

DANSKE BANK A/S LATVIA BRANCH PRICELIST - FOR LEGAL CUSTOMER

1. Current account					
1.1. Current account opening and maintenance					Fee
1.1.1. Current account opening					
1.1.1.1. for residents ¹					LVL 10,00
1.1.1.2. for non-residents ¹					LVL 20,00
1.1.2. Remote current account opening					
1.1.2.1. from another Danske Bank Group bank					free of charge
1.1.2.2. from other bank					LVL 30
1.1.3. Current account maintenance					
1.1.3.1. for residents					LVL 2,00 monthly (irrespective of quantity of accounts)
1.1.3.2. for non-residents					LVL 5,00 monthly (irrespective of quantity of accounts)
1.1.4. Closing of current account					free of charge
1.2. Interest for account balance					
1.2.1. Lats:					
- from LVL 0,00 to LVL 100,00					0,00%
- from LVL 100,01 to LVL 5000,00					0,25%
- from LVL 5000,01 to LVL 50000,00					0,50%
- above LVL 50000,01					0,75%
1.2.2. Euro:					
- from EUR 0,00 to EUR 100,00					0,00%
- from EUR 100,01 to EUR 5000,00					0,25%
- from EUR 5000,01 to EUR 50000,00					0,30%
- above EUR 50000,01					0,35%
1.2.3. USD dollars:					
- from USD 0,00 to USD 100,00					0,00%
- from USD 100,01 to USD 5000,00					0,20%
- from USD 5000,01 to USD 50000,00					0,20%
- above USD 50000,01					0,20%
2. Remote banking					
2.1. Danske Bank A/S Latvia Branch E-banka (internetbank) registration and maintenance					Fee
2.1.1. Registration					free of charge
2.1.2. Code calculator (Digipass)					
2.1.2.1. issuance					LVL 15,00
2.1.2.2. unblocking					LVL 5,00
2.2. Fax Payment system registration and maintenance					Fee
2.2.1. Registration					free of charge
2.2.2. Execution of payment order (per each order)					LVL 1,00 + transfer fee in accordance to Customer Service fee (3 rd point)
2.2.3. Execution of non-cash currency exchange order (per each order)					LVL 1,00
2.3. SWIFT services					
2.3.1. Delivery of customer's account statement through SWIFT MT940					
2.3.1.1. Agreement registration fee					
2.3.1.1.1. for Danske Bank Group bank's customer					free of charge
2.3.1.1.2. for other bank's customer					LVL 20,00
2.3.1.2. Monthly fee					
2.3.1.2.1. for Danske Bank Group bank's customer					free of charge
2.3.1.2.2. for other bank's customer (irrespective of quantity of accounts)					LVL 25,00
2.3.2. Delivery of account interim statement through SWIFT MT942					
2.3.2.1. Agreement registration fee					
2.3.2.1.1. for Danske Bank Group bank's customer					free of charge
2.3.2.1.2. for other bank's customer					LVL 20,00
2.3.2.2. Monthly fee					
2.3.2.2.1. for Danske Bank Group bank's customer					free of charge
2.3.2.2.2. for other bank's customer					LVL 25,00
2.3.3. Transfers in accordance with received SWIFT MT 101					
2.3.3.1. Agreement registration fee					
2.3.3.1.1. for Danske Bank Group bank's customer					free of charge
2.3.3.1.2. for other bank's customer					LVL 20,00
2.3.3.2. Transfer fee					in accordance with standard or express transfer fee in E-bank (see Point 3)
3. Transfers					
3.1. Transfers in lats			Fee		
	Time ²	Fees are paid by ²	Electronic transfer using payment import functionality	E-bank	Customer Service Centre
3.1.1. To own account at Danske Bank A/S Latvia Branch	-		free of charge	free of charge	LVL 0.50
3.1.2. To other account at Danske Bank A/S Latvia Branch	-		free of charge	free of charge	LVL 0.50
3.1.3. To other bank in Latvia					
standard transfer up to LVL 50 000	13:30		LVL 0.15	LVL 0.18	LVL 0.60
(Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)					
- using "Business package"	13:30		free of charge	free of charge	LVL 0.60
- first 15 (fifteen) transfers using product package "Efficient"	13:30		free of charge	free of charge	LVL 0.60
- above 15 (fifteen) transfers using product package "Efficient"	13:30		LVL 0.15	LVL 0.18	LVL 0.60
- using product package "Efficient Plus"	13:30		free of charge	free of charge	LVL 0.60
standard transfer above LVL 50 000 ⁴	13:30		LVL 0.85	LVL 0.90	LVL 1.50
(Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)					
express transfer	15:00		LVL 5,00	LVL 5,00	LVL 10,00
(Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)					
3.1.4. Group transfer within Danske Bank Group⁵					
express transfer	16:00 ⁵	Shared	free of charge	free of charge	free of charge
(Cash funds are transferred to the beneficiary's bank on the same day)					
3.1.5. Transfer within Danske Bank Group⁵					
express transfer	16:00 ⁶	Shared	LVL 6.50	LVL 7.00	LVL 10,00
(Cash funds are transferred to the beneficiary's bank on the same day)					
3.1.6. To other bank abroad					
express transfer	15:00	Shared	LVL 6.50	LVL 7.00	LVL 10,00
(Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)		Payer	LVL 13.50	LVL 14.00	LVL 15,00

