



Fee Information Document



Account provider name: Rigensis Bank AS

Account name: Current account

Date: 01/12/2018

- This document provides information on the rates applicable to the main services related with a payment account. It will help you 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 http://www.rigensisbank.com/lv/par_banku/cenradis.html
- A glossary of the terms used herein is available for free.

Service¹	Fee
General account services	
Account maintaining:	
1) Opening the account (including the fee for verification of documents)	22,00 EUR
2) Maintaining/servicing the account	Fee per month 5,00 EUR Total annual fee 60,00 EUR
3) Closing the account	0,00 EUR
4) Connection of Internet Bank (DIGIPASS issuance)	50,00 EUR
5) Use of Internet Bank	0,00 EUR
Payments (except cards)	
Transfer:	
1) Service provided at a branch:	
a. intra-bank transfer to own account	0,70 EUR
b. intra-bank transfer to another person's account	1,50 EUR
c. transfer to another bank in Latvia or a member state of the EEA ² (SEPA payment)	0,60 EUR
2) Service provided via Internet Bank:	
a. intra-bank transfer to own account	0,00 EUR

b. intra-bank transfer to another person's account	0,70 EUR
c. transfer to another bank in Latvia or a member state of the EEA ² (SEPA payment)	0,30 EUR
Standing order	
1) Applying for the service	Service not available
a. at a branch	Service not available
b. via Internet Bank	Service not available
2) Use of service	Service not available
Cards and cash	
Providing a debit card (MasterCard MASS)	
1) Making and issuing the card (including the fee for applying for and receiving the card via the cheapest delivery channel (at branch or by post))	0,00 EUR
2) Use of a card	Fee per month Total annual fee 2,50 EUR 30,00 EUR
Providing a credit card (MasterCard MASS)	
1) Making and issuing the card (including the fee for applying for and receiving the card via the cheapest delivery channel (at branch or by post))	Service not available
2) Use of a card	Service not available
3) Interest rate per annum from the amount used	Service not available
Cash withdrawal	
1) At the bank's branch	Service not available
2) At ATM with a debit card:	
a. ATMs of the bank or partner banks	Service not available
b. ATMs of other banks	2% from amount, min 5 EUR
3) At ATM with a credit card:	
a. ATMs of the bank or partner banks	Service not available
b. ATMs of other banks	Service not available
Account overdraft and related services	
Overdraft	
1) Handling and issuing the loan	0,00 EUR

2) Interest rate per annum on the amount used	20 %
Service set	
Service set	Service not available

Comprehensive indicator of costs	309,20³ EUR
<p>The comprehensive indicator of costs has been calculated on the basis of operations performed per year:</p> <ul style="list-style-type: none"> • account opened; • opened debit and/or credit card is used every month (not including overdraft); • Internet Bank connected and used every month; • means of authentication (DIGIPASS) issued; • unlimited intra-bank transfers in EUR made to one's own account and/or 50 intra-bank transfers to another person's account via Internet Bank; • 30 transfers in EUR made to another bank in Latvia or the EEA2 ² via Internet Bank; • One cash withdrawn made on a monthly base in the amount of the minimum salary with a debit card at some ATM. 	

¹ The Rate Information Document includes services in EUR.

² European 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, United Kingdom (including Gibraltar), Lithuania, Lichtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden.

³ The comprehensive indicator of costs is forecasted and may differ from actual account costs at the end of the year.