Servicing Tariffs for Mastercard Gold Payment Cards

In effect from 02.01.2027.

Payment Card Services

Currency of a card account		EUR, USD, GBP
Card account opening/ maintenance/ closing		free of charge
Card issuance and annual fee		EUR 50
Discount for the annual fee if purchases have been made with the card during the year in the amount of at least EUR 24 000*		100%
Additional card issuance and annual fee		EUR 50
Card replacement		EUR 30
Urgent card issuance within 3 hours (for requests submitted on business days before 14:00)		EUR 30
Fee for purchases with a card		free of charge
24-hour cash withdrawal limit		subject to client's choice
Cash withdrawal at ATMs worldwide**:		
First 5 times per month	up to EUR 1000 (inclusive)	free of charge
First 5 times per month	above EUR 1000	2.00% of the amount exceeding EUR 1,000 (minimum EUR 5)
Starting from the 6th		2.00% of transaction amount (minimum EUR 5)
Payments from a card account		the same as for payments from current account
Foreign exchange margin		2.00 %***
Interest on negative account balance		20.00 % p.a.
SMS Service and incoming text messages from the Bank		free of charge

Additional services for Mastercard Gold card

Virtual card issuance and annual fee	free of charge
Virtual card replacement	free of charge
Linking the card to digital wallets (Apple Pay, Google Pay)	free of charge
Card delivery by mail within Latvia and abroad	EUR 10
Card delivery by courier within Latvia	EUR 20 + actual expenses****
Card delivery by courier abroad	EUR 50 + actual expenses****

* Only transaction that have been debited from the card account during the calculation period is included in the total amount of purchases. Card transactions that have not yet been debited from the account (reserved amount) as well as purchases that have been returned (refund) will not be included in the total amount.

**Please note that at the time of withdrawal, the ATM will always reserve the maximum fee, even if the transaction meets the conditions for a free cash withdrawal. If the transaction meets the conditions for

free withdrawal, the fee will not actually be deducted from the account and the reserved amount will be released at the moment when the transaction is debited from the card account. However, if there are insufficient funds in the account to pay out the requested amount and reserve the fee, the payment will be refused.

***The fee is charged if a transaction currency is not the same as the card account currency. The margin is included within the foreign exchange rate applied and it may be subject to change depending on fluctuations of currency rates involved into transaction.

****Card delivery costs are charged according to actual shipping expenses depending on the selected delivery method

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