

## PRICE LIST FOR LEGAL ENTITIES RESIDENTS

### 1. Servicing of accounts

#### 1.1. Opening and closing of a current account

No.	Service	Price list EUR
1.1.1.	Consideration of documents and opening of a current account <sup>1</sup>	50,00 EUR
1.1.2.	Maintaining a minimum balance in a current account	50,00 EUR
1.1.3.	Opening of a temporary account	50,00 EUR
1.1.4.	Closing of a multicurrency (incl. temporary) current account	25,00 EUR
1.1.5.	Obtaining information from the Commercial Register or any other register for customer compliance verification	actual costs (min. 5,00 EUR)

#### 1.2. Current account maintenance

No.	Service	Price list EUR
1.2.1.	Maintenance of a current (incl. temporary) account <sup>1</sup>	10,00 EUR/ per month
1.2.2.	Obtaining information from the Commercial Register or any other register for customer compliance verification or handling of a correspondent bank' s inquiry for information about the customer	actual costs (min. 5,00 EUR)
1.2.3.	Maintenance of an inactive <sup>2</sup> account	100,00 EUR/ per month
1.2.4.	Keeping of funds in the current account of a customer with whom the Bank has terminated cooperation, or where the company is dissolved	100,00 EUR/ per month
1.2.5.	Fee for keeping customer funds with account balances above <sup>3</sup> :	
1.2.5.1.	100 000,00 EUR	0.5% per year
1.2.5.2.	100 000,00 USD	0.2% per year

#### 1.3. Checkbook

No.	Service	Price list EUR
1.3.1.	Issuance of a checkbook	15,00 EUR

#### 1.4. Account statements

No.	Service	Price list EUR
1.4.1.	Receiving an account statement in the Internet banking	free of charge
1.4.2.	Issuance of an account statement in the Bank (once a month for the previous month), upon customer's request	2,00 EUR
1.4.3.	Issuance of an account statement for a period of up to 12 months, upon customer's request	0,10 EUR for copy (min. 3,00 EUR)
1.4.4.	Issuance of an account statement for a period of over 12 months, upon customer's request	0,10 EUR for copy (min. 10,00 EUR)
1.4.5.	Issuance of an account statement, upon customer's request, if the account is closed	20,00 EUR + 0,50 EUR for copy

#### 1.5. Enforcement actions provided for in the law

No.	Service	Price list EUR
1.5.1.	Acceptance of a bailiff's order or State Revenue Service's collection order for enforcement	50,00 EUR
1.5.2.	Compulsory transfer of money pursuant to a bailiff's order or State Revenue Service's collection order, in accordance with the procedure set in regulatory enactments	according to the Money transfers price list in the Bank

### 1.6. Other tariffs related to the management of ML/TF/PF (money laundering, terrorism financing and proliferation financing) risk and sanctions risk

No.	Service	Price list EUR
1.6.1.	Penalty for failure to submit documents or information, as requested by the bank and required for the management of the customer's ML/TF/PF (money laundering, terrorism financing and proliferation financing) risk and sanctions risk, within the term or in the amount specified by the bank	50,00 - 1000,00 EUR
1.6.2.	Fee for each case when the bank has to perform customer due diligence or enhanced customer due diligence <sup>4</sup>	25,00 - 1000,00 EUR
1.6.3.	Fee for additional due diligence/ compliance check of the customer/ activity/ transaction / payment partner/ documents <sup>5</sup>	100,00 EUR/per hour

1 In case of refusal by the Bank to open an account, the fee for consideration of documents will not be paid back.

Individual tariffs for a current account opening and maintenance are applied for a legal entity whose main business activity/ partners are related to foreign countries and/or whose ownership structure is complex and/or whose ultimate beneficial owner /authorized person is a person from a foreign country/ is a politically exposed person or if there is, in the view of the Bank, any other indicator of an increased risk.

Individual tariffs for current account opening and maintenance are applied to a non-profit organization or an insolvent legal entity.

2 No operations were made in the account for more than 6 months and the account activity is not related to any other operations in the Bank. The temporary account has not been converted into a permanent bank account within 6 months.

3 The Bank has the right, at its own discretion, to apply a fee to customer account balances if the balance exceeds the mentioned amount. The fee is applicable to the entire current account balance for the actual number of days.

4 The amount of the fee is unilaterally determined by the Bank, depending on the complexity and risk factors of the customer/ activity. Higher fees are charged for higher risks.

5 The amount of the fee for due diligence or the conduct of verification is unilaterally determined by the Bank according to actual time used.

