

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

1. Current account					
1.1. Current account opening and maintenance				Fee	
1.1.1. Current account opening				free of charge	
1.1.2. Current account maintenance				free of charge	
1.1.3. Current account closing				free of charge	
2. Remote banking					
2.1. Danske Bank A/S Latvia branch E-bank's (internetbank) registration and maintenance				Fee	
2.1.1. Registration				free of charge	
2.1.2. Code card					
2.1.2.1. issuance				free of charge	
2.1.2.2. renewal				LVL 1.00	
2.1.3. Code calculator (Digipass)					
2.1.3.1. issuance				LVL 15.00	
2.1.3.2. 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 (see Point 3)	
2.2.3. Execution of non-cash currency exchange order (per each order)				LVL 1.00	
3. Transfers					
3.1. Transfers in Lats		Time ¹	Fees are paid by ²	Fee	
				E-bank	Customer service centre
3.1.1. To own account at Danske Bank A/S Latvia branch		-	-	free of charge	LVL 0.50
3.1.2. To other account at Danske Bank A/S Latvia branch		-	-	free of charge	LVL 0.50
3.1.3. To other bank in Latvia					
standard transfer up to LVL 50 000 ³ (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)		13:30		LVL 0,20 (within product packages - free of charge)	LVL 0,60
standard transfer above LVL 50 000 ³ (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)		13:30		LVL 1.00	LVL 1.50
express transfer (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)		15:00		LVL 5.00	LVL 10.00
3.1.4. Transfer within Danske Bank Group ⁴					
express transfer (Cash funds are transferred to the beneficiary's bank on the same day)		16:00 ⁴	Shared	LVL 8.00	LVL 10.00
3.1.5. To other bank abroad					
express transfer (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)		15:00	Shared Payer	LVL 8.00 LVL 16.00	LVL 10.00 LVL 18.00
3.2. Transfers in EUR		Time ¹	Fees are paid by ²	Fee	
				E-bank	Customer service centre
3.2.1. To own account at Danske Bank A/S Latvia branch		-	-	free of charge	LVL 0.50
3.2.2. To other account at Danske Bank A/S Latvia branch		-	-	free of charge	LVL 0.50
3.2.3. To other bank in Latvia ⁵					
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 5.00	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 7.00	LVL 8.00
express transfer (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)		15:00	Shared	LVL 16.00	LVL 20.00
3.2.4. Transfer within Danske Bank Group ⁴					
express transfer up to EUR 50 000 (Cash funds are transferred to the beneficiary's bank on the same day)		16:00 ⁴	Shared	LVL 5.00	LVL 5.00
express transfer above EUR 50 000 (Cash funds are transferred to the beneficiary's bank on the same day)				LVL 8.00	LVL 10.00
3.2.5. 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 5.00	LVL 5.00
3.2.6. 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 Payer	LVL 8.00 LVL 16.00	LVL 10.00 LVL 18.00
urgent transfer (Cash funds are transferred to the beneficiary's bank or intermediary bank on the next business day)		-	Shared Payer	LVL 10.00 LVL 18.00	LVL 12.00 LVL 20.00
express transfer (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)		15:00	Shared Payer	LVL 15.00 LVL 30.00	LVL 20.00 LVL 35.00
3.3. Transfers in USD		Time ¹	Fees are paid by ²	Fee	
				E-bank	Customer service centre
3.3.1. To own account at Danske Bank A/S Latvia branch		-	-	free of charge	LVL 0.50
3.3.2. To other account at Danske Bank A/S Latvia branch		-	-	free of charge	LVL 0.50
3.3.3. To other bank in Latvia ⁵					
standard transfer (Cash funds are transferred to the beneficiary's bank or intermediary bank on the next two business days)		-		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 Payer	LVL 8.00 LVL 18.00	LVL 12.00 LVL 20.00
express transfer (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)		15:00	Shared Payer	LVL 15.00 LVL 30.00	LVL 20.00 LVL 35.00
3.3.4. 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 Payer	LVL 8.00 LVL 16.00	LVL 10.00 LVL 18.00
urgent transfer (Cash funds are transferred to the beneficiary's bank or intermediary bank on the next business day)		-	Shared Payer	LVL 10.00 LVL 18.00	LVL 12.00 LVL 20.00
express transfer (Cash funds are transferred to the beneficiary's bank or intermediary bank on the same day)		15:00	Shared Payer	LVL 16.00 LVL 30.00	LVL 20.00 LVL 35.00
3.4. Transfers in other foreign currencies		Time ¹	Fees are paid by ²	Fee	
				E-bank	Customer service centre
3.4.1. To own account at Danske Bank A/S Latvia branch		-	-	free of charge	LVL 0.50
3.4.2. To other account at Danske Bank A/S Latvia branch		-	-	free of charge	LVL 0.50
3.4.3. Transfer within Danske Bank Group ⁴					
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 ⁴	Shared	LVL 8.00	LVL 10.00
3.4.4. 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 Payer	LVL 8.00 LVL 16.00	LVL 10.00 LVL 18.00
urgent transfer (Cash funds are transferred to the beneficiary's bank or the intermediary bank on the next business day)		13:00	Shared Payer	LVL 10.00 LVL 18.00	LVL 12.00 LVL 20.00
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 Payer	LVL 20.00 LVL 35.00	LVL 25.00 LVL 40.00