3.2. Transfers in EUR	Time ²	Fees are paid by ³	Fee		
			Electronic transfer using payment import functionality	E-bank	Customer Service Centre
3.2.1. To own account at Danske Bank A/S Latvia Branch	-	-	free of charge	free of charge	LVL 0.50
3.2.2. To another account at Danske Bank A/S Latvia Branch	-	-	free of charge	free of charge	LVL 0.50
3.2.3. To other bank in Latvia⁷					
<i>standard transfer up to EUR 50 000</i> (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)	13:00	Shared	LVL 3.75	LVL 4.00	LVL 5.00
<i>standard transfer above EUR 50 000</i> (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)	13:00	Shared	LVL 3.75	LVL 4.00	LVL 6.00
<i>express transfer</i> (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)	15:00	Shared	LVL 13.00	LVL 15.00	LVL 19.00
3.2.4. Group transfer within Danske Bank Group⁵					
<i>express transfer</i> (Cash funds are transferred to the beneficiary's bank on the same day)	16:00 ⁵	Shared	free of charge	free of charge	free of charge
3.2.5. Transfer within Danske Bank Group⁵					
<i>express transfer up to EUR 50 000</i> (Cash funds are transferred to the beneficiary's bank on the same day)	16:00 ⁶	Shared	LVL 3.75	LVL 4.00	LVL 5.00
<i>express transfer above EUR 50 000</i> (Cash funds are transferred to the beneficiary's bank on the same day)			LVL 5.00	LVL 6.00	LVL 8.00
3.2.6. EU regulated payments (applies to payments up to EUR 50 000 with indicated beneficiary's IBAN account, beneficiary's bank's SWIFT code also payment charges are covered shared)²:					
<i>standard transfer</i> (Cash funds are transferred to the beneficiary's bank or intermediary bank on the next two business days)	-	Shared	LVL 3.75	LVL 4.00	LVL 5.00
3.2.7. To other bank abroad					
<i>standard transfer</i> (Cash funds are transferred to the beneficiary's bank or intermediary bank on the next two business days)	-	Shared	LVL 5.00	LVL 6.00	LVL 8.00
<i>urgent transfer</i> (Cash funds are transferred to the beneficiary's bank or intermediary bank on the next business day)	-	Payer	LVL 12.00	LVL 13.00	LVL 15.00
<i>express transfer</i> (Cash funds are transferred to the beneficiary's bank or intermediary bank on the next business day)	-	Shared	LVL 6.00	LVL 7.00	LVL 9.00
<i>express transfer</i> (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)	15:00	Shared	LVL 12.00	LVL 13.00	LVL 17.00
		Payer	LVL 24.00	LVL 25.00	LVL 29.00
3.3. Transfers in USD	Time ²	Fees are paid by ³	Fee		
Electronic transfer using payment import functionality	E-bank	Customer Service Centre			
3.3.1. To own account at Danske Bank A/S Latvia Branch	-	-	free of charge	free of charge	LVL 0.50
3.3.2. To other account at Danske Bank A/S Latvia Branch	-	-	free of charge	free of charge	LVL 0.50
3.3.3. To other bank in Latvia⁷					
<i>standard transfer</i> (Cash funds are transferred to the beneficiary's bank or intermediary bank on the next two business days)	-	-	LVL 4.00	LVL 5.00	LVL 8.00
<i>urgent transfer</i> (Cash funds are transferred to the beneficiary's bank or intermediary bank on the next business day)	-	Shared	LVL 7.00	LVL 8.00	LVL 11.00
<i>express transfer</i> (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)	15:00	Payer	LVL 7.00	LVL 8.00	LVL 11.00
		Shared	LVL 14.00	LVL 15.00	LVL 18.00
		Payer	LVL 14.00	LVL 15.00	LVL 18.00
3.3.4. Group transfer within Danske Bank Group⁵					
<i>express transfer</i> (Cash funds are transferred to the beneficiary's bank on the same day)	16:00 ⁵	Shared	free of charge	free of charge	free of charge