## 2. Cash operations

### 2.1. Cash deposit into customers own account<sup>11</sup>

No.	Service	Price list EUR
2.1.1.	EUR, USD	-
2.1.1.1.	<i>up to 5 000,00 (per day)</i>	0,1% of amount (min. 5,00 EUR)
2.1.1.2.	<i>over 5 000,01 (per day)</i>	0,5% of amount
2.1.2.	In other currencies	2% of amount (min.10,00 EUR)

### 2.2. Cash withdrawal from the account <sup>2</sup>

No.	Service	Price list EUR
2.2.1.	EUR	-
2.2.1.1.	<i>up to 7 000.00 (within one day)</i>	0,5% of amount (min. 10,00 EUR)
2.2.1.2.	<i>over 7 000.01 (within one day)</i>	1,0% of amount
2.2.2.	In other currencies <sup>3</sup>	2% of amount (min. 20,00 EUR)
2.2.3.	Processing of online Cash Payout Application in MultiNet	3,00 EUR

### 2.3. Additional fees

No.	Service	Price list EUR
2.3.1.	Preparing cash for withdrawal by denominations requested by the customer	1% of amount (min. 5,00 EUR)
2.3.2.	Cash withdrawal without prior notification <sup>2</sup>	1,5% of amount
2.3.3.	Fine sanctions for amount ordered in a written form, has not been withdrawal	0,5% of the total order

### 2.4. Exchange cash with denomination change

No.	Service	Price list EUR
2.4.1.	EUR	-
2.4.1.1.	<i>exchange of banknotes of one nominal into other</i>	0,5% of amount (min. 5,00 EUR)
2.4.1.2.	<i>change of coins into banknotes and vice - versa, change of coin nominal<sup>4</sup></i>	2,00 EUR for each 50 coins
2.4.2.	Foreign currency	1% of amount (min. 2,50 EUR)

### 2.5. Exchange of damaged and (overworn) banknotes <sup>5</sup>

No.	Service	Price list EUR
2.5.1.	EUR	free of charge
2.5.2.	Foreign currency	do not accept

### 2.6. Verification of banknotes

No.	Service	Price list EUR
2.6.1.	Verification of banknotes for validity	0,5% of amount (min. 10,00 EUR)

### 2.7. Coins processing <sup>6,7</sup>

No.	Service	Price list EUR
2.7.1.	For customers of AS "Industra Bank"	2,00 EUR for each 50 coins
2.7.2.	For customers who have not opened an account in AS "Industra Bank"	5,00 EUR for each 50 coins

## 2.8. Cash advance on payment cards in POS terminals of AS" Industra Bank"

No.	Service	Price list EUR
2.8.1.	Payment under other banks payment cards	3,5% of amount (min. 2,50 EUR)

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<sup>1</sup> No foreign currencies coins accepted.

<sup>2</sup> Amounts that exceed 3 000,00 EUR or equivalent in other currencies, in Customer Services Centers must be ordered in a written form 2 banking days before payment. In the Head office order needs to be taken from the amount exceeding 7 000,00 EUR.

<sup>3</sup> If available in the bank.

<sup>4</sup> Tariff for Customer of the bank.

<sup>5</sup> The Bank reserves the right not to accept damaged (overworn) banknotes if they don't comply with internal requirements (General Business Terms and Conditions)

<sup>6</sup> Coins must be sorted by a value.

<sup>7</sup> The coin processing fee is charged in addition to any fee for cash deposit or withdrawal.

### 3. Issuance of documents and references

#### 3.1. Issuance of confirmation of execution of a payment order in the Bank

No.	Service	Price list EUR
3.1.1.	Confirmation by the Bank of a payment document printed out from MultiNet system	1,00 EUR
3.1.2.	Issuance of a confirmed duplicate copy of payment document (for a period of up to 1 month)	1,00 EUR
3.1.3.	Issuance of a confirmed duplicate copy of payment document (for a period of up to 12 months)	2,00 EUR
3.1.4.	Search for a payment order in the archive and confirmation of the copy	15,00 EUR

#### 3.2. Preparation and issuance of bank references

No.	Service	Price list EUR
3.2.1.	Reference confirming the existence and balance of an account	
3.2.1.1.	Issuance within 2 business days	20,00 EUR
3.2.1.2.	Urgent issuance (within 1 business day if the request is submitted until 12:00)	40,00 EUR
3.2.2.	Issuance of other type references upon Customer' s request	
3.2.2.1.	Issuance within 2 business days	30,00EUR
3.2.2.2.	Urgent issuance (within 1 business day if the request is submitted until 12:00)	50,00EUR
3.2.3.	Reference confirming deposition of share capital in a temporary account	20,00 EUR
3.2.4.	Issuance of reference after termination of business relationship with the customer	150,00 EUR
3.2.5.	Provision of information upon auditor's request	80,00 EUR
3.2.6.	Provision of information upon auditor's request after termination of business relationship with the customer	500,00EUR

