

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. Closing of current account				free of charge
1.2. Interest for account balance				
1.2.1. Lats, USA dollars, Euro (Minimum balance for interest calculation - LVL 100, USD 200, EUR 200)				0.2%
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 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 10.00
2.1.3.2. unblocking				LVL 5.00
3. Transfers				
3.1. Transfers in lats			Fee	
Time <sup>1</sup>	Fees are paid by <sup>2</sup>		Electronic (E-banka)	Customer Service Centre
3.1.1. To own account at Danske Bank A/S Latvia Branch			free of charge	LVL 0.20
3.1.2. To other account at Danske Bank A/S Latvia Branch			free of charge	LVL 0.30
3.1.3. To other bank in Latvia				
<i>standard transfer up to LVL 50 000</i> <sup>3</sup> (Cash funds are transferred to the beneficiary's or intermediary bank on the same day)			LVL 0,20 (within products package - free of charge)	LVL 0.60
<i>standard transfer above LVL 50 000</i> <sup>3</sup> (Cash funds are transferred to the beneficiary's or intermediary bank on the same day)			LVL 1.00	LVL 1.50
<i>express transfer</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the same day)			LVL 5.00	LVL 10.00
3.1.4. To other bank abroad				
<i>express transfer</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the same day)			15.00	Shared Payer
			LVL 8.00	LVL 10.00
			LVL 16.00	LVL 18.00
3.2. Transfers in EUR			Fee	
Time <sup>1</sup>	Fees are paid by <sup>2</sup>		Electronic (E-banka)	Customer Service Centre
3.2.1. To own account at Danske Bank A/S Latvia Branch			free of charge	LVL 0.20
3.2.2. To other account at Danske Bank A/S Latvia Branch			free of charge	LVL 0.30
3.2.3. To other bank in Latvia				
<i>standard transfer up to EUR 50 000</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the same day)			LVL 5.00	LVL 5.00
<i>standard transfer above EUR 50 000</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the same day)			LVL 7.00	LVL 8.00
<i>express transfer</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the same day)			LVL 16.00	LVL 20.00
3.2.4. 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) <sup>4</sup> :				
<i>standard transfer</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the next two business days)			-	Shared
			LVL 5.00	LVL 5.00
3.2.5. To other bank abroad				
<i>standard transfer</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the next two business days)			-	Shared Payer
			LVL 8.00	LVL 10.00
			LVL 16.00	LVL 18.00
<i>urgent transfer</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the next business day)			-	Shared Payer
			LVL 10.00	LVL 12.00
			LVL 18.00	LVL 20.00
<i>express transfer</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the same day)			15.00	Shared Payer
			LVL 15.00	LVL 20.00
			LVL 30.00	LVL 35.00
3.3. Transfers in USD			Fee	
Time <sup>1</sup>	Fees are paid by <sup>2</sup>		Electronic (E-banka)	Customer Service Centre
3.3.1. To own account at Danske Bank A/S Latvia Branch			free of charge	LVL 0.20
3.3.2. To other account at Danske Bank A/S Latvia Branch			free of charge	LVL 0.30
3.3.3. To other bank in Latvia				
<i>standard transfer</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the next two business days)			-	
			LVL 5.00	LVL 8.00
<i>urgent transfer</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the next business day)			-	Shared Payer
			LVL 8.00	LVL 12.00
			LVL 18.00	LVL 20.00
<i>express transfer</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the same day)			15.00	Shared Payer
			LVL 15.00	LVL 20.00
			LVL 30.00	LVL 35.00
3.3.4. To other bank abroad				
<i>standard transfer</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the next two business days)			-	Shared Payer
			LVL 8.00	LVL 10.00
			LVL 16.00	LVL 18.00
<i>urgent transfer</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the next business day)			-	Shared Payer
			LVL 10.00	LVL 12.00
			LVL 18.00	LVL 20.00
<i>express transfer</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the same day)			15.00	Shared Payer
			LVL 16.00	LVL 20.00
			LVL 30.00	LVL 35.00
3.4. Transfers in other foreign currencies			Fee	
Time <sup>1</sup>	Fees are paid by <sup>2</sup>		Electronic (E-banka)	Customer Service Centre
3.4.1. To own account at Danske Bank A/S Latvia Branch			free of charge	LVL 0.20
3.4.2. To other account at Danske Bank A/S Latvia Branch			free of charge	LVL 0.30