3.3.5. To other bank abroad					
<i>standard transfer</i> (Cash funds are transferred to the beneficiary's bank or intermediary bank on the next two business days)	-	Shared	LVL 6.00	LVL 7.00	LVL 9.00
<i>urgent transfer</i> (Cash funds are transferred to the beneficiary's bank or intermediary bank on the next business day)	-	Payer	LVL 12.00	LVL 13.00	LVL 15.00
<i>express transfer</i> (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)	15:00	Shared	LVL 7.00	LVL 8.00	LVL 10.00
		Payer	LVL 15.00	LVL 16.00	LVL 18.00
		Shared	LVL 11.00	LVL 12.00	LVL 18.00
		Payer	LVL 24.00	LVL 25.00	LVL 29.00
3.4. Transfers in other foreign currencies	Time ²	Fees are paid by ³	Fee		
Electronic transfer using payment import functionality	E-bank	Customer Service Centre			
3.4.1. To own account at Danske Bank A/S Latvia Branch	-	-	free of charge	free of charge	LVL 0.50
3.4.2. To other account at Danske Bank A/S Latvia Branch	-	-	free of charge	free of charge	LVL 0.50
3.4.3. Group transfer within Danske Bank Group⁵					
<i>express transfer</i> (Cash funds are transferred to the beneficiary's bank on the same day)	16:00 ⁵	Shared	free of charge	free of charge	free of charge
3.4.4. Transfer within Danske Bank Group⁵					
<i>express transfer (CHF, CZK, DKK, EEK, GBP, HUF, LTL, NOK, PLN, SEK)</i> (Cash funds are transferred to the beneficiary's bank on the same day)	16:00 ⁶	Shared	LVL 6.00	LVL 7.00	LVL 9.00
3.4.5. To other bank in Latvia and abroad					
<i>standard transfer</i> (Cash funds are transferred to the beneficiary's bank or the intermediary bank on the next two business days)	-	Shared	LVL 6.00	LVL 7.00	LVL 9.00
<i>urgent transfer</i> (Cash funds are transferred to the beneficiary's bank or the intermediary bank on the next business day)	13:00	Payer	LVL 12.00	LVL 13.00	LVL 15.00
<i>express transfer (DKK, EEK, GBP, NOK, SEK)</i> (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)	13:00	Shared	LVL 7.00	LVL 8.00	LVL 10.00
		Payer	LVL 15.00	LVL 16.00	LVL 18.00
		Shared	LVL 11.00	LVL 12.00	LVL 18.00
		Payer	LVL 24.00	LVL 25.00	LVL 31.00
3.5. Standing order	Time ²	Fees are paid by ³	Fee		
3.5.1. Registration			free of charge		
3.5.2. Standing order execution					
3.5.2.2. To another bank in Latvia (up to LVL 50 000)	13:30	-	free of charge		
3.5.2.3. To another bank in Latvia (above LVL 50 000)	13:30	-	LVL 0.18		
			LVL 0.85		
3.7. Other services related to transfers	Time ²	Fees are paid by ³	Fee		
3.7.1. Fee for crediting/processing of incoming payments			free of charge		
3.7.2. Investigation of payment ⁷					
3.7.2.1. investigation or modification of a payment to the beneficiary's account with Danske Bank A/S Latvia Branch or another commercial bank in Latvia:					
3.7.2.1.1. investigation or modification of a payment to the beneficiary's account with Danske Bank A/S Latvia Branch or another commercial bank in Latvia up to 6 months old			LVL 5.00		
3.7.2.1.2. investigation or modification of a payment to the beneficiary's account with Danske Bank A/S Latvia Branch or another commercial bank in Latvia older than 6 months			LVL 10.00		
3.7.2.2. investigation or modification of a payment within the Danske Group			LVL 10 + actual costs		
3.7.2.3. investigation or modification of a payment to the beneficiary's account outside Latvia up to 6 months old			LVL 20 + actual costs		
3.7.2.4. investigation or modification of a payment to the beneficiary's account outside Latvia older than 6 months			LVL 50 + actual costs		

