



Account provider name: **BluOr Bank AS**

Account name: **Payment account for European Union client**

Date: **01.01.2024.**

- 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 which are not listed here. Full information is available here: <https://www.bluorbank.lv/en>.
- A glossary of the terms used in this document is available for free.

Service <sup>1</sup>	Fee	
<b>General account services</b>		
Account maintaining		
1) Opening the account (including the fee for verification of documents)		0.00 EUR*
2) Maintaining/servicing the account	Monthly	10.00 EUR
	<b>Total annual fee</b>	120.00 EUR
3) Closing the account		10.00 EUR
4) Activating the Internet banking site		free of charge
5) Using the Internet banking site (single user)	Monthly	free of charge
	<b>Total annual fee</b>	free of charge

\* For managers and owners of business clients (see the Bank's standard pricelist for details)

<b>Payments (except cards)</b>		
<b>Transfer</b>		
1) Service provided at a branch:		
a) Intra-bank transfer to own account		15.00 EUR
b) Intra-bank transfer to another person's account		15.00 EUR
c) Transfer to another bank in Latvia or a member state of the EEA <sup>2</sup> (SEPA payment)		15.40 EUR
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 <sup>2</sup> (SEPA payment)		0.40 EUR

<b>Standing order</b>		
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
	<b>Total annual fee</b>	free of charge

<b>Cards and cash</b>		
<b>Providing a debit card</b>		
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

<b>Providing a credit card</b>	
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);	5.00 EUR
2) Using the card	Monthly 3.00 EUR <b>Total annual fee</b> 36.00 EUR
3) Interest rate per annum on the amount used	25%
<b>Cash withdrawal</b>	
1) At a bank's branch	2.00% (min. 10.00 EUR)
2) At an ATM with a debit card	service not available
3) At an ATM with a credit card:	
a) ATMs of the bank	free of charge (up to EUR 500.00) from 500.01 EUR - 0.30% of the amount
b) ATMs of other banks	free of charge (up to EUR 500.00) from 500.01 EUR - 2,00% (min 3,00 EUR)
<b>Account overdraft and related services</b>	
<b>Overdraft</b>	
1) Handling and issuing the loan	service not available
2) Interest rate per annum on the amount used	service not available
<b>Comprehensive cost indicator</b>	
The comprehensive cost indicator has been calculated on the basis of operations performed per year: <ul style="list-style-type: none"> <li>• Current account opened;</li> <li>• Debit and/or credit card opened and used every month (not including credit limit);</li> <li>• Internet banking site activated and used every month;</li> <li>• Means of authentication issued;</li> <li>• 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;</li> <li>• On the Internet banking site, 30 transfers in EUR made to another bank in Latvia or the EEA<sup>2</sup>;</li> <li>• Every month, cash withdrawn in the amount of the minimum salary with a debit card at a BluOr ATM.</li> </ul>	175.92 EUR

<sup>1</sup> The Rate Information Document includes services in EUR.

<sup>2</sup> 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.