

# **Fee Information Document**



### Account provider name: TigSiPay SIA

#### Account name: Current Account for Loyalty Program Clients

#### Date: 12.05.2025.

- This document provides information on the fees applicable to the main services linked to the payment account. It will help you compare these fees with those of other accounts.
- Fees may also apply for services related to the account but not listed herein. Full information is available at https://www.tigsipay.com.
- The list of standardized terms and their definitions for the most frequently used services in the Republic of Latvia, as used in this document, is available free of charge.

Service <sup>1</sup>	Fee		
General Account Services			
Account maintaining			
<ol> <li>Opening the account (including the fee for document verification)</li> </ol>		0.00 EUR	
2) Account maintenance	Monthly	0.00 EUR	
	Total annual fee	<b>0.00</b> EUR	
3) Account closing		20.00 EUR	
4) Activation of internet banking		0.00 EUR	
5) Use of internet banking	Monthly	0.00 EUR	
	Total annual fee	0.00 EUR	
Payments (except cards)			
Transfer (payment)			
1) Services provided at a branch:			

a. Intra-bank transfer to own account,	Service not available	
b. Intra-bank transfer to another person's account,	Service not available	
c. Transfer to another bank in Latvia or an EEA <sup>2</sup> country (SEPA payment).	Service not available	
2) Services provided via internet banking:		
a. Intra-bank transfer to own account,	0.00 EUR	
b. Intra-bank transfer to another person's account,	0.00 EUR	
c. Transfer to another bank in Latvia or an EEA <sup>2</sup> country (SEPA payment).	0.50% of the amount (min. 0.45 EUR, max. 9.00 EUR)	
Standing order		
1) Applying for the service:	Service not available	
a. At a branch;	Service not available	
b. Via internet banking;	Service not available	
2) Service usage	Service not available	
Cards and Cash		
Providing a debit card		
<ol> <li>Production and issuance of the card (including the fee for applying for and receiving the card via the cheapest delivery channel – branch or post);</li> </ol>	Service not available	
2) Using the card.	Service not available	
Providing a credit card		
1) Production and issuance of the card (including the fee for applying for and receiving the card via the cheapest delivery channel – branch or post);	Service not available	
2) Using the card;	Service not available	
3) Annual percentage rate of interest on the amount used	Service not available	
Cash withdrawal		
1) At bank branch.	Service not available	
2) At an ATM using a debit card:		
a. at ATMs of partner banks;	Service not available	

3) At an ATM using a credit card:	
a. at ATMs of partner banks;	Service not available
b. at other bank ATMs.	Service not available
Overdraft and Related Services	
Overdraft	
1) Handling and issuing the loan	Service not available
2) Annual interest rate on the amount used	Service not available

## Comprehensive Indicator of Costs<sup>3</sup>

The comprehensive cost indicator has been calculated based on the following actions performed over one year:

- A current account has been opened.
- Account maintenance for 12 month period.
- Internet banking activated and used monthly.
- Means of authentication issued (mobile authentication).
- 120 SEPA transfers in EUR to another bank in Latvia or the

EEA<sup>2</sup>.

• 30 transfers via Internet Banking to to your own or another TigSiPay customer's account.

0.00 EUR

<sup>1</sup> The Fee Information Document includes services in EUR.

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

<sup>3</sup> The comprehensive indicator of costs is calculated based on operations performed within one year, including account maintenance, transfers, and other frequently used payment services.