<b>3.4.3. To other bank in Latvia and abroad</b>			
<i>standard transfer</i> (Cash funds are transferred to the beneficiary or the Intermediary Bank on the next two business days)			
	Shared	LVL 8.00	LVL 10.00
	Payer	LVL 16.00	LVL 18.00
<i>urgent transfer</i> (Cash funds are transferred to the beneficiary's Bank or the Intermediary Bank on the next business day)			
13:00	Shared	LVL 10.00	LVL 12.00
	Payer	LVL 18.00	LVL 20.00
<i>express transfer</i> (Cash funds are transferred to the beneficiary's or intermediary bank on the same day)			
13:00	Shared	LVL 20.00	LVL 25.00
	Payer	LVL 35.00	LVL 40.00
<b>3.5. Standing order</b>			
		Time <sup>1</sup>	Fee
<b>3.5.1. Registration</b>			
free of charge			
<b>3.5.2. Standing order execution</b>			
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 0.20
3.5.2.3. To another bank in Latvia (above LVL 50 000)			
	13:30		LVL 0.80
<b>3.6. Other services related to transfers</b>			
			Fee
<b>3.6.1. Fee for crediting/processing of incoming payments</b>			
free of charge			
<b>3.6.2. Investigation of payment<sup>5</sup></b>			
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
<b>3.6.3. Cancellation of payment<sup>5</sup></b>			
3.6.3.1. payment to the beneficiary's account with Danske Bank A/S Latvia Branch or another commercial bank in Latvia			
			LVL 10.00
3.6.3.2. 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
<b>3.6.4. Bank's written reply on investigation</b>			
			LVL 5.00
<b>3.6.5. Fee for currency exchange in E-banka for amounts up to LVL 1.00 (or equivalent in other currency) (per each deal)</b>			
			LVL 0.05
<b>3.6.6. A copy of SWIFT message on incoming and outgoing payments</b>			
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
<b>4. Cash operations</b>			
			Fee
<b>4.1. Cash operations</b>			
<b>4.1.1. Cash deposit to account<sup>6</sup>:</b>			
4.1.1.1. to own account in LVL, EUR, USD			
			free of charge
4.1.1.2. to own account in other currency			
			free of charge
4.1.1.3. to another customer account in LVL, EUR, USD			
			0.5% of the amount (min. LVL 1.00)
4.1.1.4. to another customer account in other currency			
<b>4.1.2. Cash withdrawals from account</b>			
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 <sup>7</sup>			
			0.1% of the amount
- amount above LVL 5000 (per day) without prior notification <sup>8</sup>			
			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 <sup>9</sup>			
			0.4% of the amount
- amount above EUR, USD 7000 without prior notification <sup>8</sup>			
			0.8%
4.1.2.3. in other freely convertible currency			
- in other freely convertible currency with prior notification <sup>10</sup>			
			0.7% of the amount (min. LVL 2.00)
- in other freely convertible currency without prior notification <sup>8</sup>			
			1% of the amount (min. LVL 2.00)
<b>4.1.3. Other services related to cash operations</b>			
			Fee
4.1.3.1. Cheque book issuance (25 cheques)			
			LVL 2.00
4.1.3.2. Change to smaller or to larger denominations <sup>11</sup>			
			1% of the amount (min. LVL 2.50)
4.1.3.3. 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.
4.1.3.4. Acceptance of dirty, covered with writing and stamps, outworn or in any other way damaged GBP, EUR, USD (issued since 1996) notes			
			6%
4.1.3.5. Acceptance of USD notes issued before year 1996			
			6%
4.1.3.6. Transfer to another bank by payment in cash (for customers who don't have account with Danske Bank A/S)			
			1% of the amount (min. LVL 1.00) + fee for transfer
4.1.3.7. Cash currency exchange operation (without cash deposit in account)			
			LVL 0.50
<b>5. Loans</b>			
			Fee
<b>5.1. Mortgage loan</b>			
<b>5.1.1. Fee for loan application processing</b>			
free of charge			
<b>5.1.2. Fee for disbursement of loan</b>			
up to 1% of the loan amount (min. LVL 60.00)			
<b>5.1.3. Fee for amendments in loan and mortgage agreement</b>			
5.1.3.1. maturity extension/reduction (by customer request)			
			LVL 50.00
5.1.3.2. change form of repayment schedule			
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			
5.1.3.6. change of pledge/pledgor			
			LVL 200.00
5.1.3.7. revise of loan added interest rate			
5.1.3.8. revise of loan base interest rate for loans with variable interest rate			
5.1.3.9. revise of loan base interest rate for loans with fixed interest rate			
			1% of unrequited loan amount (min. LVL 200.00)

