

FEES & CHARGES

MasterCard prepaid gift cards issued in Latvia

Valid from April 1, 2023

Tariff	Card account currency	Service fee
Card issuance	by purchasing from the Distributor by purchasing from the Issuer	Euro according to the Distributor's tariffs 3.00
Card service until the Card Use expiry		Free of charge
Card renewal		7.00
Card replacement		7.00
Purchases with the Card	within EEA* outside EEA	Free of charge 1%, min.0.50
Secure online purchases password issuance		1.00
Card account statement issuance For the entire period of Card Use (at Issuer's office, for each statement) ¹		2.00
Delivery of Card and PIN envelope in the territory of Latvia ² , incl. VAT:	by ordinary mail by registered mail by courier or parcel post	4.00 7.00 5.00 + delivery expenses
Card balance checking at ATMs		0.60
Maintenance of Card with expired Use term ³		3.00
Payout of the Card's balance (by closing the Card) ⁴		10.00
Card balance transfer to the Card User account:	with Transact Pro with other Latvian credit- or payment institution ⁵	Free of charge 3.00
Cancellation or change of Card issuance order		3.00 per Card
Approval of non-standard Nominal value ⁶		3.00 per Nominal value
Processing of unfounded claim		15.00
Requesting of documents confirming the Card Transaction		15.00
Currency conversion markup ⁷	Card Transaction deposit of Nominal value	3% of amount 5% of amount
		Limits
Card Limits		Euro
Standard minimum Card Nominal value		15.00
Standard maximum Card Nominal value		150.00
Maximum number of deposits to the Card account	per day	0
Cash withdrawal	per day	0

¹ Card users – private individuals EU residents (except individual merchants) having no access to the Internet Office can may receive a Card account statement free of charge once a month at the Issuer's office upon prior request.

² The Issuer sends the Gift Card and PIN envelope separately. A single Commission fee is charged for the delivery of both the Card and the PIN envelope, depending on the type of delivery.

³ The commission fee is charged once a month and until the Card's Nominal value balance reaches EUR 0.00.

⁴ The fee is not applied if the payment of the balance is requested after the of the Card's Use expiry, but within 1 year after the Card use expiry date.

⁵ The payment is made by converting the balance into Euros and the commission type SHA (shared) is applied to it, i.e. the payee covers payment commission of the intermediary banks and recipient banks. The commission fee is applied to each Card for which payment of the balance is requested.

⁶ The fee is applied for each Nominal value that does not meet the limits set in the "Card Limits" section of these Fees & Charges, if the Issuer has agreed to determine the relevant Nominal value. If the Issuer agrees to a non-standard Nominal Value chosen by the buyer, which exceeds the standard maximum Nominal value, all customer identification and due diligence requirements set by the Issuer shall apply to the buyer.

⁷ The commission fee is applied if Transaction or Payment is made in a currency different from the currency of the Card account.

* European Economic Area (EEA) member states: Iceland, Liechtenstein and Norway and 27 countries – Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.