

Price List ¹ for the use of Payment Cards ² for Private Customers

1. Transactions with MasterCard MASS payment cards

	EUR	USD
Issuance and servicing		
Issuance of primary / additional Card	Free of charge	
Primary Card annual fee	30 EUR	40 USD
▪ with travel insurance (program TRAVEL & SPORT)	60 EUR	75 USD
Additional Card annual fee	20 EUR	25 USD
▪ with travel insurance (program TRAVEL & SPORT)	50 EUR	60 USD
Primary Card replacement and PIN code resetting ³	15 EUR	20 USD
Additional Card replacement and PIN code resetting ³	10 EUR	15 USD
Express card issuance (within one business day) ⁴	30 EUR	40 USD
Cash withdrawal fee at ATMs (in Latvia and abroad)	2%, min 5 EUR	2%, min 7 USD
Purchase fee (in Latvia and abroad)	Free of charge	
Transaction limits in Latvia and abroad		
Cash withdrawal 24h limit ⁵	1 500 EUR	2 000 USD
Purchases (within 24h)	5 000 EUR	7 000 USD
Overdrafts		
Overdraft fee (per annum)	20%	
Unauthorised negative account balance penalty (per annum)	48%	
Late settlements penalty (per annum)	48%	
Minimum repayment of overdraft	100%	
Term for settlements	15th day of the following month	
Overdraft maturity	1 year	
Other fees		
Transfer from a payment card account fee	Fees for current account servicing apply ⁶	
Account balance request at ATMs (in Latvia and abroad)	0.5 EUR	0.7 USD
Fee for an ungrounded claim	20 EUR	30 USD
Fee for card and PIN code envelope delivery with courier mail	Fees for current account servicing apply ⁷	
Card account closure	Free of charge	
SMS service:		
▪ Connection	Free of charge	
▪ Monthly fee for each card	2 EUR	3 USD
Currency exchange mark-up	2.5%	

2. Transactions with MasterCard PLATINIUM payment cards

	EUR	USD
Issuance and servicing		
Issuance of primary / additional Card	Free of charge	
Primary Card annual fee (including insurance (TRAVEL&SPORT) and Priority Pass)	300 EUR	400 USD
Additional Card annual fee (with insurance TRAVEL&SPORT and Priority Pass)	200 EUR	250 USD
Primary Card replacement and PIN code resetting ³	100 EUR	130 USD
Additional Card replacement and PIN code resetting ³	50 EUR	70 USD
Express card issuance (within one business day) ⁴	30 EUR	40 USD
Cash withdrawal fee at ATMs (in Latvia and abroad)	2%, min 5 EUR	2%, min 7 USD
Purchase fee (in Latvia and abroad)	Free of charge	
Transaction limits in Latvia and abroad		
Cash withdrawal 24h limit ⁵	10 000 EUR	15 000 USD
Purchases (within 24h)	50 000 EUR	70 000 USD
Credit limit		
Credit limit fee (per annum)	20%	
Unauthorised negative account balance penalty (per annum)	48%	
Late settlements penalty (per annum)	48%	
Minimum monthly repayment of credit limit	10%	
Late minimum payment penalty (per month)	5 EUR	7 USD
Term for restoring the minimum credit card balance	15th day of the following month	
Credit limit maturity	1 year	
Other fees		
Transfer from the payment card account fee	Fees for current account servicing apply ⁶	
Account balance request at ATM (in Latvia and abroad)	0.5 EUR	0.7 USD
Fee for ungrounded claim	20 EUR	30 USD
Fee for card and PIN code envelopes delivery with courier mail	Fees for current account servicing apply ⁷	
Card account closure	Free of charge	
SMS service:		
▪ Connection	Free of charge	
▪ Monthly fee for each card	Free of charge	
Airport VIP lounge visit fee (per person) (Priority Pass programme members)	30 EUR	42 USD
Currency exchange mark-up	2.5%	

3. Transactions with MasterCard Unembossed Noname payment cards

	EUR	USD
Issuance and servicing		
Issuance of primary / additional Card	100 EUR	130 USD
Primary / additional Card monthly fee	15 EUR	20 USD
Primary / additional Card replacement and PIN code resetting ³	20 EUR	25 USD
Cash withdrawal fee at ATMs (in Latvia and abroad)	2%, min 5 EUR	2%, min 7 USD
Purchase fee (in Latvia and abroad)	Free of charge	
Transaction limits in Latvia and abroad		
Cash withdrawal 24h limit ⁵	2 000 EUR	3 000 USD
Purchases (within 24h)	10 000 EUR	15 000 USD
Overdrafts		
Overdraft fee (per annum)	20%	
Unauthorised negative account balance penalty (per annum)	48%	
Late settlements penalty (per annum)	48%	
Minimum repayment of overdraft	100%	
Term for settlements	15th day of the following month	
Overdraft maturity	1 year	
Other fees		
Transfer from the payment card account fee	Fees for current account servicing apply ⁶	
Account balance request at ATMs (in Latvia and abroad)	0.5 EUR	0.7 USD
Fee for ungrounded claim	20 EUR	30 USD
Fee for card and PIN code envelopes delivery with courier mail	Fees for current account servicing apply ⁷	
Card account closure	Free of charge	
SMS service:		
▪ Connection	Free of charge	
▪ Monthly fee for each card	2 EUR	3 USD
Currency exchange mark-up	2.5%	

¹ Unless otherwise specified, the fee is debited prior to the provision of the service. Fees for services other than those included in the Price List are debited as agreed with the Bank. This Price List applies to all customers of the Bank, both resident and non-resident in Latvia.

² The Price List applies to payment cards with and without contactless payments function. A contactless card can be used to pay for purchases without inserting card in the POS terminal and entering PIN code. The limit for payments without PIN code is EUR 25. When making the first payment with a contactless card and for larger purchases, the cardholder will be required to enter PIN code.

³ If the card is lost or damaged or the PIN code needs to be changed, the PIN is not recovered but a new card with a new PIN is issued.

⁴ If the application is received during the business hours of the Bank: 9:00 to 18:00. The card will be available only in the office of Rigensis Bank AS.

⁵ Limit for cash withdrawal may be changed for one business day by calling the Bank +371675555 51 or submitting an application through the Internet Bank.

⁶ According to the Bank's Price List for private individuals resident or non-resident in Latvia, 'Money Transfers' section.

⁷ According to the Bank's Price List for private individuals resident or non-resident in Latvia, 'Other services and operations' section.