



Account provider name: BluOr Bank AS

Account name: Payment account for Latvian client

Date: 20.12.2021

- This document informs you about the fees for using the main services linked to the payment account. It will help you compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account with are not listed here. Full information is available here: <https://www.bluorbank.lv/int/en/>.
- A glossary of the terms used in this document is available for free.

Service ¹	Fee
General account services	
Account maintaining	
1) Opening the account (including the fee for verification of documents)	EUR 25.00
2) Maintaining/servicing the account	Monthly EUR 5.00 Total annual fee EUR 60.00
3) Closing the account	EUR 10.00
4) Activating the Internet banking site	free of charge
5) Using the Internet banking site (single user)	Monthly free of charge Total annual fee free of charge
Payments (except cards)	
Transfer	
1) Service provided at a branch:	
a) Intra-bank transfer to own account;	EUR 15.00
b) Intra-bank transfer to another person's account;	EUR 15.00
c) Transfer to another bank in Latvia or a member state of the EEA ² (SEPA payment).	EUR 15.35
2) Service provided on the Internet banking site:	
a) Intra-bank transfer to own account;	free of charge
b) Intra-bank transfer to another person's account;	free of charge
c) Transfer to another bank in Latvia or a member state of the EEA ² (SEPA payment).	EUR 0.35
Standing order	
1) Applying for the service:	
a) At a branch;	free of charge
b) On the Internet banking site.	free of charge
2) Using the service	Monthly free of charge Total annual fee free of charge
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 not available
2) Using the card	service not available

<p>Providing a credit card</p> <p>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))</p> <p>2) Using the card</p> <p>3) Interest rate per annum on the amount used</p> <p>Cash withdrawal</p> <p>1) At a bank's branch:</p> <p>a) Up to EUR 10000;</p> <p>b) Over EUR 10000.</p> <p>2) At an ATM with a debit card:</p> <p>3) At an ATM with a credit card:</p> <p>a) ATMs of the bank;</p> <p>b) ATMs of other banks.</p>	<p style="text-align: right;">free of charge</p> <p>Monthly</p> <p>Total annual fee EUR 2.00 EUR 24.00 7-25%</p> <p>2.00% (min EUR 10.00)</p> <p>2.00% (min EUR 10.00)</p> <p>service not available</p> <p>free of charge (up to EUR 500,00 (including) per month)³</p> <p>free of charge (up to EUR 500,00 (including) per month)³</p>
Account overdraft and related services	
<p>Overdraft</p> <p>1) Handling and issuing the loan</p> <p>2) Interest rate per annum on the amount used</p>	<p style="text-align: right;">service not available</p> <p style="text-align: right;">service not available</p>

<p>Comprehensive cost indicator⁴</p>	
<p>The comprehensive cost indicator has been calculated on the basis of operations performed per year:</p> <ul style="list-style-type: none"> • Current account opened; • Debit and/or credit card opened and used every month (not including credit limit); • Internet banking site activated and used every month; • Means of authentication issued; • On the Internet banking site, unlimited transfers in EUR made to one's own account and/or 50 transfers to another person's account with BluOr Bank; • On the Internet banking 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 debit card at a BluOr ATM. 	<p style="text-align: right;">EUR 94.50</p>

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 EUR 500.00 — maksimum total monthly amount of cash that can be withdrawn from ATM's in Latvia and in foreign countries.

⁴ The comprehensive cost indicator shows the potential annual costs for a defined client profile; the client profile is defined based on the average statistical banking industry indicators.