<b>5.1.4. Fee for inspection of the Object (if it is done by the Bank's Construction supervisor)</b>																																																																																		
5.1.4.1. Riga, Area of Riga		LVL 100.00																																																																																
5.1.4.2. Outside of area of Riga		LVL 200.00																																																																																
<b>5.1.5. Fee for issuing the Bank's consent for operations with pledged real estate</b>		LVL 25.00 (in case of sale - LVL 200.00)																																																																																
<b>5.1.6. Fee for preparation, processing or approval of loan refinancing documents</b>		LVL 500.00																																																																																
<b>5.1.7. Fee for look into Land Register in customer's behalf</b>		LVL 5.00																																																																																
<b>5.1.8. Fee for cancellation of insurance policy, if insurance done by customers application at the Bank</b>		50% of insurance premium																																																																																
<b>5.1.9. Reminder of a monthly payment, change of loan interest rate which is sent by post, fax or e-mail</b>		free of charge																																																																																
<b>5.2. Consumer loan</b>		<b>Fee</b>																																																																																
<b>5.2.1. Loan for Novatours travel</b>																																																																																		
5.2.1.1. fee for loan application processing		free of charge																																																																																
5.2.1.2. interest rate		6.5% per year																																																																																
5.2.1.3. fee for loan processing		free of charge																																																																																
<b>6. Deposits</b>																																																																																		
<b>6.1. Savings account</b>		<b>Fee</b>																																																																																
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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																																																																																
<b>6.2. Term Deposit</b>																																																																																		
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6.2.2. Interest rates for amounts starting at LVL 50 000, EUR 70 000, USD 100 000	agreed individually																																																																																	
6.2.3. Minimal amount for term deposit	LVL 100.00, USD 200.00, EUR 200.00																																																																																	
6.2.4. LVL, EUR and USD cash withdrawal from term deposit during one calendar month after the term deposit has expired if the term of deposit is not less than three months <sup>11</sup>	free of charge																																																																																	
<b>7. Payment Cards</b>																																																																																		
<b>7.1. Maestro debit card</b>		<b>Fee</b>																																																																																
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7.1.1.1. for card		LVL 2.00 (within products package - free of charge)																																																																																
7.1.1.2. for an additional card		LVL 2.00																																																																																
<b>7.1.2. Fee for purchase by the card</b>																																																																																		
7.1.2.1. in Latvia		free of charge																																																																																
7.1.2.2. outside Latvia		0.5% of purchase amount																																																																																
<b>7.1.3. Fee for cash withdrawal in ATMs</b>																																																																																		
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)																																																																																
<b>7.1.4. Overdraft percentage rate</b>		24% per year																																																																																
<b>7.1.5. Fee for overdrawn credit limit</b>		36% per year																																																																																
<b>7.1.6. Fee for replacing a card</b>		LVL 2.00																																																																																
<b>7.1.7. Currency of card</b>		LVL																																																																																
<b>7.1.8. Standard day limits</b>																																																																																		
7.1.8.1. for cash withdrawal		LVL 1000.00																																																																																
7.1.8.2. for purchases by the card		LVL 1000.00																																																																																
<b>7.2. Standard MasterCard credit card</b>		<b>Fee</b>																																																																																
<b>7.2.1. Annual cardholder's fee</b>																																																																																		
7.2.1.1. for card		LVL 20.00 (within products package - free of charge)																																																																																
7.2.1.2. for card with constant, frequentative travel insurance		LVL 40.00 (within products package - LVL 20.00)																																																																																
7.2.1.3. for an additional card		LVL 15.00																																																																																
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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)																																																																																
<b>7.2.4. Credit limit percentage rate</b>		18% per year																																																																																
<b>7.2.5. Fee for overdrawn credit limit</b>		36% per year																																																																																
<b>7.2.6. Fee for replacing a card</b>																																																																																		
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																																																																																

