

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

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				0,30%	
- above LVL 50000,01				0,35%	
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-bank (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 MT101					
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 ³	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					
(Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)					
- using "Business package"			13:30	free of charge	LVL 0,60
- first 15 (fifteen) transfers using product package "Effective" (monthly)			13:30	free of charge	LVL 0,60
- above 15 (fifteen) transfers using product package "Effective" (monthly)			13:30	LVL 0,15	LVL 0,18
- using product package "Effective Plus"			13:30	free of charge	LVL 0,60
standard transfer above LVL 50 000 ⁴			13:30	LVL 0,85	LVL 0,90
(Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)					
express transfer			15:00	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
(Cash funds are transferred to the beneficiary's bank on the same day)					
3.1.5. Transfer within Danske Bank Group⁶					
express transfer			16:00 ⁶	Shared	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 10,00
(Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)				Payer	LVL 13,50
					LVL 7,00
					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 Latvia ⁴	-	-	-	-	-
standard transfer up to EUR 50 000 (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
standard transfer above EUR 50 000 (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
express transfer (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 Group ⁵	-	-	-	-	-
express transfer (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 Group ⁶	-	-	-	-	-
express transfer up to EUR 50 000 (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
express transfer above EUR 50 000 (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). ⁶	-	-	-	-	-
standard transfer (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	-	-	-	-	-
standard transfer (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
urgent transfer (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
express transfer (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 Latvia ⁴	-	-	-	-	-
standard transfer (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
urgent transfer (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
express transfer (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)	15:00	Shared	LVL 14.00	LVL 15.00	LVL 18.00
3.3.4. Group transfer within Danske Bank Group ⁵	-	-	-	-	-
express transfer (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	-	-	-	-	-
standard transfer (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
urgent transfer (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
express transfer (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 Group ⁵	-	-	-	-	-
express transfer (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 Group ⁶	-	-	-	-	-
express transfer (CHF, CZK, DKK, GBP, HUF, LTL, NOK, PLN, SEK) (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	-	-	-	-	-
standard transfer (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
urgent transfer (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
express transfer (DKK, GBP, NOK, SEK) (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 (types: fixed amount, sum above a limit, by indicating the maximum available balance in account or percentage from the balance in account)	Time ²	Fees are paid by ³	Fee		
3.5.1. Registration	-	-	free of charge		
3.5.2. Standing order execution	-	-	-		
3.5.2.1. To account within Danske Bank A/S Latvia branch	-	-	free of charge		
3.5.2.2. To another bank in Latvia (up to LVL 50 000)	13:30	-	LVL 0.18		
- using "Business package"	13:30	-	free of charge		
- first 15 (fifteen) transfers using product package "Effective" (monthly)	13:30	-	free of charge		
- above 15 (fifteen) transfers using product package "Effective" (monthly)	13:30	-	LVL 0.18		
- using product package "Effective Plus"	13:30	-	free of charge		
3.5.2.3. To another bank in Latvia (above LVL 50 000)	13:30	-	LVL 0.85		
3.5.2.4. To other bank in Latvia in foreign currencies	-	-	transfer fee in accordance with transfer fee in E-bank (see Point 3)		
3.5.2.5. To other bank abroad in lats and foreign currencies	-	-	transfer fee in accordance with transfer fee in E-bank (see Point 3)		