3.7.3. Cancellation of payment⁹	
3.7.3.1. Payment to the beneficiary's account with Danske Bank A/S Latvia Branch or another commercial bank in Latvia	LVL 10.00
3.7.3.2. Payment to the Danske Group	LVL 20.00 + actual costs
3.7.3.3. Payment outside Latvia up to 6 months old	LVL 35.00 + actual costs
3.7.3.4. Payment outside Latvia older than 6 months	LVL 50.00 + actual costs
3.7.4. Bank's written reply on investigation	LVL 5.00
3.7.5. Fee for currency exchange in E-banka for amounts up to LVL 1.00 (or equivalent in other currency) (per each deal)	LVL 0.05
3.7.6. A copy of SWIFT message on incoming and outgoing payments	
3.7.6.1. SWIFT copy up to 6 months old	LVL 3.00
3.7.6.2. SWIFT copy older than 6 months	LVL 5.00
3.7.7. Non-cash currency exchange operation	free of charge
3.7.8. Filling out a payment order form on customer's request (per each form)	LVL 1.00
4. Cash operations	
4.1. Cash operations	Fee
4.1.1. Cash deposit to account¹⁰	
4.1.1.1. to own account in LVL, EUR, USD	free of charge
4.1.1.2. to own account in other currency	
4.1.1.3. to another customer account in LVL, EUR, USD	free of charge
4.1.1.4. to another customer account in other currency	0.5% of the amount (min.LVL 1.00)
4.1.2. Cash withdraw from account	
4.1.2.1. LVL	
- up to LVL 4.99 (per day)	free of charge
- up to LVL 5000 (per day)	0.1% of the amount (min.LVL 1.00)
- above LVL 5000 (per day) with prior notification ¹¹	0.1 % of the amount
- amount above LVL 5000 (per day) without prior notification ¹²	0.15%
4.1.2.2. USD, EUR	
- up to EUR, USD 7000 with prior notification	0.4% of the amount (min.LVL 1.00)
- above EUR, USD 7000 with prior notification ¹³	0.4% of the amount
- amount above EUR, USD 7000 without prior notification ¹²	0.8%
4.1.2.3. in other freely convertible currency	
- in other freely convertible currency with prior notification ¹⁴	0.7% of the amount (min.LVL 2.00)
- in other freely convertible currency without prior notification ¹²	1% of the amount (min.LVL 2.00)
4.1.3. Other services related to cash operations	
4.1.3.1. If the requested cash withdrawal does not follow	50% of the fee for cash pay-out
4.1.3.2. Cheque book issuance (25 cheques)	LVL 3.00
4.1.3.3. Change to smaller or to larger denominations ¹³	1% of the amount (min.LVL 2.50)
4.1.3.4. Coin processing (for depositing in an account or for exchange)	
- up to 50 pcs. from one client a day	free of charge
- over 50 pcs. from one client a day	LVL 0.01 for each pcs.
4.1.3.5. Acceptance of dirty, covered with writing and stamps, outworn or in any other way damaged GBP, EUR, USD (issued since 1996) notes	6%
4.1.3.6. Acceptance of USD notes issued before year 1996	6%
4.1.3.7. Transfer to another bank by payment in cash (for customers who does not have account with Danske Bank A/S Latvia Branch)	1% of the amount (min. LVL 1.00) + fee for transfer
4.1.3.8. Cash currency exchange operation (without cash deposit in account)	LVL 0.50