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 ¹	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 other bank in Latvia (up to LVL 50 000)			13:30 LVL 0.20 (within product packages - free of charge)
3.5.2.3. To other bank in Latvia (above LVL 50 000)			13:30 LVL 1.00
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)
3.6. Other services related to transfers			Fee
3.6.1. Fee for crediting/processing of incoming payments			free of charge
3.6.2. Investigation of payment⁷			
3.6.2.1. investigation or modification of a payment to the beneficiary's account with Danske Bank A/S Latvia branch or another commercial bank in Latvia:			
3.6.2.1.1. 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
3.6.2.1.2. 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
3.6.2.2. investigation or modification of a payment within the Danske Group			LVL 10.00 + actual costs
3.6.2.3. investigation or modification of a payment to the beneficiary's account outside Latvia up to 6 months old			LVL 20.00 + actual costs
3.6.2.4. investigation or modification of a payment to the beneficiary's account outside Latvia older than 6 months			LVL 50.00 + actual costs
3.6.3. Cancellation of payment⁷			
3.6.3.1. payment to the beneficiary's account with Danske Bank A/S Latvia branch or another commercial bank in			LVL 10.00
3.6.3.2. Payment to the Danske Group			LVL 20.00 + actual costs
3.6.3.3. Payment outside Latvia up to 6 months old			LVL 35.00 + actual costs
3.6.3.4. Payment outside Latvia older than 6 months			LVL 50.00 + actual costs
3.6.4. Bank's written reply on investigation			LVL 5.00
3.6.5. 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
3.6.6. A copy of SWIFT message on incoming and outgoing payments			
3.6.6.1. SWIFT copy up to 6 months old			LVL 3.00
3.6.6.2. SWIFT copy older than 6 months			LVL 5.00
3.6.7. Non-cash currency exchange operation			free of charge
3.6.8. 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 account⁸			
4.1.1.1. to own account in LVL, EUR, USD			free of charge
4.1.1.2. to own account in other currency			0.5% 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 withdrawals 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 ⁹			0.1% of the amount
- amount above LVL 5000 (per day) without prior notification ¹⁰			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 ¹¹			0.4% of the amount
- amount above EUR, USD 7000 without prior notification ¹⁰			0.8%
4.1.2.3. in other freely convertible currency			
- with prior notification ¹²			0.7% of the amount (min. LVL 2.00)
- without prior notification ¹⁰			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 2.00
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			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 doesn't 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. Mortgage loan			Fee
5.1.1. Fee for loan application processing			free of charge
5.1.2. Fee for disbursement of loan			up to 1% of the loan amount (min. LVL 60.00)
5.1.3. Fee for amendments in loan and mortgage agreement			
5.1.3.1. maturity extension/reduction (by customer request)			
5.1.3.2. change form of repayment schedule			LVL 50.00
5.1.3.3. change of loan repayment date			
5.1.3.4. repayment delay of principal amount			
5.1.3.5. change of loan currency			LVL 200.00
5.1.3.6. change of pledge/pledgor			
5.1.3.7. revise of loan added interest rate			agreed individually
5.1.3.8. revise of loan base interest rate for loans with variable interest rate			agreed individually
5.1.4. Fee for other amendments in loan and/or mortgage 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. Fee for inspection of the Object (if it is done by the Bank's Construction supervisor)			
5.1.6.1. Riga, area of Riga			LVL 100.00
5.1.6.2. Outside the area of Riga			LVL 200.00
5.1.7. Fee for issuing the Bank's consent for operations with pledged real estate			LVL 25.00 (in case of sale - LVL 200.00)
5.1.8. Fee for preparation, processing or approval of loan refinancing documents			LVL 500.00
5.1.9. Fee for look into Land Register in customer's behalf			LVL 5.00
5.1.10. Fee for cancellation of insurance policy, if insurance done by customers application at the Bank			50% of insurance premium
5.1.11. Reminder of a monthly payment, change of loan interest rate which is sent by post, fax or e-mail			free of charge
6. Deposits			
6.1. Savings account			Fee
6.1.1. Interest rates			E-bank Customer service centre Look 'Deposit interest pricelist' in Danske Banka
6.1.2. Fee for transferring amount or part of amount from savings account to current account			free of charge 0.2% of the amount (min LVL 2.00, USD 4.00, EUR 4.00; max LVL 50.00, USD 100.00, EUR 100.00)
6.1.3. Fee for transferring amount or part of amount from current account to savings account			free of charge free of charge

