INDEXO Bank services price list

Daily banking services

		Plan “Sudrabs”	Plan “Zelts”
Monthly fee	Price (EUR/month)	0.00	2.99; children[1]: 0.00
Current account	Number	1	1
	Price (EUR/month)	0.00	0.00
Intra-bank payments	Number	unlimited	unlimited
	Price (EUR)	0.00	0.00
Incoming SEPA payments	Number	unlimited	unlimited
	Price (EUR)	0.00	0.00
Outgoing SEPA payments	Number	5	unlimited
	Price (EUR)	above 5: 0.20 each	0.00
Card (virtual)	Number	1	1
	Price (EUR)	0.00	0.00
Physical card	Number	1	1
	Price (EUR)	2.99	2.99; children[1]: 0.00
Purchase insurance	Yes/No	not included	included; children[1]: not included
Cash withdrawal	Price (EUR)	1% + 0.75 per withdrawal	3 times per month: 0.00 1% + 0,75 per withdrawal above 3 times per month
Currency exchange for card purchases in another currency	Number	unlimited	unlimited
	Price (EUR)	1.7% (min. 0.25)	1.7% (min. 0.25)

Term deposit

Fee for early termination of a term deposit	Price	1% of the deposited amount

[1] Minors aged 6 to 17

Consumer credit

Credit administration fee	Price (EUR)	3% of the consumer credit amount (min. 20.00)
Consumer credit fee for the initial creditworthiness assessment	Price (EUR)	50.00
Amendment of a consumer credit agreement (change of payment date once a year is free of charge)	Price (EUR)	30.00

Mortgage loan refinancing and home equity loans

Mortgage loan refinancing: initial creditworthiness assessment fee*	Price (EUR)	0.00
Mortgage loan refinancing: loan arrangement fee*	Price (EUR)	0.00
Home equity loan: loan arrangement fee*	Price (EUR)	1% of the loan amount (min. 250.00)
Home equity loan: fee when consolidating other loans*	Price (EUR)	from 2% of the loan amount (min. from 300.00)
Home equity loan: initial creditworthiness assessment fee	Price (EUR)	50.00
Change of payment date and payment holiday once a year	Price (EUR)	0.00
Preparation of the Bank's consent at the client's request in connection with a mortgage loan	Price (EUR)	50.00
Sale of pledged real estate where the transaction is financed by another lender	Price (EUR)	400.00
Other amendments	Price (EUR)	0.3% of the outstanding principal (min. 150.00)
Express real estate valuation fee *Set according to the property type and location*	Price (EUR)	from 66.55 EUR (incl. VAT)

* The fee applied to the refinanced amount and to any additional amount may differ. When applying for a loan through a partner, the fee is set individually.

Other services

Receipt and processing of orders from sworn bailiffs and the State Revenue Service	Price (EUR)	15.00
Execution of payments under orders from sworn bailiffs and the State Revenue Service	Price (EUR)	0.50
Fee for servicing funds remaining in the account of a client whose business relationship has been terminated at the initiative of the Bank or the client *The fee is charged until the account balance is zero*	Price (EUR/month)	15.00
Preparation and issue of a Bank certificate *The certificate is issued in Latvian*	Price (EUR)	15.00 (incl. VAT)
Payment investigation, correction or recall, or review of an unfounded card transaction claim	Price (EUR)	10.00 + actual costs