5. Loans	
5.1. Investment loan, Overdraft	Fee
5.1.1. Fee for loan application processing	free of charge
5.1.2. Fee for disbursement of loan	0,1-0,8% from the loan amount
5.1.3. Fee for amendments in loan and collateral agreement	
5.1.3.1. maturity extension/reduction (by customer request)	0,1% from the remaining loan amount, min LVL 250.00
5.1.3.2. repayment delay of principal amount	
5.1.3.3. change form of repayment schedule	
5.1.3.4. change of loan repayment date	
5.1.3.5. revise of loan base interest rate for loans with variable interest rate	agreed individually
5.1.3.6. revise of loan base interest rate for loans with fixed interest rate	
5.1.3.7. change of loan currency	0,1% from the remaining loan amount, min LVL 250.00
5.1.3.8. change of pledge	
5.1.4. Fee for other amendments in loan and/or collateral agreement (that are not mentioned in point 5.1.3.) by customer request	agreed individually
5.1.5. Fee for processing customer's applications that are not related to amendments in loan agreement (for preparation of permission, reference etc. documents)	agreed individually
5.1.6. Commitment fee	0,1-0,8% per year (% from all loan amount)
5.1.7. Fee for preparation, processing or approval of loan refinancing documents	1% from the remaining loan amount
5.1.8. Fee for look into Land Register or Commercial Register in customer's behalf	LVL 10.00
6. Trade Finance	
6.1. Documentary credits issued by Danske Bank A/S Latvia Branch¹⁵	Fee
6.1.1. Charges for issuing a documentary credit:	
6.1.1.1. issuance commission	0,2% from amount, min LVL 100.00
6.1.1.2. documentary credit issuance commission	by agreement
6.1.2. Amendment commission	LVL 60.00
6.1.3. Documentary commission	0,2% from amount, min LVL 60.00
6.1.4. Deferred payment commission	LVL 75.00
6.1.5. Cancellation commission	LVL 60.00
6.2. Documentary credits advised through Danske Bank A/S Latvia Branch¹⁵	
6.2.1. Advising commission	LVL 60.00
6.2.2. Confirmation commission	by agreement, min LVL 50.00
6.2.3. Amendment commission	LVL 50.00
6.2.4. Documentary commission	0,2% from amount, min LVL 60.00
6.2.5. Deferred payment commission with our obligation	by agreement plus LVL 60.00
6.2.6. Deferred payment commission without our obligation	LVL 75.00
6.2.7. Cancellation commission	LVL 50.00
6.2.8. Transfer of a documentary credit	0,3% from amount, min LVL 100.00
6.3. Guarantees¹⁶	
6.3.1. Charges for issuing a guarantee:	
6.3.1.1. establishment fee	LVL 100.00
6.3.1.2. guarantee issuance commission	by agreement
6.3.2. Amendment commission	LVL 60.00
6.3.3. Cancellation commission	LVL 60.00
6.3.4. Commission on handling claims under a guarantee	LVL 250.00
6.3.5. Commission for a guarantee issued against a counter guarantee	by agreement plus LVL 100.00
6.3.6. Advising a guarantee issued by another bank or authentication of the guarantee issued by	LVL 60.00

