



Service Price List

Account manager name: AS LHV Pank

Account name: current account, also known as payment account

Date: 01.02.2020

- The fees set out in this document are charged for the primary services related to the payment account, allowing you to compare the fees with the analogous fees for other accounts.
- A fee may also be charged for account-related services that are not listed in this document. For complete information, see the price list on the AS LHV website.
- A glossary of terms used in this document is available free of charge (Annex 1.)

Service	Fee	
Services associated with the account		
Maintaining the account	<u>Estonian resident</u>	
	Current account opening	0,00 EUR
	Current account monthly fee	0,00 EUR
	Total yearly fee	0,00 EUR
	<u>Resident of the European Economic Area (incl. Switzerland)</u>	
	Current account opening	100,00 EUR
	Current account monthly fee	10,00 EUR
	Total yearly fee	120,00 EUR

Payments (ex. Card payments)		
Payment order within Estonia (SEPA)		
Intra-bank payment	Internet bank In client office	0,00 EUR 5,00 EUR
An ordinary European payment	Internet bank In client office	0,00 EUR 5,00 EUR
Payment order (SEPA)		
An ordinary European payment	Internet bank In client office	0,00 EUR 5,00 EUR
Payment order between third countries (non-SEPA)		
An ordinary payment, shared fees	Internet bank In client office	5,00 EUR 10,00 EUR
Standing order		
Intra-bank payment		0,00 EUR
An ordinary European payment	Internet bank In client office	0,00 EUR 5,00 EUR
Standing order E-invoice		
Intra-bank payment	Internet bank In client office	0,00 EUR 5,00 EUR
An ordinary European payment	Internet bank In client office	0,00 EUR 5,00 EUR
Cards and cash		
Providing a debit card		
Debit cards [„Debit cardt“, „Partner Debit Card“, „Football Debitcard“]	Issuing Monthly fee Total yearly fee	0,00 EUR 1,00 EUR 12,00 EUR

<p>Providing a credit card</p> <p>Credit cards: [„Credit Card”, „Partner Credit Card“]</p>	<table> <tr> <td>Issuing</td> <td>0,00 EUR</td> </tr> <tr> <td>Interest per year</td> <td>18%</td> </tr> <tr> <td>Monthly fee</td> <td>1,00 EUR</td> </tr> <tr> <td>Total yearly fee</td> <td>12,00 EUR</td> </tr> </table>	Issuing	0,00 EUR	Interest per year	18%	Monthly fee	1,00 EUR	Total yearly fee	12,00 EUR																				
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<p>Cash withdrawal</p> <p><u>With a debit card</u></p> <p>In client office bills in euros</p> <p>From LHV ATMs:</p> <ul style="list-style-type: none"> - up to 2000 euros per month - the amount that exceeds 2000 EUR per month <p>From other ATMs in Estonia:</p> <ul style="list-style-type: none"> - up to 2000 euros per month - the amount that exceeds 2000 EUR per month <p>From ATMs in a Member State of the European Economic Area</p> <ul style="list-style-type: none"> - up to 2000 euros per month - the amount that exceeds 2000 EUR per month <p>Oversees ATM (outside European Economic Area member countries):</p> <p><u>With a credit card</u></p> <p>ATM (incl. oversees)</p> <p>In client office (incl. oversees)</p>	<table> <tr> <td>In client office bills in euros</td> <td>Service not provided</td> </tr> <tr> <td>From LHV ATMs:</td> <td></td> </tr> <tr> <td>- up to 2000 euros per month</td> <td>0,00 EUR</td> </tr> <tr> <td>- the amount that exceeds 2000 EUR per month</td> <td>0,3 % of the amount</td> </tr> <tr> <td>From other ATMs in Estonia:</td> <td></td> </tr> <tr> <td>- up to 2000 euros per month</td> <td>1,00 EUR</td> </tr> <tr> <td>- the amount that exceeds 2000 EUR per month</td> <td>1,00 EUR + 0,3% of the amount</td> </tr> <tr> <td>From ATMs in a Member State of the European Economic Area</td> <td></td> </tr> <tr> <td>- up to 2000 euros per month</td> <td>1,00 EUR</td> </tr> <tr> <td>- the amount that exceeds 2000 EUR per month</td> <td>1,00 EUR + 0,3% of the amount</td> </tr> <tr> <td>Oversees ATM (outside European Economic Area member countries):</td> <td>2 EUR + 2,5% of the amount</td> </tr> <tr> <td><u>With a credit card</u></td> <td></td> </tr> <tr> <td>ATM (incl. oversees)</td> <td>2 EUR + 2,5% of the amount</td> </tr> <tr> <td>In client office (incl. oversees)</td> <td>2 EUR + 2,5% of the amount</td> </tr> </table>	In client office bills in euros	Service not provided	From LHV ATMs:		- up to 2000 euros per month	0,00 EUR	- the amount that exceeds 2000 EUR per month	0,3 % of the amount	From other ATMs in Estonia:		- up to 2000 euros per month	1,00 EUR	- the amount that exceeds 2000 EUR per month	1,00 EUR + 0,3% of the amount	From ATMs in a Member State of the European Economic Area		- up to 2000 euros per month	1,00 EUR	- the amount that exceeds 2000 EUR per month	1,00 EUR + 0,3% of the amount	Oversees ATM (outside European Economic Area member countries):	2 EUR + 2,5% of the amount	<u>With a credit card</u>		ATM (incl. oversees)	2 EUR + 2,5% of the amount	In client office (incl. oversees)	2 EUR + 2,5% of the amount
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<p>Internet banking agreement</p> <p>[LHV internet bank, LHV mobile bank]</p>	<table> <tr> <td>Sign up fee</td> <td>0,00 EUR</td> </tr> <tr> <td>Monthly fee</td> <td>0,00 EUR</td> </tr> </table>	Sign up fee	0,00 EUR	Monthly fee	0,00 EUR																								
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Annex 1. List of typical payment services

Term	Term
Maintaining the account	The account provider operates the account for use by the customer.
Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
Payment order within Estonia (SEPA ¹)	The account provider transfers money from customer's account pursuant to customer's instructions to another account; a domestic payment that meets SEPA requirements.
Payment order (SEPA)	The account provider transfers money from customer's account pursuant to customer's instructions to another account; a payment where at least one party is outside the Republic of Estonia and where the payment meets SEPA requirements.
Payment order between third countries (non-SEPA)	The account provider transfers money from customer's account pursuant to customer's instructions to another account; a payment where at least one party is located in a third country and which does not meet SEPA requirements.
Standing order E-invoice	The account provider makes regular transfers on the instruction of the customer, in a fixed amount of money from the customer's account to another account where the invoice and payment instruction data were sent to the bank in the e-invoice format of Estonia and the e-invoice is displayed to the customer in the Internet bank.
Cash withdrawal	The customer takes cash out of the customer's account.
Cash deposit	The customer deposits cash in customer's account.
Internet banking agreement	Electronic payment channel offer that enables the customer to perform payment procedures via Internet.

¹ A payment order conforming to the requirements of Article 5 of Regulation (EU) No 260/2012 of the European Parliament and of the Council and the technical requirements set forth in the annex to the same regulation