6.2. Term deposit	Fee	
	E-bank	Customer service centre
6.2.1. Interest rates	Look 'Deposit interest pricelist' in Danske Banka	
6.2.2. Minimal amount for term deposit	100.00 LVL or equivalent in EUR, USD currency according to Bank of Latvia exchange rate in that day	
6.2.3. 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	
6.2.4. 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 was not less than 90 (ninety) days ¹³	free of charge if deposit amount till withdrawal in cash was in the service account	
6.2.5. LVL, EUR and USD term deposit's interest withdrawal in cash from service account during one calendar month after interest disbursement ¹³	free of charge if interest till the withdrawal in cash was in the service account	
6.2.6. 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	
6.2.7. 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	
7. Payment cards		
7.1. Maestro debit card	Fee	
7.1.1. Annual cardholder's fee		
7.1.1.1. for card	LVL 2.00 (within product packages - free of charge)	
7.1.1.2. for an additional card	LVL 2.00	
7.1.2. Fee for purchase by the card		
7.1.2.1. in Latvia	free of charge	
7.1.2.2. outside Latvia	free of charge	
7.1.3. Fee for cash withdrawal in ATMs		
7.1.3.1. Danske/Norde ATM in Latvia	free of charge	
7.1.3.2. at ATMs of other banks in Latvia	LVL 1.00	
7.1.3.3. at ATMs abroad and at other branches	1.5% (min LVL 3.00)	
7.1.4. Overdraft percentage rate	24% per year	
7.1.5. Fee for overdrawn credit limit	36% per year	
7.1.6. Fee for replacing a card	LVL 2.00	
7.1.7. Currency of card	LVL	
7.1.8. Standard day limits		
7.1.8.1. for cash withdrawal	LVL 1000.00	
7.1.8.2. for purchases by the card	LVL 1000.00	
7.2. Standard MasterCard credit card	Fee	
7.2.1. Annual cardholder's fee		
7.2.1.1. for card	LVL 20.00 (within product package - free of charge)	
7.2.1.2. for card with constant, frequentative travel insurance	LVL 40.00 (within product package - LVL 20.00)	
7.2.1.3. for an additional card	LVL 15.00	
7.2.2. Fee for purchase by the card		
7.2.2.1. in Latvia	free of charge	
7.2.2.2. outside Latvia	free of charge	
7.2.3. Fee for cash withdrawal in ATMs		
7.2.3.1. Danske/Norde ATM in Latvia	free of charge	
7.2.3.2. at ATMs of other banks in Latvia	1.5% (min LVL 3.00)	
7.2.3.3. at ATMs abroad	1.5% (min LVL 3.00)	
7.2.4. Credit limit percentage rate	18% per year	
7.2.5. Fee for overdrawn credit limit	36% per year	
7.2.6. Fee for replacing a card		
7.2.6.1. in case of stolen or lost credit card	LVL 20.00	
7.2.6.2. in case of damaged card or lost PIN code	LVL 10.00	
7.2.7. Other conditions of Standard MasterCard credit card		
7.2.7.1. currency of card	LVL; EUR	
7.2.7.2. favourable period for interest payments (in days)	55	
7.2.8. Standard day limits		
7.2.8.1. for cash withdrawal	LVL 1500.00, EUR 2000.00	
7.2.8.2. for purchases by the card	LVL 1500.00, EUR 2000.00	
7.3. Gold MasterCard credit card	Fee	
7.3.1. Annual cardholder's fee		
7.3.1.1. for card	LVL 70.00 (within product package - free of charge)	
7.3.1.2. for an additional card	LVL 50.00	
7.3.2. Fee for purchase by the card		
7.3.2.1. in Latvia	free of charge	
7.3.2.2. outside Latvia	free of charge	
7.3.3. Fee for cash withdrawal in ATMs		
7.3.3.1. Danske/Norde ATM in Latvia	free of charge	
7.3.3.2. at ATMs of other banks in Latvia	1.5% (min LVL 3.00)	
7.3.3.3. at ATMs abroad	1.5% (min LVL 3.00)	
7.3.4. Credit limit percentage rate	18% per year	
7.3.5. Fee for overdrawn credit limit	36% per year	
7.3.6. Constant, frequentative travel insurance	included in annual cardholder's fee	
7.3.7. Fee for replacing a card		
7.3.7.1. in case of stolen or lost credit card	LVL 70.00	
7.3.7.2. in case of damaged card or lost PIN code	LVL 10.00	
7.3.8. Other conditions of Gold MasterCard credit card		
7.3.8.1. currency of card	LVL; EUR; USD	
7.3.8.2. favourable period for interest payments (in days)	55	
7.3.9. Standard day limits		
7.3.9.1. for cash withdrawal	LVL 3000.00, EUR 4000.00, USD 5000.00	
7.3.9.2. for purchases by the card	LVL 3000.00, EUR 4000.00, USD 5000.00	
7.4. Danske/Novatours MasterCard traveler's credit card that has been handed out and renewed till 28.02.2009.	Fee	
7.4.1. Annual cardholder's fee		
7.4.1.1. for card	free of charge	
7.4.1.2. for card with constant, frequentative travel insurance	LVL 20.00	
7.4.2. Fee for purchase by the card		
7.4.2.1. in Latvia	0.5%	
7.4.2.2. outside Latvia	0.5%	
7.4.3. Fee for cash withdrawal in ATMs		
7.4.3.1. Danske/Norde ATM in Latvia	free of charge	
7.4.3.2. at ATMs of other banks in Latvia	1.5% (min LVL 3.00)	
7.4.3.3. at ATMs abroad	1.5% (min LVL 3.00)	
7.4.4. Credit limit percentage rate	18% per year	
7.4.5. Fee for overdrawn credit limit	36% per year	
7.4.6. Fee for replacing a card	LVL 10.00	
7.4.7. Other conditions of Danske/Novatours MasterCard travel credit card		
7.4.7.1. currency of card	LVL	
7.4.7.2. favourable period for interest payments (in days)	0	
7.4.8. Standard day limits		
7.4.8.1. for cash withdrawal	LVL 500.00	
7.4.8.2. for purchases by the card	LVL 1000.00	