9.1.1.2.2. for period above 6 months																															
9.1.1.2.2.1. at the bank by customer's request	LVL 1.00																														
9.1.1.2.2.2. by mail	LVL 2.00																														
9.1.1.2.2.3. by fax (per page)	LVL 2.00																														
9.1.1.2.2.4. by e-mail (per e-mail) ²⁰	LVL 2.00																														
9.1.1.3. Duplicate or copy of statements (per page)	LVL 1.00																														
9.1.1.4. References on the presence of the customer's account with Danske Bank A/S Latvia																															
9.1.1.4.1. at the bank	LVL 2.00																														
9.1.1.4.2. by mail	LVL 3.00																														
9.1.1.5. Confirmation of audit requests	LVL 25.00																														
9.1.1.6. Other references	agreed individually (min.LVL 5.00)																														
9.1.1.7. Confirmation of payment orders																															
9.1.1.7.1. at the bank by customer's request	free of charge																														
9.1.1.7.2. by mail	LVL 1.00																														
9.1.1.7.3. by fax (per page)	LVL 1.00																														
9.1.2. Printing and/or confirmation of electronic payment orders at the bank	LVL 0.05 for each payment order																														
9.1.3. Acceptance of bailiff's order and the State Revenue Service's collection order for execution																															
9.1.3.1. Acceptance of bailiff's order and the State Revenue Service's collection order	LVL 50.00																														
9.1.3.2. Execution of bailiff's order and the State Revenue Service's collection order (per each t	LVL 10.00																														
9.1.4. Document search in archives																															
9.1.4.1. documents up to 3 months old (per request)	LVL 5.00																														
9.1.4.2. documents older than 3 months (per request)	LVL 10.00																														
9.1.5. Fee for look into Lursoft's data base in customer's behoof	LVL 5.00 + actual expenses + VAT																														
9.2. Operations with cheques																															
	Fee																														
9.2.1. Purchase of cheques ²¹ :																															
9.2.1.1. for cheques up to LVL 5000	LVL 15.00																														
9.2.1.2. for cheques above LVL 5000	LVL 65.00 ²²																														
9.3. Escrow account																															
	Fee																														
9.3.1. Escrow account opening and maintenance	0.5% of transaction amount (min. LVL 60.00, max. LVL 200.00)																														
9.3.2. Escrow account opening and maintenance if the credited transaction is made using this account	LVL 35.00																														
9.3.3. Fee for service in non-standard cases	agreed individually																														
9.3.4. Changing the terms of agreement	LVL 20.00																														
9.4. Safety deposit box rental																															
<table border="1"> <thead> <tr> <th>Safety deposit box size – height, width, depth (cm)</th> <th>1 mo.</th> <th>3 mo.</th> <th>6 mo.</th> <th>12 mo.</th> </tr> </thead> <tbody> <tr> <td>4 /24/ 36.5</td> <td>LVL 9</td> <td>LVL 24</td> <td>LVL 38</td> <td>LVL 59</td> </tr> <tr> <td>6 /24/ 36.5</td> <td>LVL 11</td> <td>LVL 29</td> <td>LVL 46</td> <td>LVL 69</td> </tr> <tr> <td>11 /24/ 36.5</td> <td>LVL 15</td> <td>LVL 35</td> <td>LVL 63</td> <td>LVL 89</td> </tr> <tr> <td>16 /24/ 36.5</td> <td>LVL 17</td> <td>LVL 40</td> <td>LVL 68</td> <td>LVL 99</td> </tr> <tr> <td>28.5 /24/ 36.5</td> <td>LVL 19</td> <td>LVL 49</td> <td>LVL 79</td> <td>LVL 149</td> </tr> </tbody> </table>		Safety deposit box size – height, width, depth (cm)	1 mo.	3 mo.	6 mo.	12 mo.	4 /24/ 36.5	LVL 9	LVL 24	LVL 38	LVL 59	6 /24/ 36.5	LVL 11	LVL 29	LVL 46	LVL 69	11 /24/ 36.5	LVL 15	LVL 35	LVL 63	LVL 89	16 /24/ 36.5	LVL 17	LVL 40	LVL 68	LVL 99	28.5 /24/ 36.5	LVL 19	LVL 49	LVL 79	LVL 149
Safety deposit box size – height, width, depth (cm)	1 mo.	3 mo.	6 mo.	12 mo.																											
4 /24/ 36.5	LVL 9	LVL 24	LVL 38	LVL 59																											
6 /24/ 36.5	LVL 11	LVL 29	LVL 46	LVL 69																											
11 /24/ 36.5	LVL 15	LVL 35	LVL 63	LVL 89																											
16 /24/ 36.5	LVL 17	LVL 40	LVL 68	LVL 99																											
28.5 /24/ 36.5	LVL 19	LVL 49	LVL 79	LVL 149																											
10. Product package																															
	Fee																														
10.1. Business package [issued till 05.05.2009]	LVL 5.00 monthly																														
10.2. Product package "Effective"	LVL 2.50 monthly																														
10.3. Product package "Effective Plus"	LVL 5.00 monthly																														
11. Investment Funds																															
	Fee																														
11.1. FI Money accounts and FI accounts opening and maintenance	free of charge																														
11.2. Purchase of investment fund units:																															
11.2.1. Fixed income funds	free of charge																														
11.2.2. Equity and balanced funds (up to LVL 100 000 equivalent in funds currency)	1%																														
11.2.3. Equity and balanced funds (above LVL 100 000 equivalent in funds currency)	0.8%																														
11.3. Sale of investment fund units	free of charge																														
11.4. Switch of investment fund units	LVL 10.00 ²³																														
11.5. Deals confirmations:																															
11.5.1. at the bank by customer's request	free of charge																														
11.5.2. by e-mail	free of charge																														
11.5.3. by fax	free of charge																														
11.5.4. by mail	LVL 0.50																														
11.6. Annual FI account statement	free of charge																														

