

7. PAYMENT CARDS MASTERCARD BUSINESS			
SERVICES		PRICE-LIST	
7.1.	MasterCard Business	Card in EUR	Card in USD
7.1.1.	Card issue	6,00 EUR	8,00 USD
7.1.2.	Fee for urgent card issue <sup>1</sup>	30,00 EUR	40,00 USD
7.1.3.	Monthly card fee	3,00 EUR	4,00 USD
7.1.4.	Additional card issue	6,00 EUR	8,00 USD
7.1.5.	Monthly fee for additional card	3,00 EUR	4,00 USD
7.1.6.	Card replacement	6,00 EUR	8,00 USD
7.1.7.	Reports	-	-
7.1.7.1.	<i>fee for financial reports received at the bank</i>	10,00 EUR	12,00 USD
7.1.7.2.	<i>fee for financial reports received in the internet bank</i>	free of charge	free of charge
7.1.8.	Fee for reviewing of an unjustified complaint	25,00 EUR	35,00 USD
7.1.9.	Interest for balance on card account	-	-
7.1.9.1.	<i>interest for the authorised credit per year</i>	24%	24%
7.1.9.2.	<i>interest for exceeding the authorised credit limit per year</i>	60%	60%
7.1.10.	Overdraft arrangement fee	25,00 EUR	35,00 USD
7.1.11.	Cash withdrawal	-	-
7.1.11.1.	<i>cash withdrawal at ATMs</i>	2% (min. 3,00 EUR)	2% (min. 5,00 USD)
7.1.11.2.	<i>cash withdrawal fee in AS "Industra Bank" POS in Latvia</i>	2% (min. 7,00 EUR)	2% (min. 10,00 USD)
7.1.11.3.	<i>cash withdrawal fee in other bank POS</i>	2% (min. 7,00 EUR)	2% (min. 10,00 USD)
7.1.12.	Inspection of account balance	-	-
7.1.12.1.	<i>commission for inspection of account balance at ATMs in SEPA countries<sup>4</sup></i>	0,25 EUR	0,40 USD
7.1.12.2.	<i>commission for inspection of account balance at ATMs outside SEPA countries</i>	0,50 EUR	0,70 USD
7.1.13.	Purchases charge	free of charge	0,25%
7.1.14.	Daily limit	-	-
7.1.14.1.	<i>daily limit for purchasing</i>	4 000,00 EUR	5 000,00 USD
7.1.14.2.	<i>daily limit for ATM</i>	2 000,00 EUR	2 500,00 USD
7.1.14.3.	<i>Administration of card's daily limit</i>	7,00 EUR	10,00 USD
7.1.14.4.	<i>Credit agreement fee</i>	0.15% (min. 0,10 EUR)	0.15% (min. 0,15 USD)
7.1.15.	Currency conversion surcharge, if the currency of the main account attached to the payment card neither coincides with the transaction currency nor with the payment currency	3%	3%
7.1.16.	Printing of currency type on a payment card	3,00 EUR	5,00 USD
7.2.	Fee for receiving/ delivering the card		
7.2.1.	<i>in the Bank's branch or customer service centre</i>	free of charge	free of charge
7.2.2.	<i>delivering the card by post within Latvia<sup>2</sup></i>	6,00 EUR	8,00 USD
7.2.3.	<i>delivering the card by post outside Latvia<sup>2</sup></i>	according to courier service price list	according to courier service price list

<sup>1</sup>	<i>Subject to prior arrangement with the customer regarding the place of receiving the card at AS "Industra Bank", the card is made within 1 working day if the request is submitted till 12.00 a.m.</i>
<sup>2</sup>	<i>SEPA - Single EURO Payment Area.</i>
<sup>3</sup>	<i>Fee includes two items: card and PIN code</i>