#### 3.3. Amendments in the database

No.	Service	Price list EUR
3.3.1.	Re-execution of a specimen signature card	10,00 EUR
3.3.2.	Execution of a power of attorney in the Bank	20,00 EUR
3.3.3.	Registration of change of ownership documents <sup>1</sup>	25,00 EUR
3.3.4.	Registration of other amendments in the customer's legal documents	10,00 EUR

#### 3.4. Sending of correspondence

No.	Service	Price list EUR
3.4.1.	Sending of correspondence by courier	10,00 EUR + courier fee
3.4.2.	Sending of correspondence by registered post	5,00 EUR + actual costs

<sup>1</sup> A legal entity whose participant and / or the beneficial owner / authorized representative is from abroad is charged a commission fee of EUR 100.

## 4. Transfers

### 4.1. Crediting an incoming money transfer to customer's account with AS "Industra Bank" Latvia

No.	Service	Price list EUR	
		In the Bank	Using MultiNet
4.1.1.	In EUR, USD	free of charge <sup>1</sup>	-
4.1.2.	In other currency	information in the Bank	-
4.1.3.	Execution of an incoming transfer with the commission type OUR (commission is paid by the sending bank)		
4.1.3.1.	from 0,01 EUR till 20000,00 EUR	20,00 EUR	-
4.1.3.2.	from 20000,01 EUR till 50000,00 EUR	35,00 EUR	-
4.1.3.3.	from 50000,01 EUR	50,00 EUR	-

### 4.2. Drawing up of a payment order

No.	Service	Price list EUR	
		In the Bank	Using MultiNet
4.2.1.	In EUR, GBP, PLN	3,00 EUR	-
4.2.2.	In other currency	10,00 EUR	-

### 4.3. Transfers between customers of AS "Industra Bank"

No.	Service	Price list EUR	
		In the Bank	Using MultiNet
4.3.1.	In EUR, GBP, PLN		
4.3.1.1.	<i>transfer to one's own account</i>	3,00 EUR	free of charge
4.3.1.2.	<i>transfer to an account of other customer</i>	3,00 EUR	0,36 EUR
4.3.2.	In other currency		
4.3.2.1.	<i>transfer to one's own account</i>	3,00 EUR	free of charge
4.3.2.2.	<i>transfer to an account of other customer</i>	5,00 EUR	1,00 EUR

### 4.4. Transfers in EUR

No.	Service	Price list EUR	
		In the Bank	Using MultiNet
4.4.1.	Domestic transfers to another bank in Latvia		
4.4.1.1.	<i>standard</i> <sup>3</sup>		
4.4.1.1.1.	up to 10 000	3,00 EUR	0,36 EUR
4.4.1.1.2.	over 10 000,01	5,00 EUR	0,50 EUR
4.4.1.2.	<i>express</i> <sup>3</sup>	15,00 EUR	12,00 EUR
4.4.2.	SEPA <sup>2</sup> transfer		
4.4.2.1.	up to 10 000	3,00 EUR	0,36 EUR
4.4.2.2.	over 10 000,01	5,00 EUR	0,50 EUR
4.4.3.	International transfers (except for pp. 4.4.1. and 4.4.2.)		
4.4.3.1.	<i>standard</i> <sup>3</sup>		
4.4.3.1.1.	SHA	30,00 EUR	25,00 EUR
4.4.3.1.2.	OUR	55,00 EUR	50,00 EUR
4.4.3.2.	<i>urgent</i> <sup>3</sup>		
4.4.3.2.1.	SHA	35,00 EUR	30,00 EUR
4.4.3.2.2.	OUR	70,00 EUR	65,00 EUR

4.4.3.3.	<i>express</i> <sup>3</sup>		
4.4.3.3.1.	SHA	50,00 EUR	45,00 EUR
4.4.3.3.2.	OUR	95,00 EUR	90,00 EUR