¹ Client can open a interim account in Bank. If the client has paid the commission fee for opening the interim account, commission fee for opening the current account is not withheld.

² Time- payment submission time. If the payment is submitted after the indicated time, 1 banking day is added to the payment performance time. On pre-holiday days, the latest submission time of payment is shortened by 1 hour. If the reporting time is not indicated, the payment may be submitted while each separate Customer Service Centre (branch office) is open for accepting customers.

³ Commissions of correspondent banks are covered by:

Shared – the price includes only the commissions of Danske Bank A/S Latvia Branch, all the rest interbank or beneficiary bank commissions connected with the performance of payment shall be covered by the beneficiary. Danske Bank A/S Latvia Branch shall send a payment to the correspondent bank or the beneficiary bank with an indication: "SHA" in the respective SWIFT report field "Detail/LVL of charges". Interbanks or beneficiary banks are entitled to deduct commissions from the amount of transfer before after transfer of money into the beneficiary's account.

Transfers within European Economic Area countries (27 member states of European Union, Norway, Liechtenstein, Iceland) in currencies of its member states are executed with charge code „SHA“. The full amount of the payment will be transferred to the beneficiary bank. If the customer indicates the charge code „OUR“ in the payment order, the charge code „OUR“ will be replaced with „SHA“.

Payer – the payment price indicates to the fact that all commissions arising during the payment transfer process (interbank and beneficiary bank) will be covered by the payer. Danske Bank A/S Latvia Branch shall send a payment to the correspondent bank or the beneficiary bank with an indication "OUR" in the respective SWIFT report field "Detail/LVL of charges" by requesting the beneficiary bank to disburse full amount of payment to the beneficiary. The liability of Danske Bank A/S Latvia Branch is limited by this provision. Danske Bank A/S Latvia Branch is not liable for the fact that the interbank or the beneficiary bank has not performed the instructions of Danske Bank A/S Latvia Branch or if the credit transfer has not been received in full amount due to other reasons, which are beyond the will of Danske Bank A/S Latvia Branch. The commissions required by the beneficiary bank or other fees connected with this transfer can be deducted by Danske Bank A/S Latvia Branch from the customer's account in no-accept procedure.

⁴ The money is transferred to the beneficiary bank on the same day if the payment has been submitted to the bank until 13:30. If the payment is submitted to the bank after 13:30, it is transferred to the beneficiary bank on the next business day.

⁵ Group transfer is transfer between accounts, where the account owner is one company or belonging to a group of companies. Transfers between group of companies are transfers between a parent company and a subsidiary where the parent owns at least 51% of the subsidiary or between two subsidiaries where the same parent company owns at least 51% of both subsidiaries. Group payment price for payments to Danske Group Banks is applied to payments to Danske Bank (Denmark)-DABADKKK, AS Sampo Bank (Estonia)-FOREEE2X, Sampo Bank Plc (Finland)-DABAFIHH, Danske Bank (Hamburg Branch)-DABADEHH, National Irish Bank (Ireland)-DABAIE2D, Danske Bankas (Lithuania)-SMPOLT22, Danske Bank International SA (Luxembourg)-DABALULL, Northern Bank (Northern Ireland)-DABAGB2B, Fokus Bank (Norway)-DABAN022, Danske Bank (Poland Branch)-DABAPLPW, Danske Bank (Sweden)-DABASESX, Danske Bank (London Branch)-DABAGB2L, ZAO Danske Bank, Russia (DABARU2P), by indicating in the payment order the SWIFT code of the bank and the beneficiary's IBAN account number. Cash funds are transferred to the beneficiary's account on the same day, if beneficiary's account currency is the same as currency of transfer. Payment order forms in Customer Service Centres must be submitted till 15:00.

