



Account provider name: JSC “Rietumu Banka”

Account name: Current account with a payment credit card (ES non-residents)

Date: 30.12.2025.

- 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 ¹	Fee
General account services	
Account maintenance	
1) Electronic signature	40.00 EUR
2) Verification of the documents within the framework of the account opening	150.00 EUR
3) Account opening	0.00 EUR
4) Account maintenance/servicing:	
a. if an average monthly balance on all accounts of the client (incl. a group of clients with the same beneficial owner) is 250 000 EUR or more	Monthly 0.00 EUR Total annual fee 0.00 EUR
b. if an average monthly balance on all accounts of the client (incl. a group of clients with the same beneficial owner) is less than 250 000 EUR	Monthly 30.00 EUR Total annual fee 360.00 EUR
c. if the minimal balance in the amount of 50 000 EUR is not maintained	Per day 4.00 EUR Total annual fee 1460.00 EUR
5) Account closure	100.00 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)	

<p>1) Service provided at the central office of the bank and by phone:</p> <ul style="list-style-type: none"> a. intrabank transfer to own account b. intrabank transfer to another person's account c. transfer to another bank in Latvia or a member state of the EEA² (SEPA payment) <p>2) Service provided on the Internet banking:</p> <ul style="list-style-type: none"> a. intrabank transfer to own account b. intrabank transfer to another person's account c. transfer to another bank in Latvia or a member state of the EEA² (SEPA payment) 	10.00 EUR 10.00 EUR 30.00 EUR 0.00 EUR 2.00 EUR 15.00 EUR
Regular Payment Order	
<p>1) Service (order) registration:</p> <ul style="list-style-type: none"> a. at the bank's office b. on the Internet banking <p>2) Use of the service</p> <p>(Additional transaction fee is applied in accordance with the fees for the transfers through Internet Banking)</p>	10.00 EUR 10.00 EUR Monthly 0.00 EUR Total annual fee 0.00 EUR
Cards and cash operations	
Providing a payment debit card	Service is not available
Providing a payment credit card (Visa Gold)	0.00 EUR
<p>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)</p> <p>2) Card use (annual fee for the servicing of the card)</p> <p>3) Annual interest rate on the amount used</p>	125.00 EUR 18%
Cash withdrawal	
<p>1) At the bank's office:</p> <ul style="list-style-type: none"> a. up to 5 000 EUR b. over 5 000 EUR <p>2) At an ATM with a payment credit card:</p> <ul style="list-style-type: none"> a. first 5 withdrawals during the month³ b. starting from the 6th withdrawal during the month³ 	1 %, min 10 EUR 2 % 1 %, min 2.00 EUR 3 %, min 5.00 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 EEA²;
- every month cash is withdrawn in amount of one minimum salary via the credit card from the ATMs of the EEA²

a. if the average monthly balance on all accounts of the client (incl. a group of clients with the same beneficial owner) is 250 000 EUR or more

b. if an average monthly balance on all accounts of the client (incl. a group of clients with the same beneficial owner) is less than 250 000 EUR

c. if the minimal balance in the amount of 50 000 EUR is not maintained

953.80 EUR

1313.80 EUR

2773.80 EUR

¹The fee information document includes services in EUR currency.

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.