and the the	4.500.5110	and the land to be a second to be a
	for each card attached to the account	1,500 EUR per month or ed curre	
	for each account	1,500 EUR per month or ed curre	•
1		carre	- 1

¹The fee is charged for the issuance of each new card and/or replacement card.

² 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.

³ The fee deep not card the card was originally issued and after 1 year following the issuance of the card.

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⁴ 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.

⁵ 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.

⁶ 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.

⁷ The fee starts to apply and is first charged 1 year 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.

 $^{^{8}}$ The fee applies when a card transaction is made in a currency other than the card account currency.

⁹ The limits that are stated in this section apply only payment cards that are issued to individual entrepre	y to transactions made by payment cards that issued to corporate entities. For transactions made be eneurs apply the limits of private individuals.