



Fee Information Document



Account provider name: JSC “Rietumu Banka”

Account name: Current account with a payment credit card (resident of the Republic of Latvia)

Date: 02.05.2023

- This document provides information on the rates applicable to the main services related to a payment account. It will help you to compare these fees with the fees of other accounts.
- The fees can be applied to services related to the account but not listed herein. Full information is available here: <https://www.rietumu.com/en/fees>
- List of the standardised terms and definitions thereof which are most frequently used in the Republic of Latvia are available free of charge.

Service	Fee
General account services	
Account maintenance	
1) Electronic signature ¹	0.00 EUR
2) Verification of the documents within the framework of the account opening	50.00 EUR
3) Account opening	0.00 EUR
4) Account maintenance/servicing:	
a. if the average monthly balance on all accounts of the client (incl. a group of clients with the same beneficial owner) is 20 000 EUR or more	Monthly 0.00 EUR Total annual fee 0.00 EUR
b. if the average monthly balance on all accounts of the client (incl. a group of clients with the same beneficial owner) is less than 20 000 EUR	Monthly 10.00 EUR Total annual fee 120.00 EUR
5) Account closure	30.00 EUR
6) Internet banking connection	0.00 EUR
7) Internet banking use	Monthly 0.00 EUR Total annual fee 0.00 EUR
Payments (except card payments)	
Transfer (payment)	
1) Service provided at the central office of the bank, as well as by phone and fax:	
a. intrabank transfer to own account	5.00 EUR
b. intrabank transfer to another person's account	10.00 EUR

c. transfer to another bank in Latvia or a member state of the EEA ² (SEPA payment)	10.00 EUR
2) Service provided on the Internet banking:	
a. intrabank transfer to own account	0.00 EUR
b. intrabank transfer to another person's account	0.20 EUR
c. transfer to another bank in Latvia or a member state of the EEA ² (SEPA payment)	0.40 EUR
Regular Payment Order	
1) Service (order) registration:	
a. at the bank's office	5.00 EUR
b. on the Internet banking	5.00 EUR
2) Use of the service	Monthly 0.00 EUR
(Additional transaction fee is applied in accordance with the fees for the transfers through Internet Banking)	Total annual fee 0.00 EUR
Cards and cash operations	
Providing a payment debit card	Service is not available
Providing a payment credit card	
1) Making and issuing the card (including the fee for applying for and receiving the card via the cheapest delivery channel (at the bank's office or by post))	0.00 EUR
2) Card use (annual fee for the servicing of the card)	125.00 EUR
3) Annual interest rate on the amount used	18%
Cash withdrawal	
1) At the bank's office:	
up to 5 000 EUR	1 %, min 10 EUR
over 5 000 EUR	2 % from the amount
2) At an ATM with a payment credit card:	
a. ATM of the bank:	
first 5 withdrawals during the month ³	1 %, min 2 EUR
starting from the 6th withdrawal during the month ³	3 %, min 5 EUR
b. ATMs of other banks:	
first 5 withdrawals during the month ³	1 %, min 2 EUR
starting from the 6th withdrawal during the month ³	3 %, min 5 EUR
Account overdraft and related services	
Overdraft	Service is not available

Comprehensive indicator of costs⁴

The comprehensive indicator of costs has been calculated on the basis of operations performed per year:

- current account opened;
- payment credit card opened and used every month (not including credit limit);
- Internet banking site activated and used every month;
- Electronic signature issued;
- Account maintenance/servicing;
- on the Internet banking site, unlimited transfers in EUR made to one's own account and/or 50 transfers to another person's account within JSC "Rietumu Banka";
- on the Internet banking site, 30 transfers in EUR made to another bank in Latvia or the EEA¹;
- every month cash is withdrawn in amount of one minimum salary via the credit card from the ATM of the bank or from one of the ATMs of the EEA¹

a. if the average monthly balance on all accounts of the client (incl. a group of clients with the same beneficial owner) is 20 000 EUR or more

271.40 EUR

b. if the average monthly balance on all accounts of the client (incl. a group of clients with the same beneficial owner) is less than 20 000 EUR

391.40 EUR

¹ The first face-to-face identification and Mobile DigiPass device to the resident (incl. the individual with the residence permit to reside in the Republic of Latvia) – free of charge

² European Economic Area (EEA) countries:

Iceland, Norway, Liechtenstein and 27 EU countries: Austria, Belgium, Bulgaria, Czech Republic, Denmark, France, Greece, Estonia, Ireland, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden, Croatia.

³ The fee is calculated on the date of transaction entry.

⁴ The comprehensive indicator of costs reflects the amount potential costs for the definite customer profile; the customer profile is defined, based on the average statistical indices of the banking sector.