⁶ Transfer to Danske Group Banks: Danske Bank (Denmark)-DABADKKK, AS Sampo Bank (Estonia)-FOREEE2X, Sampo Bank Plc (Finland)-DABAFIHH, Danske Bank (Hamburg Branch)-DABADEHH, National Irish Bank (Ireland)-DABAIE2D, Danske Bankas (Lithuania)-SMPOLT22, Danske Bank International SA (Luxembourg)-DABALULL, Northern Bank (Northern Ireland)-DABAGB2B, Fokus Bank (Norway)-DABAN022, Danske Bank (Poland Branch)-DABAPLPW, Danske Bank (Sweden)-DABASESX, Danske Bank (London Branch)-DABAGB2L, by indicating in the payment order the SWIFT code of the bank and the beneficiary's IBAN account number. Cash funds are transferred to the beneficiary's account on the same day, if beneficiary's account currency is the same as currency of payment. Payment order forms in Customer Service Centres must be submitted till 15:00.

⁷ The payment order form must contain beneficiary's bank's SWIFT code. If beneficiary's bank's SWIFT code is not mentioned, Danske Bank A/S Latvia Branch is able to take fee as for transfer to other bank abroad.

⁸ EUR standard payments to EU countries, Norway, Iceland, Liechtenstein. Cash funds are transferred to the beneficiary's or intermediary bank on the next 2 business days.

The beneficiary will receive the full amount of the transfer, if the payment is completed in line with these requirements: payment is up to EUR 50 000 with indicated beneficiary's IBAN account, beneficiary's bank's SWIFT code and payment charges are covered shared.

⁹ Danske Bank A/S Latvia Branch makes correction, recall or searching of a transfer only after receipt of a respective written application and payment of service fee. The fee for the service does not guarantee return of money to the customer's account. Return of a made payment is possible only with the consent of the beneficiary. If it is found out that Danske Bank A/S Latvia Branch has made an error, the deducted fee is returned to the customer.

¹⁰ Possibility to pay in coins of foreign currencies is not offered.

¹¹ For amounts over 5000 LVL the Bank has to be notified one day advance before 3.00 p.m.

¹² If the amount of money is available in Customer Service Centre.

¹³ For amounts over 7000 USD and 7000 EUR the Bank has to be notified one day advance before 12.00 a.m.

¹⁴ Other currency the bank has to be notified two days advance before 3.00 p.m.

¹⁵ Danske Bank A/S Latvia Branch handle documentary credits in accordance with "Uniform Customs and Practice for Documentary Credits" issued by the International Chamber of Commerce and applicable at anytime. Prices include usual postage, SWIFT and transfer charges. Courier service and correspondent bank's fees and charges, if any, are paid by the customer. The Bank has the rights to determine a reasonable fee for the services not included in the price list, but necessary for the fulfillment of the customer's instructions.

The documentary credit and guarantee usance commission is calculated from the date of issuance of the documentary credit or guarantee (including) until the last date of the bank's commitment under the documentary credit or guarantee.

The usance commission shall be paid by the customer on the last business day of the calendar month. For the last month it shall be paid on the last date of the bank's commitment under the documentary credit or guarantee.

Confirmation commission is calculated from the date of adding the confirmation (including) until the last date of the bank's commitment under the documentary credit.

¹⁶ Prices include usual postage, SWIFT and transfer charges. Courier service and correspondent bank's fees and charges, if any, are paid by the customer.

The Bank has the rights to determine a reasonable fee for the services not included in the price list, but necessary for the fulfillment of the customer's instructions.

The documentary credit and guarantee usance commission is calculated from the date of issuance of the documentary credit or guarantee (including) until the last date of the bank's commitment under the documentary credit or guarantee.

The usance commission shall be paid by the customer on the last business day of the calendar month. For the last month it shall be paid on the last date of the bank's commitment under the documentary credit or guarantee.

¹⁷ Danske Bank A/S Latvia Branch handle documentary collections in accordance with the "Uniform Rules for Collections" issued by the International Chamber of Commerce and applicable at any time.

Prices include usual postage, SWIFT and transfer charges. Courier service and correspondent bank's fees and charges, if any, are paid by the customer.

¹⁸ In cases when the date of transfer is on a holiday, the transfer is accomplished in the nearest next Danske Bank's business day.

¹⁹ Customer has liability to warn Bank that he withdraws a term deposit and/or interest.

²⁰ Free of charge if ordered through E-banka.

²¹ Bank accepts only cheques from Danske Bank A/S Latvia Branch customers.

²² If corresponding bank asked sum is more than 65 LVL, it will be taken an extra commission from cheque's amount to cover the losses.

²³ Equivalent in DKK, EUR, JPY, SEK or USD currency according to Danske Bank's exchange rate in the moment of order submission.