3.7. Other services related to transfers		Fee
3.7.1. Fee for crediting/processing of incoming payments		free of charge
3.7.2. Investigation of payment⁹		
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	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-banks 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		0.1% of the amount (min.LVL 1.00)
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		
- with prior notification ¹⁴		0.7% of the amount (min.LVL 2.00)
- 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		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 per 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)		
5.1.3.2. repayment delay of principal amount		0.1% from the remaining loan amount, min LVL 250.00
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 branch ¹⁵		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 usance 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 another bank	LVL 60.00	
6.4. Documentary collection¹⁷		
6.4.1. Collection commission	0,2% from amount, min LVL 30.00, max LVL 300.00	
6.4.2. Acceptance fee	LVL 30.00	
6.4.3. Amendment	LVL 20.00	
6.4.4. Delivery of documents free of payment/return of unpaid documents	LVL 40.00	
6.4.5. Charges for passing on the goods consigned to Danske Bank A/S Latvia branch to buyers	LVL 50.00	
6.4.6. Protest	LVL 60.00 plus a protest fee set by public notary	
7. Deposits		
7.1. Savings account		
	Fee	
	E-bank	Customer service centre
7.1.1. Interest rates	Look "Deposit interest pricelist" in Danske Banka	
7.1.2. Fee for transferring amount or part of amount from savings account to current account	free of charge (performed transfer is done automatically after 7 calendar days) ¹⁷	0,2% of the amount
7.1.3. Fee for transferring amount or part of amount from current account to savings	free of charge	free of charge
7.2. Term deposit		
	Fee	
	E-bank	Customer service centre
7.2.1. Interest rates	Look "Deposit interest pricelist" in Danske Banka	
7.2.2. Minimal amount for term deposit	100.00 LVL or equivalent in EUR, USD currency according to Bank of Latvia exchange rate in that day	
7.2.3. Interest rates for amounts starting at 50 000,00 LVL or equivalent in EUR, USD currency according to Bank of Latvia exchange rate in that day	agreed individually	
7.2.4. LVL, EUR and USD deposit amount withdrawal in cash from service account during one calendar month after the term deposit has expired if the term of deposit is not less than 90 (ninety) days¹⁹	free of charge if deposit amount till cash withdrawal was in the service account	
7.2.5. LVL, EUR and USD deposit's interest withdrawal in cash from service account during one calendar month after interest disbursement¹⁹	free of charge if interest till cash withdrawal was in the service account	
7.2.6. Commission for premature breach of the deposit agreement with an interest disbursement once a month or in the end of term	Bank's expenses, which arise from the difference between interest rate on which Bank in the respective moment can borrow money resources in deposit's currency on the deposit's remaining term, and the rate on which customer deposited money in the bank, min. 1% of the deposit amount	
7.2.7. Commission for premature breach of the deposit agreement with an interest disbursement in the beginning of term	Bank's expenses, which arise from the difference between interest rate on which Bank in the respective moment can borrow money resources in deposit's currency on the deposit's remaining term, and the rate on which customer deposited money in the bank, min. 2% of the deposit amount	
8. Payment cards		
8.1. Maestro debit card		
	Fee	
8.1.1. Annual cardholder's fee		
8.1.1.1. for card	LVL 2.00 (within product packages - free of charge)	
8.1.1.2. for an additional card	LVL 2.00	
8.1.2. Fee for purchase by the card		
8.1.2.1. in Latvia	free of charge	
8.1.2.2. outside Latvia	free of charge	
8.1.3. Fee for cash withdrawal in ATMs		
8.1.3.1. Danske/Norde ATM in Latvia	free of charge	
8.1.3.2. at ATMs of other banks in Latvia	LVL 1.00	
8.1.3.3. at ATMs abroad and at other branches	1,5% (min LVL 3.00)	
8.1.4. Overdraft percentage rate	24% per year	
8.1.5. Fee for overdrawn credit limit	36% per year	
8.1.6. Fee for replacing a card	LVL 2.00	
8.1.7. Currency of card	LVL	
8.1.8. Standard day limits		
8.1.8.1. for cash withdrawal	LVL 1000.00	
8.1.8.2. for purchases by the card	LVL 1000.00	
8.2. Business MasterCard credit card		
	Fee	
8.2.1. Annual cardholder's fee		
8.2.1.1. for card with constant, frequentative travel insurance	LVL 50.00	
8.2.1.2. for card without constant, frequentative travel insurance	LVL 25.00	
8.2.2. Fee for purchase by the card		
8.2.2.1. in Latvia	free of charge	
8.2.2.2. outside Latvia	free of charge	
8.2.3. Fee for cash withdrawal in ATMs		
8.2.3.1. Danske/Norde ATM in Latvia	free of charge	
8.2.3.2. at ATMs of other banks in Latvia	1,5% (min LVL 3.00)	
8.2.3.3. at ATMs abroad	1,5% (min LVL 3.00)	
8.2.4. Credit limit percentage rate	24% per year	
8.2.5. Fee for overdrawn credit limit	36% per year	
8.2.6. Fee for replacing a card		
8.2.6.1. in case of stolen or lost credit card	LVL 50.00	
8.2.6.2. in case of damaged card or lost PIN code	LVL 10.00	
8.2.7. Other conditions of Business MasterCard credit card		
8.2.7.1. currency of card	LVL; EUR	
8.2.7.2. favourable period for interest payments (in days)	55	
8.2.8. Standard day limits		
8.2.8.1. for cash withdrawal	LVL 1500.00, EUR 2000.00	
8.2.8.2. for purchases by the card	LVL 1500.00, EUR 2000.00	
8.3. Other conditions and services related to credit cards		
	Fee	
8.3.1. Fee for card statement		
8.3.1.1. by post	LVL 0.50	
8.3.1.2. in bank	free of charge	
8.3.2. Fee for each unfounded claim review	LVL 20.00	