7.5. Other conditions and services related to credit cards	Fee																														
7.5.1. Fee for card statement																															
7.5.1.1. by post	LVL 0.50																														
7.5.1.2. in bank	free of charge																														
7.5.2. Fee for each unfounded claim review	LVL 20.00																														
8. Other services																															
8.1. Customer document processing	Fee																														
8.1.1. Customer document preparation																															
8.1.1.1. Regular statements and reports of customer accounts																															
8.1.1.1.1. at the bank by customer's request	free of charge																														
8.1.1.1.2. by mail	LVL 1.00																														
8.1.1.1.3. by fax (per page)	LVL 1.00																														
8.1.1.1.4. by e-mail (per e-mail) ¹⁴	LVL 1.00																														
8.1.1.2. Extraordinary statements and reports of customer accounts:																															
8.1.1.2.1. for period up to 6 months																															
8.1.1.2.1.1. at the bank by customer's request	free of charge																														
8.1.1.2.1.2. by mail	LVL 1.00																														
8.1.1.2.1.3. by fax (per page)	LVL 2.00																														
8.1.1.2.1.4. by e-mail (per e-mail) ¹⁴	LVL 2.00																														
8.1.1.2.2. for period above 6 months																															
8.1.1.2.2.1. at the bank by customer's request	LVL 1.00																														
8.1.1.2.2.2. by mail	LVL 2.00																														
8.1.1.2.2.3. by fax (per page)	LVL 2.00																														
8.1.1.2.2.4. by e-mail (per e-mail) ¹⁴	LVL 2.00																														
8.1.1.3. Duplicate or copy of statements (per page)	LVL 1.00																														
8.1.1.4. References on the presence of the customer's account with Danske Bank A/S Latvia branch																															
8.1.1.4.1. at the bank	LVL 2.00																														
8.1.1.4.2. by mail	LVL 3.00																														
8.1.1.5. Confirmation of audit requests	LVL 25.00																														
8.1.1.6. Other references	agreed individually (min.LVL 5.00)																														
8.1.1.7. Confirmation of payment orders																															
8.1.1.7.1. at the bank by customer's request	free of charge																														
8.1.1.7.2. by mail	LVL 1.00																														
8.1.1.7.3. by fax (per page)	LVL 1.00																														
8.1.2. Acceptance of bailiff's order and the State Revenue Service's collection order for execution																															
8.1.2.1. Acceptance of bailiff's order and the State Revenue Service's collection order	LVL 50.00																														
8.1.2.2. Execution of bailiff's order and the State Revenue Service's collection order (per each time)	LVL 10.00																														
8.1.3. Document search in archives																															
8.1.3.1. documents up to 3 months old (per request)	LVL 5.00																														
8.1.3.2. documents older than 3 months (per request)	LVL 10.00																														
8.1.4. Fee for look into Lursoft's data base in customer's behalf	LVL 5.00 + actual expenses + VAT																														
8.2. Operations with cheques	Fee																														
8.2.1. Purchase of cheques:¹⁵																															
8.2.1.1. for cheques up to LVL 5 000	LVL 15.00																														
8.2.1.2. for cheques above LVL 5000	LVL 65.00 ¹⁶																														
8.3. Escrow account	Fee																														
8.3.1. Escrow account opening and maintenance	0.5% of transaction amount (min. LVL 60.00, max. LVL 200.00)																														
8.3.2. Escrow account opening and maintenance if the credited transaction is made using this account	LVL 35.00																														
8.3.3. Fee for service in non-standard cases	agreed individually																														
8.3.4. Changing the terms of agreement	LVL 20.00																														
8.4. Safety deposit box rental																															
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9. Products packages	Fee																														
9.1. STANDART package	LVL 0.50 monthly																														
9.2. STANDART PLUS package	LVL 1.50 monthly																														
9.3. GOLD package	LVL 5.00 monthly																														
10. Investment services and ancillary services	Fee																														
10.1. Opening and maintenance of accounts for financial instruments (FI) and Money accounts	free of charge																														
10.2. FI safe-keeping¹⁷																															
10.2.1. Danske Invest unit trust funds	free of charge																														
10.2.2. Polish, Czech and Hungarian securities	0.03% per month, min. LVL 1.50																														
10.2.3. Russian and Ukrainian securities	0.07% per month, min. LVL 12.00																														
10.2.4. Securities of other countries	0.015% per month, min. LVL 1.50																														
10.3. Brokerage transactions																															
10.3.1. Latvian FI	0.30% of transaction amount, min. LVL 7.00																														
10.3.2. Estonian and Lithuanian FI	0.20% of transaction amount, min. LVL 7.00																														
10.3.3. Russian FI	0.25% of transaction amount, min. LVL 35.00																														
10.3.3. FI of other countries ¹⁸	0.25% of transaction amount, min. LVL 25.00																														
10.4. Purchase of Danske Invest unit trust funds																															
10.4.1. Fixed income funds	free of charge																														
10.4.2. Equity and balanced funds (up to LVL 100 000 equivalent in funds currency)	1%																														
10.4.3. Equity and balanced funds (above LVL 100 000 equivalent in funds currency)	0.8%																														
10.5. Sale of Danske Invest unit trust funds	free of charge																														
10.6. Switch of Danske Invest unit trust funds	LVL 10.00 ¹⁹																														
10.7. Deal confirmations																															
10.7.1. at the bank by customer's request	free of charge																														
10.7.2. by e-mail	free of charge																														
10.7.3. by fax	free of charge																														
10.7.4. by mail	LVL 0.50																														
10.8. Annual FI account statement	free of charge																														

