



Fee information document and glossary



Fee information document



Account provider name: Joint-stock company "LPB Bank"

Account name: Current account

Date: 08.07.2021.

- This document provides information on the rates applicable to the main services related to payment account. It will help you to compare these fees with other accounts' fees.
- The fees can be also applied to services connected with the account but not listed herein. Full information is available here: at JSC "LPB Bank" and at home pages' section "Rates" <http://www.lpb.lv/en/banking-services/accounts-and-payments/current-accounts/domestic/private-individuals/>
- A Glossary of the terms used herein is available for free.

Service ¹	Fee
General account services	
Account maintaining	
1) Opening the account (including the fee for verification of documents)	10.00
2) Maintaining/servicing the account	Monthly 2.00 Total annual fee 24.00
3) Closing the account	5.00
4) Activating the Internet bank site	0.00
5) Using the Internet bank site	Monthly 0.00 Total annual fee 0.00
Payment (except cards payments)	
Transfers	
1) Service provided at a branch:	

a. intra-bank transfer to own account	0.00
b. intra-bank transfer to another person's account	1.00
c. transfer to other bank in Latvia or a member state of the EEA ² (SEPA payment)	2.00
2) Service provided on the Internet bank site:	
a. intra-bank transfer to own account	0.00
b. intra-bank transfer to another person's account	0.00
c. transfer to other bank in Latvia or a member state of the EEA ² (SEPA payment)	0.40
Standing order	
1) Applying for the service:	Service is not available
a. at a branch	Service is not available
b. on the Internet bank site;	Service is not available
2) Using the service	Service is not available
E-invoice	
1) Applying for the service:	Service is not available
a. at a branch	Service is not available
b. on the Internet bank site;	Service is not available
2) Using the service	Service is not available
Cards and cash	
Providing a debit card	
1) Making and issuing the card (including the fee for applying for and receiving the card on the cheapest delivery channel (at branch or by post))	Service is not available
2) Using the card	Service is not available

Providing a credit card	
1) Making and issuing the card (including the fee for applying for and receiving the card on the cheapest delivery channel (at branch or by post))	0.00
2) Using the card	Monthly 1.67 Total annual fee 20.00
3) Interest rate per annum on the amount used	24%
Cash withdrawal	
1) At a bank's branch:	0.25% of the amount, minimum 5 EUR
2) At an ATM with a debit card:	
a. ATMs of partner banks	Service is not available
b. ATMs of other banks	Service is not available
3) At an ATM with a credit card:	
a. ATMs of partner banks	First two times per month – free of charge, after 0.70 EUR
b. ATMs of other banks	2 EUR plus 1.5% of the amount
Account overdraft and related services	
Overdraft	
1) Handling and issuing the loan	Service is not available
2) Interest rate per annum on the amount used	Service is not available
Service set	
Brand name	Service is not available
Comprehensive indicator of costs	66.00
<p>The comprehensive indicator of costs has been calculated on the basis of operations performed per year:</p> <ul style="list-style-type: none"> • current account opened; • credit card opened and used every month (not including credit limit); 	

- Internet bank site activated and used every month;
- means of authentication issued (registration of a mobile phone number to receive the one-time security code);
- on the Internet bank site, unlimited transfers in EUR made to one's own account and/or 50 transfers to other person's account with JSC "LPB Bank";
- on the Internet bank site, 30* transfers in EUR made to another bank in Latvia or the EEA²;
- every month, cash withdrawn in the amount of the minimum salary with a credit card at JSC "LPB Bank" partner-bank's ATM;

¹The Fee Information Document includes services in EUR.

²European Economic Area (EEA) countries: Austria, Belgium, Bulgaria, Czech Republic, Denmark, France (including French Guiana, Guadeloupe, Martinique, Réunion), Greece, Croatia, Estonia, Italy, Ireland, Iceland, Cyprus, Latvia, Lithuania, Lichtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden.

*The average statistical indicator based on the research conducted by one credit institution and the Finance Latvia Association working group expertise - on the Internet bank annually were made 50 Internet bank transfers to other persons' Bank accounts and 30 transfers to other banks in the EEA (SEPA payments).

The average statistical indicator, that is based on the statistics of JSC "LPB Bank" - on the Internet bank every year are carried out 4 internal bank transfers to other persons' accounts in JSC "LPB Bank" and 42 transfers to other banks in the EEA (SEPA payments).

Glossary

Term	Definition
Account maintaining	The account provider makes it possible for the customer to use the account. <i>JSC “LPB Bank” Rates – Current accounts.</i>
Providing a debit card	The account provider provides a payment card that is attached to the customer's account. The amount of each transaction made with the card is debited directly and to full amount from the customer's account. <i>Service is not available in the Bank.</i>
Providing a credit card	The account provider provides a payment card that is attached to the customer's account. Within the timeframe agreed, the total amount of transactions made with the card is debited to full or partial amount from the customer's account on the date agreed. In the loan agreement between the account provider and the customer it is stipulated whether interest will be charged on the customer's borrowed money. <i>JSC “LPB Bank” Rates – Payment cards.</i>
Overdraft	The account provider and the customer agree in advance that the customer can borrow money when there are no assets in their account. The agreement stipulates the maximum amount for borrowing and whether the customer will be charged for that a fee and interest. <i>Service is not available in the Bank.</i>
Transfer	The account provider, upon customer's request, transfers money from the customer's account to another account. <i>JSC “LPB Bank” Rates – Payments and Electronic payments.</i>
Standing order	The account provider, upon customer's request, makes regular transfers of certain amounts from the customer's account to another account. <i>Service is not available in the Bank.</i>
Cash withdrawal	The customer withdraws cash from the customer's account. <i>JSC “LPB Bank” Rates – Cash operations.</i>