



Account provider name: JSC “Rietumu Banka”

Account name: Current account with a payment credit card (EU resident)

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	20.00 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 / 250 000 EUR ² 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 / 250 000 EUR ²	Monthly 10.00 EUR or 30.00 EUR ² Total annual fee 120.00 EUR or 360.00 EUR²
c. if the minimum balance of 50 000 EUR is not maintained ²	Per day 4.00 EUR ² Total annual fee till 1460.00 EUR²
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 bank's office and by phone:	
a. intrabank transfer to own account	10.00 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 ³ (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 ³ (SEPA payment)	0.40 EUR
Regular Payment Order	
1) Service (order) registration:	
a. at the bank's office	10.00 EUR
b. on the internet banking	10.00 EUR
2) Use of the service	Monthly
(Additional transaction fee is applied in accordance with the fees for the transfers through internet banking)	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)	
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 10.00 EUR
over 5 000 EUR	2 %
2) At an ATM with a payment card:	
First 5 withdrawals during the month ⁴	1 %, min 2.00 EUR
Starting from the 6 th withdrawal during the month ⁴	3 %, min 5.00 EUR
Account overdraft and related services	

Overdraft	Service is not available
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Comprehensive indicator of costs⁵	
The comprehensive indicator of costs has been calculated on the basis of operations performed per year:	
<ul style="list-style-type: none"> • 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 EEA³; • every month cash is withdrawn in amount of one minimum salary via the credit card from one of the ATMs of the EEA³ 	
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 ⁶	305.80 EUR ⁶
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	425.80 EUR or 2125.80 EUR ²
c. if a minimum balance of 50 000 EUR is maintained ² ;	665.80 EUR ²
d. if a minimum balance of 50 000 EUR is not maintained ² ;	2125.80 EUR ²

¹The fee information document includes services in EUR currency.

²For EU residents who are not residents of the Republic of Latvia.

³European 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.

⁴The fee is calculated on the date of transaction entry.

⁵The 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.

⁶For EU residents who are not residents of the Republic of Latvia – the average monthly balance on all of the client's accounts (including a client group with the same beneficial owner) is 250 000 EUR, and a minimum balance of 50 000 EUR is maintained.