

MasterCard Gold

	USD	EUR
1. Opening of card	Free of charge	
2. Annual fee		
2.1. for base card in the first year	160 USD	140 EUR
2.2. for supplement in the first year	120 USD	110 EUR
2.3. for base / supplement card in next years	120 USD	110 EUR
2.4. for base / supplement card for the clients, which get 2 and more cards	120 USD	110 EUR
2.5. for base / supplement card for the clients, which get 5 and more cards	80 USD	70 EUR
3. Purchase fee		
3.1. In Latvia	Free of charge	
3.2. Abroad	0,5 %	
4. ATM disbursement fee		
4.1. at ATM's of SEB Unibanka	0,50 USD	0,50 EUR
4.2. other banks ATM's	3 USD + 1.5%	3 EUR + 1.5%
5. Cash disbursement fee		
5.1. at akciju sabiedrība Latvijas tirdzniecības banka	0,5 % (min. 0,50 EUR)	
5.2. at other banks	3 USD + 1.5%	3 EUR + 1.5%
6. Interest fee on card account balance	0 % annually	
7. Interest fee on security deposit	3,5 % ann.	2% ann.
8. Overdraft rate	24 % annually	
9. Penalty interest	0,15% per day	
10. Late payment rate	18 % annually	
11. Card replacement fee		
11.1. For technical reasons (card to be returned to the Bank)	Free of charge	
11.2. For other reasons (for example, the card is lost, damaged)	20 USD	15 EUR
12. Statement fee receiving in the Bank	Free of charge	
13. Statement fee		
13.1. by e-mail	Free of charge	
13.2. by fax	5 USD	5 EUR
13.3. by mail	1 USD	1 EUR
14. Charge for an inactive card account (<i>a inactive</i> account is a current account where no bank operations have been executed over one year and which is not related to other agreement concluded between the Bank and the customer), the Bank debit the charge and closes the account	10 USD	10 EUR
15. Security deposit (<i>for base card</i>)	1000 USD	1000 EUR

Other tariffs for payment cards

	USD	EUR
1. Information on client's request about use of the card and account balance		
1.1. in Latvian	3 USD	2 EUR
1.2. in English or in Russian	6 USD	5 EUR
2. Information on existence of guarantee sum	3 USD	2 EUR
3. Examination of unsubstantiated claim	10 USD	10 EUR

4. Additional information on the client's account for the definite period on the client's request (for every page)	0,50 USD	0,40 EUR
5. Delivery of cash money on the cards issued by other banks*	3 %	
6. Currency conversion mark up	2%	

* The amount of transaction (authorization) is calculated in lats (LVL); commission of the Bank is calculated and charged in lats (LVL). The commission is charged from the transaction sum (authorization sum).