



## Fee Information Document



Account provider name: JSC "Meridian Trade Bank"

Account name: current account

Date: 2018.08.10

- This document provides information on the rates applicable to the main services related with a payment account. It will help you compare these fees with other accounts' fees.
- The fees can be also applied to services connected with the account but not listed herein. Full information is here: [www.mtbank.eu](http://www.mtbank.eu).
- A glossary of the terms used herein is available for free.

Service1	Fee
<b>General account services</b>	
<b>Account maintaining</b>	
1) Opening the account (including the fee for verification of documents)	5,00
2) Maintaining/servicing the account	Monthly 0,00 <b>Total annual fee 0,00</b>
3) Closing the account	0,00
4) Activating the Internet banking site	0,00
5) Using the Internet banking site	Monthly 0,00 <b>Total annual fee 0,00</b>
<b>Payments (except cards)</b>	
<b>Transfer</b>	
1) Service provided at a branch:	
a. intra-bank transfer to own account	0,00
b. intra-bank transfer to another person's account	0,50
c. transfer to another bank in Latvia or a member state of the EEA <sup>2</sup> (SEPA payment)	1,50
2) Service provided on the Internet banking site:	
a. intra-bank transfer to own account,	0,00
b. intra-bank transfer to another person's account,	0,00
c. transfer to another bank in Latvia or a member state of the EEA <sup>2</sup> (SEPA payment)	0,36
<b>Standing order</b>	
1) Applying for the service:	
a. at a branch,	3,00
b. on the Internet banking site;	service unavailable
2) Using the service	Monthly 0,00 <b>Total annual fee 0,00</b>
<b>Cards and cash</b>	
<b>Providing a debit card</b>	
1) Making and issuing the card (including the fee for applying for and receiving the card on the cheapest delivery channel (at branch or by past)	3,00
2) Using the card	Monthly 1,00 <b>Total annual fee 12,00</b>
<b>Providing a credit card</b>	
1) Making and issuing the card (including the fee for applying for and receiving the card on the cheapest delivery channel (at branch or by past)	5,00

2) Using the card	Monthly	2,00
	<b>Total annual fee</b>	<b>24,00</b>
3) Interest rate per annum on the amount used		18%
<b>Cash withdrawal</b>		
1) At a bank's branch:		
a. up to EUR 5000,00		0,15% (min. 3,00)
b. over 5000,00 EUR		0,3%
2) At an ATM with a debit card:		
a. twice a month		0,00
b. from third time		1% (min. 2,00)
3) At an ATM with a credit card:		
		2% (min. 3,00)
<b>Account overdraft and related services</b>		
<b>Overdraft</b>		
1) Handling and issuing the loan		5,00
2) Interest rate per annum on the amount used		18%
<b>Comprehensive indicator of costs</b>		
The comprehensive indicator of costs has been calculated on the basis of operations performed per year:		
<ul style="list-style-type: none"> <li>• current account opened;</li> <li>• debit and/or credit card opened and used every month (not including credit limit);</li> <li>• Internet banking site activated and used every month;</li> <li>• means of authentication issued;</li> <li>• on the Internet banking site, unlimited transfers in EUR made to one's own account and/or 50 transfers to another person's account with the BANK;</li> <li>• on the Internet banking site, 30 transfers in EUR made to another bank in Latvia or the EEA<sup>2</sup>;</li> <li>• every month, cash withdrawn in the amount of the minimum salary with a debit card at the EEZ<sup>2</sup> ATM's.</li> </ul>		59,80

1. The Rate Information Document includes services in EUR.

2. European Economic Area (EEA) countries: Austria, Belgium, Bulgaria, Czech Republic, Denmark, France (including French Guiana, Guadeloupe, Martinique, Réunion), Greece, Croatia, Estonia, Italy, Ireland, Iceland, Cyprus, Latvia, United Kingdom (including Gibraltar), Lithuania, Lichtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden.

## Glossary

Standardised terminology	AS “Meridian Trade Bank” relevant service name	Definition
Account maintaining	<ul style="list-style-type: none"> <li>- Opening and closing of current account</li> <li>- Current account maintenance</li> <li>- Internet Banking system MultiNet installation and license fee</li> </ul>	The account provider makes it possible for the customer to use the account.
Providing a debit card	<ul style="list-style-type: none"> <li>- Card issue</li> <li>- Monthly card fee</li> </ul>	The account provider provides a payment card that is attached to the customer's account. The amount of each transaction made with the card is debited directly and to full amount from the customer's account.
Providing a credit card	<ul style="list-style-type: none"> <li>- Card issue</li> <li>- Monthly card fee</li> <li>- Interests for the allowed credit</li> </ul>	The account provider provides a payment card that is attached to the customer's account. Within the timeframe agreed, the total amount of transactions made with the card are debited to full or partial amount from the customer's account on the date agreed. In the loan agreement between the account provider and the customer it is stipulated whether interest will be charged on the customer's borrowed money.
Overdraft	<ul style="list-style-type: none"> <li>- Overdraft arrangement</li> <li>- Interests for the allowed credit</li> </ul>	The account provider and the customer agree in advance that the customer can borrow money when there are no assets in their account. The agreement stipulates the maximum amount for borrowing and whether the customer will be charged for that a fee and interest.
Transfer	Transfer	The account provider, upon customer's request, transfers money from the customer's account to another account.
Standing order	Regular payment	The account provider, upon customer's request, makes regular transfers of certain amounts from the customer's account to another account.
Cash withdrawal	<ul style="list-style-type: none"> <li>- Cash withdrawal from the account</li> <li>- cash withdrawal in ATMs</li> </ul>	The customer withdraws cash from the customer's account.