

Tariff's rates for maintenance of VISA payment cards (for natural entities, non-residents)*

Service	Fee							
	VISA Electron		VISA Classic		VISA Gold		VISA Platinum	
1. Card issue fee	20 EUR	___ EUR**	50 EUR	___ EUR**	120 EUR	___ EUR**	250 EUR	___ EUR**
2. Fee for using Card	20 EUR	___ EUR**	50 EUR	___ EUR**	120 EUR	___ EUR**	250 EUR	___ EUR**
3. Cash withdrawal fee in other banks	1%, min. 3,00 EUR		1.5%, min. 5,50 EUR		1.5%, min. 5,50 EUR		1.5%, min. 5,50 EUR	
4. Interest rate (per annum) for using of the Authorised Credit:								
- Authorised Credit with collateral (financial collateral)	not provided		14%	___%**	14%	___%**	14%	___%**
- Authorised Credit with collateral (guarantee)	not provided		16%	___%**	16%	___%**	16%	___%**
- Authorised Credit without collateral	not provided		18%	___%**	18%	___%**	18%	___%**

*In this VISA payment card tariffs are indicated fees which are the part of calculating of annual interest rate.

** If this line is filled, the special (advantageous) payment and/or interest rates stated in the mentioned line will be granted to the Client; otherwise the standard terms and conditions will be granted to the Client in accordance with JSC „NORVIK BANKA” tariff's rates for maintenance of payment cards for natural entities. If the mentioned special payment and/or interest rates are being granted to the Client as Salary Cards' individual terms and conditions and the labour relations between the Client and the company, for whose employees there are individual terms and conditions of the Salary Cards granted, are terminated, the standard terms and conditions automatically will be granted to the Client in accordance with JSC „NORVIK BANKA” tariff's rates for maintenance of payment cards for natural entities what will be in force on the day of termination of the labour relations.

Other payments connected with maintenance of the card account, processing of the bank's operations made in the card's account, service and usage of the card, including usage of the card credit, the Client pays in accordance with tariffs for natural entities set by JSC „NORVIK BANKA” with which the Client has acquainted and which are accessible in Internet (www.norvik.lv) and in any branch of JSC „NORVIK BANKA”.

Client with his signature certifies that he is acquainted with this VISA payment cards tariffs, agrees with them, admits them binding for himself (for represented person) and undertakes to observe them.

_____, 20__

_____ name, surname of the Client

_____ signature

**Fills in JSC „NORVIK BANKA”:
 I witness the signature thereof**

_____, 20__

name, surname and signature of JSC „NORVIK BANKA”'s employee:

Sub-branch: _____