



## Fee Information Document



**Account provider name:** TigSiPay SIA

**Account name:** Current Account for Private Customers

**Date:** 12.01.2026.

- 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		
1) Opening the account (including the fee for document verification)		0.00 EUR
2) Account maintenance	Monthly	0.00 EUR
	Total annual fee	0.00 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)		

<p><b>Transfer (payment)</b></p> <p>1) Services provided at a branch:</p> <p>a. Intra-bank transfer to own account,</p> <p>b. Intra-bank transfer to another person's account,</p> <p>c. Transfer to another bank in Latvia or an EEA<sup>2</sup> country (SEPA payment).</p> <p>2) Services provided via internet banking:</p> <p>a. Intra-bank transfer to own account,</p> <p>b. Intra-bank transfer to another person's account,</p> <p>c. Transfer to another bank in Latvia or an EEA<sup>2</sup> country (SEPA payment).</p> <p><b>Standing order</b></p> <p>1) Applying for the service:</p> <p>a. At a branch;</p> <p>b. Via internet banking;</p> <p>2) Service usage</p>	<p>Service not available</p> <p>Service not available</p> <p>Service not available</p> <p>0.00 EUR</p> <p>0.00 EUR</p> <p>0.50% of the amount (min. 0.45 EUR, max. 9.00 EUR)</p> <p>Service not available</p> <p>Service not available</p> <p>Service not available</p> <p>Service not available</p>
<p><b>Cards and Cash</b></p>	
<p><b>Providing a debit card</b></p> <p>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);</p> <p>2) Using the card.</p> <p><b>Providing a credit card</b></p> <p>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);</p> <p>2) Using the card;</p> <p>3) Annual percentage rate of interest on the amount used</p>	<p>10.99 EUR</p> <p>Monthly 3.99 EUR</p> <p><b>Total annual fee 47.88 EUR</b></p> <p>Service not available</p> <p>Service not available</p> <p>Service not available</p>

<b>Cash withdrawal</b>	
1) At bank branch.	Service not available
2) At an ATM using a debit card:	
a. at ATMs of partner banks;	Service not available
b. at another bank's ATM in the EEA <sup>4</sup>	2,00 EUR + 3 % of the amount
c. other banks' ATMs outside the EEA or non-EUR <sup>5</sup>	5,00 EUR + 3 % of the amount
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
<b>Overdraft and Related Services</b>	
<b>Overdraft</b>	
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.
- Debit card opened and used every month.
- Account maintained for 12 months, provided that the account has been used regularly at least once every 90 days.
- Internet banking activated and used monthly.
- Means of authentication issued (mobile authentication).
- 50 SEPA transfers in EUR to another bank in Latvia or the EEA<sup>2</sup> for an amount of 10 000,00 EUR.
- 30 transfers via Internet Banking to your own or another TigSiPay customer's account.

108.87 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.

<sup>4</sup> Applies to cash withdrawals at any ATM in the EEA. If the withdrawal is made in a currency other than EUR, a currency conversion surcharge will apply.

<sup>5</sup> Applies to cash withdrawals outside the EEA or in cases where the withdrawal is made in a currency other than EUR. In such cases, a currency conversion surcharge will also apply. An additional ATM operator fee set by a third party may also apply.