

# Indicative interchange and processing fees related to the servicing of payment cards

The interchange and processing fees for the servicing of payment cards provided in the table are indicative, as they are based on the price lists of the card organisations and processors that are subject to change at any time independently of AS LHV Pank.

Location of card issuer	Card	Card holder	Type of card	Interchange fee	Processing fee:	
					POS transaction	E-commerce
Estonia	MasterCard	Consumer	Debit	0.20%	0.0100% + 0.013640 EUR	
			Credit	0.30%		
		Business	Debit	up to 0.50%		
			Credit	up to 0.60%		
	Visa	Consumer	Debit	0.20%	0.0150% + 0.013300 EUR	0.0250% + 0.013300 EUR
			Credit	0.30%	0.0325% + 0.013300 EUR	0.0425% + 0.013300 EUR
		Business	Debit	up to 0.50%	0.0150% + 0.013300 EUR	0.0250% + 0.013300 EUR
			Credit	up to 0.60%	0.0325% + 0.013300 EUR	0.0425% + 0.013300 EUR
European Union	MasterCard	Consumer	Debit	0.20%	0.0100% + 0.053155 EUR	
			Credit	0.30%		
		Business	Debit	up to 2.00%		
			Credit			
	Visa	Consumer	Debit	0.20%	0.0150% + 0.041800 EUR	0.0250% + 0.041800 EUR
			Credit	0.30%	0.0325% + 0.041800 EUR	0.0425% + 0.041800 EUR
		Business	Debit	up to 2.00%	0.0150% + 0.041800 EUR	0.0250% + 0.041800 EUR
			Credit		0.0325% + 0.041800 EUR	0.0425% + 0.041800 EUR
Non-European Union	MasterCard	Consumer	Debit	up to 2.00%	0.0100% + 0.112540 EUR	
			Credit			
		Business	Debit			
			Credit			
	Visa	Consumer	Debit	up to 2.00%	0.3150% + 0.101800 EUR	0.4150% + 0.101800 EUR
			Credit		0.3325% + 0.101800 EUR	0.4325% + 0.101800 EUR
		Business	Debit		0.3150% + 0.101800 EUR	0.4150% + 0.101800 EUR
			Credit		0.3325% + 0.101800 EUR	0.4325% + 0.101800 EUR