¹ 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.

² 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 un 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 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 (inter-bank 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.

³ 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.

⁴ Transfer to Danske Group Banks: Danske Bank (Denmark)-DABADKKK, AS Sampo Pank (Estonia)-FOREEE2X, Sampo Bank Plc (Finland)-DABAFIHH, Danske Bank (Hamburg Branch)-DABADEHH, National Irish Bank (Ireland)-DABAIE2D, 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.

⁵ 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.

⁶ 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.

⁷ 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.

⁸ Possibility to pay in coins of foreign currencies is not offered.

⁹ For amounts over 5000 LVL the Bank has to be notified one day advance before 3.00 p.m.

¹⁰ If the amount of money is available in Customer service centre.

¹¹ For amounts over 7000 USD and 7000 EUR the Bank has to be notified one day advance before 12.00 a.m.

¹² Other currency the bank has to be notified two days advance before 3.00 p.m.

¹³ Customer has liability to warn Bank that he withdraws a term deposit and/or interest.

¹⁴ Free of charge if ordered through E-banks.

¹⁵ Bank accepts only cheques from Danske Bank A/S Latvia branch customers.

¹⁶ If corresponding bank asked sum is more than 65 LVL, it will be taken an extra comission from cheque's amount to cover the losses.

¹⁷ 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.

¹⁸ 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.

¹⁹ Equivalent in DKK, EUR, JPY, SEK or USD currency according to Danske Bank's exchange rate in the moment of order submission.