9. Other services		Fee																														
9.1. Customer document processing																																
9.1.1. Customer document preparation																																
9.1.1.1. Regular statements and reports of customer accounts																																
9.1.1.1.1. at the bank by customer's request		free of charge																														
9.1.1.1.2. by mail		LVL 1.00																														
9.1.1.1.3. by fax [per page]		LVL 1.00																														
9.1.1.1.4. by e-mail [per e-mail] ²⁰		LVL 1.00																														
9.1.1.2. Extraordinary statements and reports of customer accounts:																																
9.1.1.2.1. for period up to 6 months																																
9.1.1.2.1.1. at the bank by customer's request		free of charge																														
9.1.1.2.1.2. by mail		LVL 1.00																														
9.1.1.2.1.3. by fax [per page]		LVL 1.00																														
9.1.1.2.1.4. by e-mail [per e-mail] ²⁰		LVL 1.00																														
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 branch																																
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 time]		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 behalf		LVL 5.00 + actual expenses + VAT																														
9.2. Operations with cheques																																
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																																
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	
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28.5 /24/ 36,5	LVL 19	LVL 49	LVL 79	LVL 149																												
10. Product packages																																
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 services and ancillary services																																
11.1. Opening and maintenance of accounts for financial instruments (FI) and Money accounts		free of charge																														
11.2. FI safe-keeping ²³																																
11.2.1. Danske Invest unit trust funds		free of charge																														
11.2.2. Polish, Czech and Hungarian securities		0,03% per month, min. LVL 15.00																														
11.2.3. Russian and Ukrainian securities		0,07% per month, min. LVL 23.00																														
11.2.4. Securities of other countries		0,015% per month, min. LVL 15.00																														
11.3. Brokerage transactions																																
11.3.1. Latvian FI		0,30% of transaction amount, min. LVL 7.00																														
11.3.2. Estonian and Lithuanian FI		0,20% of transaction amount, min. LVL 7.00																														
11.3.3. Russian FI		0,25% of transaction amount, min. LVL 35.00																														
11.3.4. FI of other countries ²⁴		0,25% of transaction amount, min. LVL 25.00																														
11.4. Purchase of Danske Invest unit trust funds																																
11.4.1. Fixed income funds		free of charge																														
11.4.2. Equity and balanced funds [up to LVL 100 000 equivalent in funds currency]		1%																														
11.4.3. Equivt and balanced funds [above LVL 100 000 equivalent in funds currency]		0.8%																														
11.5. Sale of investment fund units		free of charge																														
11.6. Switch of Danske Invest unit trust funds		LVL 10.00 ²⁵																														
11.7. Deals confirmations																																
11.7.1. at the bank by customer's request		free of charge																														
11.7.2. by e-mail		free of charge																														
11.7.3. by fax		free of charge																														
11.7.4. by mail		LVL 0.50																														
11.8. Annual FI account statement		free of charge																														

¹ Customer can open a interim account in Bank. If the customer 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 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 "Details 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 "Details 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]: DABAI2D, Danske Bankas [Lithuania]: SMPOLT22, Danske Bank International S.A.[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]: DABAI2D, Danske Bankas [Lithuania]: SMPOLT22, Danske Bank International S.A.[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 issuance 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 issuance 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 issuance 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 issuance 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-bank.

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 The fee is calculated on the basis of the highest market value of the FI. The market value is calculated monthly on the highest nominal holding during the month at the price prevailing at the end of the month.

²⁴ The fee is applied to the following financial instruments: Australian, Austrian, Belgian, Canadian, Czech, Danish, Finnish, French, German, Greek, Hungarian, Hong Kong, Irish, Italian, Japanese, Netherlands, Norwegian, Polish, Portuguese, Spanish, Singapore, Swedish, Swiss, UK, US.

²⁵ Equivalent in DKK, EUR, JPY, SEK or USD currency according to Danske Bank's exchange rate in the moment of order submission.