

Cheque operations (travellers' and banks cheques)

from January 1, 2010

for private individuals and legal entities

Cheque is a written order to the bank to pay the specified amount to the person indicated in the cheque. Cheques drawn by other banks AS DnB NORDB Banka accepts for collection only. Cheques (except travellers' cheques) the Bank accepts from the customers of AS DnB NORDB Banka .

Services and list of conditions

Acquisition of travelers' cheques paid without collection	1,5% from the total of all cheques, min LVL 3
Payment of commercial cheques, pension cheques and other types of cheques	
Payment at sight ¹	
Amount of cheque:	per cheque
up to equivalent of LVL 100	LVL 5
LVL 101 – up to equivalent of 250	LVL 10
LVL 251 – up to equivalent of 500	LVL 15
above the equivalent of LVL 500	3 % from the amount
Servicing cheques to be accepted for collection	
Cheques acceptance for collection ²	
Amount of cheque:	per cheque
up to equivalent of LVL 150 ³	LVL 10
above the equivalent of LVL 150	LVL 15 + ⁴ 0,5% from the amount
Cash withdrawal after the cheques are confirmed	
in Lats	0,1% from the amount
in foreign currency	
USD, EUR, GBP	0,5% from the amount
other foreign currencies	0,7% from the amount
Commercial cheques issuance	LVL 5 per cheque
Return of unsent commercial cheques drawn by AS DnB NORDB Banka	LVL 5
Suspension of payment on a commercial cheque (cancellation of a cheque) drawn by AS DnB NORDB Banka upon customer's request, also in case of the cheque loss	LVL 20
Cheque mailing at the customer's request	LVL 1 per despatch

¹ The Bank accepts cheques only from the Bank's permanent customers having opened accounts with the Bank.

² The cheques shall be paid after the verification, usually within 16 days after the money is credited on the Bank's correspondent account.

Verification time: up to 2 months, subject to the cheque issuing bank.

³ The Bank shall not accept the cheques for the amount under LVL 150.00, except the cases when:

- the cheque issuer's country is the USA and the cheque currency is USD
- the cheque issuer's country is Germany and the cheque currency is EUR

If such cheque is returned without payment, the customer shall cover all costs.

⁴ After the cheque has been confirmed, the courier delivery costs and the correspondent bank's fees shall be added to the service fee.