<b>7.2.7. Other conditions of Standard MasterCard credit card</b>	
7.2.7.1. currency of card	LVL; EUR
7.2.7.2. favourable period for interest payments (in days)	55
<b>7.2.8. Standard day limits</b>	
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
<b>7.3. Gold MasterCard credit card</b>	<b>Fee</b>
<b>7.3.1. Annual cardholder's fee</b>	
7.3.1.1. for card	LVL 70.00 (within products package - free of charge)
7.3.1.2. for an additional card	LVL 50.00
<b>7.3.2. Fee for purchase by the card</b>	
7.3.2.1. in Latvia	free of charge
7.3.2.2. outside Latvia	free of charge
<b>7.3.3. Fee for cash withdrawal in ATMs</b>	
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)
<b>7.3.4. Credit limit percentage rate</b>	18% per year
<b>7.3.5. Fee for overdrawn credit limit</b>	36% per year
<b>7.3.6. Constant, frequentative travel insurance</b>	included in annual cardholder's fee
<b>7.3.7. Fee for replacing a card</b>	
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
<b>7.3.8. Other conditions of Gold MasterCard credit card</b>	
7.3.8.1. currency of card	LVL; EUR; USD
7.3.8.2. favourable period for interest payments (in days)	55
<b>7.3.9. Standard day limits</b>	
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
<b>7.4. Danske/Novatours MasterCard travel credit card</b>	<b>Fee</b>
<b>7.4.1. Annual cardholder's fee</b>	
7.4.1.1. for card	free of charge
7.4.1.2. for card with constant, frequentative travel insurance	LVL 20.00
<b>7.4.2. Fee for purchase by the card</b>	
7.4.2.1. in Latvia	0.5%
7.4.2.2. outside Latvia	0.5%
<b>7.4.3. Fee for cash withdrawal in ATMs</b>	
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)
<b>7.4.4. Credit limit percentage rate</b>	18% per year
<b>7.4.5. Fee for overdrawn credit limit</b>	36% per year
<b>7.4.6. Delayed payment fee</b>	36% per year (from amount indicated in statement)
<b>7.4.7. Fee for replacing a card</b>	LVL 10.00
<b>7.4.8. Other conditions of Danske/Novatours MasterCard travel credit card</b>	
7.4.8.1. currency of card	LVL
7.4.8.2. favourable period for interest payments (in days)	0
7.4.8.3. Min. monthly payment in % from used credit limit at the end of month	5%
<b>7.4.9. Standard day limits</b>	
7.4.9.1 for cash withdrawal	LVL 500.00
7.4.9.2. for purchases by the card	LVL 1000.00
<b>7.5. Other conditions and services related to credit cards</b>	<b>Fee</b>
<b>7.5.1. Fee for card statement</b>	
7.5.1.1. by post	LVL 0.50
7.5.1.2. in bank	free of charge
<b>7.5.2. Fee for each unfounded claim review</b>	LVL 20.00
<b>8. Other services</b>	
<b>8.1. Customer document processing</b>	<b>Fee</b>
<b>8.1.1. Customer document preparation</b>	
<b>8.1.1.1. Regular statements and reports of customer accounts</b>	
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) <sup>13</sup>	LVL 1.00
<b>8.1.1.2. Extraordinary statements and reports of customer accounts:</b>	
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) <sup>13</sup>	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 1.00
8.1.1.2.2.3. by fax (per page)	LVL 1.00
8.1.1.2.2.4. by e-mail (per e-mail) <sup>13</sup>	
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	by agreement (min. LVL 5.00)
<b>8.1.2. Acceptance of bailiff's order and the State Revenue Service's collection order for execution</b>	LVL 5.00
<b>8.1.3. Document search in archives</b>	
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
<b>8.1.4. Fee for look into Lursoft's data base in customer's behalf</b>	LVL 5.00 + actual expenses + VAT
<b>8.2. Account opening and management from another bank within Danske Bank Group</b>	<b>Fee</b>
<b>8.2.1. An account opening</b>	free of charge
<b>8.2.2. Account maintenance</b>	LVL 2.00 monthly
<b>8.2.3. Effecting payments received from customers through S.W.I.F.T. (MT101)</b>	according to transfer fees, terms and conditions
<b>8.2.4. Delivery of customer's account statements through S.W.I.F.T. (MT940)</b>	free of charge

