



## Payment Cards



**Baltikums**

Relations That Work



## Baltikums Maestro®

The best option for those who want a convenient, low-cost payment card. Good for individuals and legal entities alike.



## Baltikums Classic MasterCard®

A payment card for individuals who devote a lot of time to their work and travel a lot.

Payment cards have long become an integral part of our lives.

A payment card is a much more convenient way to pay all sorts of expenses, from groceries to e-shopping to exquisite restaurant dinners.

The Bank provides cards denominated in lats, U.S. dollars and euros. Registering a payment card at Baltikums Bank is extremely easy.

All the necessary forms can be downloaded from the Bank's website, [www.baltikums.eu](http://www.baltikums.eu), and completed electronically. You can print out a filled-out form, sign it, and mail it or submit it personally at our Central office or any of the Bank's representation offices. You may also save it electronically to send it via the Internet Bank.

### *Advantages of Baltikums Bank Payment Cards*

- A credit card without providing a security deposit,
- Several additional cards, e.g. for family members,
- Repayment of the loan balance either at maturity or on a monthly basis,
- Advantageous rates on travel insurance policies.

**Our wide selection of financial solutions allows you to select a card that best suits your specific needs!**

### *Credit Limits*

Baltikums Classic MasterCard®, Baltikums Business MasterCard®, Baltikums Gold MasterCard®, Baltikums Platinum MasterCard® credit cards allow one of the following credit limit plans:

- **Standard** – the full loan balance may be repaid at any time before the card expires or the Payment Card account is closed. The mandatory payment equals at 5% of the credit limit spent during the preceding month.
- **Interest-free limit up to 45 days** – interest on the credit limit used is not collected, provided that the entire loan balance is deposited to the Payment Card account by the 15th of the following calendar month.

### *Payment for Services and Shopping*

- No limit on the amount paid for services or shopping,
- An ATM cash withdrawal limit is set in order to protect the funds on the Payment Card account; the limit depends on the type of payment card,
- The owner of the Payment Card account may always set any limits on spending funds – this is extremely useful for payment cards given to family members or company employees.



## Baltikums Business MasterCard®

A payment card for legal entities: the best way to organise and monitor business trip and representation spending by company employees.



## Baltikums Gold MasterCard®

A prestigious payment card for individuals and legal entities, it distinguishes the cardholder's high status in any country in the world. The card of a person that has achieved a lot in life.



## Baltikums Platinum MasterCard®

A truly elite payment card for individuals and legal entities. Cardholders are entitled to increased and pledge-free credit limits, travel insurance, concierge service, Travel Assistance and Priority Pass.

### Travel Insurance

- The users of *Baltikums Classic MasterCard®*, *Baltikums Business MasterCard®*, *Baltikums Gold MasterCard®* can also register an AAS «Baltikums» travel insurance policy at the Bank.
- A travel insurance policy is provided as part of a *Baltikums Platinum MasterCard®* package.

### Internet Bank

For our customers' convenience, the Internet Bank can display the following information about payment cards in real time:

- Cash flows and balance,
- Operation history, statement on cash flows and balance for the previous month,
- Assigned credit limits,
- All transactions for the last 30 days: operations processed, pending payments, unsuccessful transactions,
- Possibility of printing out information about a card.

### Available Balance Notification

We provide a service that sends a daily text or e-mail message about available balance on your Payment Card Account at the beginning of a given day, allowing you to control current expenses.

### Payment Card Security

Baltikums Bank is an issuer of advanced chip-based payment cards that provide users additional security during settlement and cash withdrawal:

- The payment cards use a state-of-the-art DDA (Dynamic Data Authentication) microchip, enhancing transaction security.

**If a payment card is lost or stolen, please immediately contact:**

- Baltikums Bank, phone: +371 67 031 324, +371 67 031 389 (business days, 09:30am to 05:30pm (GMT+02:00)),
- SIA «First Data Latvia» 24/7 hotline, phone: +371 67 092 555,
- To block a card, state the card user's name and surname, voice password, date of birth, and the type of payment card.



## *Crediting a Payment Card account*

You can credit a Payment Card account at any time and in unlimited amounts.

Baltikums Bank offers the following tools for regularly crediting a Payment Card account:

- Internet Bank services,
- The Regular Non-cash Transfer service, which automatically credits a Payment Card account according to custom parameters,
- The Automatic Maintenance of Account Balance service, which maintains a Payment Card account balance using funds from your Current account according to custom parameters,
- The Crediting a Payment Card Account by Phone service, which allows customers to credit their Payment Card account by making a call to the Bank, according to the security and customer identification requirements. Please contact your private banker for more information.

Baltikums Bank also provides the option of preparing your payment card in 24 hours.

## *Additional payment cards*

- The owner of a Payment Card account can receive additional payment cards, which may be tied either to the account of the primary payment card or to individual accounts.
- Business owners may register an unlimited number of payment cards in their company's name if required by the specifics of their business.

*Your private banker will answer  
all your questions and ensure  
individual and exclusive service.*



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