8.3 Account opening and management from other bank		Fee																														
8.3.1. An account opening		LVL 30.00																														
8.3.2. Account maintenance		LVL 2.00 monthly																														
8.3.3. Effecting payments received from customers through S.W.I.F.T. (MT101)		according to transfer fees, terms and conditions																														
8.3.4. Delivery of customer's account statements through S.W.I.F.T. (MT940)		LVL 25.00 monthly																														
8.4. Operations with cheques		Fee																														
8.4.1. Purchase of cheques <sup>13</sup> :																																
8.4.1.1. for cheques up to LVL 5 000		LVL 15.00																														
8.4.1.2. for cheques above LVL 5000		LVL 65.00 <sup>14</sup>																														
8.5. Escrow account		Fee																														
8.5.1. Escrow account opening and maintenance		0.5% of transaction amount (min. LVL 60.00, max. LVL 200.00)																														
8.5.2. Escrow account opening and maintenance if the credited transaction is made using this account		LVL 35.00																														
8.5.3. Fee for service in non-standard cases		by agreement																														
8.5.4. Changing the terms of agreement		LVL 20.00																														
8.6. 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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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 Funds		Fee																														
10.1. FI Money accounts and FI accounts opening and maintenance		free of charge																														
10.2. Purchase of investment fund units:																																
10.2.1. Fixed income funds		free of charge																														
10.2.2. Equity and balanced funds (up to LVL 100 000 equivalent in funds currency)		1%																														
10.2.3. Equity and balanced funds (above LVL 100 000 equivalent in funds currency)		0.8%																														
10.3. Sale of investment fund units		free of charge																														
10.4. Switch of investment fund units:																																
10.4.1. switch from fixed income fund to fixed income fund		EUR 14.00, USD 22.00, SEK 134.00, DKK 106.00, JPY 2242.00																														
10.4.2. switch from equity fund to fixed income fund		EUR 14.00, USD 22.00, SEK 134.00, DKK 106.00, JPY 2242.00																														
10.4.3. switch from fixed income fund to equity fund (up to LVL 100 000 equivalent in funds currency)		1% <sup>15</sup> (min. EUR 14; USD 22; SEK 134; DKK 106; JPY 2242)																														
10.4.4. switch from fixed income fund to equity fund (above LVL 100 000 equivalent in funds currency)		0.8% <sup>15</sup> (min. EUR 14; USD 22; SEK 134; DKK 106; JPY 2242)																														
10.4.5. switch from equity fund to equity fund		0.5% <sup>15</sup> (min. EUR 14; USD 22; SEK 134; DKK 106; JPY 2242)																														
10.5. Deals confirmations:																																
10.5.1. at the bank by customer's request		free of charge																														
10.5.2. by e-mail		free of charge																														
10.5.3. by fax		free of charge																														
10.5.4. by mail		LVL 0.50																														
10.6. Annual FI account statement		free of charge																														

<sup>1</sup> 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.

<sup>2</sup> 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 S.W.I.F.T. 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.

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 S.W.I.F.T. 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.

<sup>3</sup> 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.

<sup>4</sup> If the payment is completed in line with the above requirements, the beneficiary will receive the full amount of the transfer.

<sup>5</sup> 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.

<sup>6</sup> Possibility to pay in coins of foreign currencies is not offered.

<sup>7</sup> For amounts over 5000 LVL the Bank has to be notified one day advance before 3.00 p.m.

<sup>8</sup> If the amount of money is available in Customer Service Centre.

<sup>9</sup> For amounts over 7000 USD and 7000 EUR the Bank has to be notified one day advance before 12.00 a.m.

<sup>10</sup> Other currency the bank has to be notified two days advance before 3.00 p.m.

<sup>11</sup> Customer has liability to warn Bank that he withdraws a term deposit.

<sup>12</sup> Free of charge if ordered through E-banka.

<sup>13</sup> Bank accepts only cheques from Danske Bank A/S Latvia Branch customers.

<sup>14</sup> If correspondent bank asked sum is more than 65 LVL, it will be taken an extra commission from cheque's amount to cover the losses.

<sup>15</sup> Percentage commission for switch of investment fund units is calculated from the value of exchangeable investment fund units in the moment of order submission (using the last known price).