**4.5. International transfers in currencies of foreign countries**

No.	Service	Price list EUR	
		In the Bank	Using MultiNet
4.5.1.	Transfer in BYN, RUB, KZT	-	
4.5.1.1.	<i>standard</i> <sup>3</sup>	25,00 EUR	20,00 EUR
4.5.2.	Transfer in GBP, PLN, CNY	-	
4.5.2.1.	<i>standard</i> <sup>3</sup>	-	-
4.5.2.1.1.	SHA	30,00 EUR	25,00 EUR
4.5.2.1.2.	OUR	55,00 EUR	50,00 EUR
4.5.3.	Transfer in USD	-	
4.5.3.1.	<i>standard</i> <sup>3</sup>	-	-
4.5.3.1.1.	SHA	40,00 USD	35,00 USD
4.5.3.1.2.	OUR	60,00 USD	55,00 USD
4.5.4.	Transfer in JPY	-	
4.5.4.1.	<i>standard</i> <sup>3</sup>	-	-
4.5.4.1.1.	SHA	40,00 EUR	35,00 EUR
4.5.4.1.2.	OUR	65,00 EUR	60,00 EUR

**4.6. Amendments in an unexecuted payment order**

No.	Service	Price list EUR
4.6.1.	In EUR, GBP, PLN	5,00 EUR
4.6.2.	In other currency	10,00 EUR

**4.7. Amendments and additions in an executed payment order<sup>5</sup>**

No.	Service	Price list EUR
4.7.1.	In EUR <sup>4</sup>	10,00 EUR
4.7.2.	In other currency and in EUR (except for p. 4.7.1.)	70,00 EUR

**4.8. Request to revoke a money transfer<sup>5</sup>**

No.	Service	Price list EUR
4.8.1.	In EUR <sup>4</sup>	10,00 EUR
4.8.2.	In other currency and in EUR (except for p. 4.8.1.)	100,00 EUR

**4.9. Request to cancel a money transfer**

No.	Service	Price list EUR
4.9.1.	In EUR <sup>4</sup>	10,00 EUR
4.9.2.	In other currency and in EUR (except for p. 4.9.1.)	50,00 EUR

**4.10. Investigation of an incoming money transfer with incorrect details**

No.	Service	Price list EUR
4.10.1.	In EUR <sup>4</sup>	10,00 EUR
4.10.2.	In other currency and in EUR (except for p. 4.10.1.)	50,00 EUR

**4.11. Investigation of an executed money transfer, upon Customer`s request<sup>5</sup>**

No.	Service	Price list EUR
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4.11.1.	In EUR <sup>4</sup>	10,00 EUR
4.11.2.	In other currency and in EUR (except for p. 4.11.1.)	100,00 EUR

**4.12. Investigation in connection with an expected incoming money transfer, upon Customer's request<sup>5</sup>**

No.	Service	Price list EUR
4.12.1.	In EUR <sup>4</sup>	10,00 EUR
4.12.2.	In other currency and in EUR (except for p. 4.12.1.)	150,00 EUR

**4.13. Return of an incoming money transfer**

No.	Service	Price list EUR
4.13.1.	Return of an incoming money transfer to the payer's bank	50,00 EUR

**4.14. Additional commission fee**

No.	Service	Price list EUR
4.14.1.	Additional commission fee for incorrect details in money transfers	30,00 EUR
4.14.2.	Additional fee for checking the payment/ transaction for compliance with the requirements for AML/ CTF/ CPF (anti-money legalization, counter-terrorism financing and counter-proliferation financing) and Sanctions compliance (incl. checking for compliance at the request of the bank, bank-correspondent, beneficiary bank, intermediary bank and other institutions involved in making the payment), depending on its complexity and risk factors	up to 5%

**4.15. Regular payment**

No.	Service	Price list EUR
4.15.1.	Registration	10,00 EUR
4.15.2.	Execution of transfers	according to Bank's price list
4.15.3.	Revocation of payments	5,00 EUR
4.15.4.	Making corrections to a payment order	5,00 EUR

**4.16. Regular payment of electronic invoices**

No.	Service	Price list EUR
4.16.1.	Registration	10,00 EUR
4.16.2.	Payment of invoices	0,36 EUR <sup>7</sup>

**SHA** The payer pays the commission fee set by JSC "Industra Bank" for the transfer. All other commission fees related to the transfer (fees of the Correspondent Bank, Intermediary Bank and the Beneficiary's payment service provider), if any, shall be paid by the Payee. The transfer of the payment into the Payee's account shall be performed by the Payee's payment service provider after deducting all commission fees, if any, from the amount of the transfer.

**OUR** All commission fees related to the transfer (JSC "Industra Bank", Correspondent Bank, Intermediary Bank and Payee's payment service provider commission fees) shall be paid by the Payer. The Payer also undertakes to pay all additional fees charged by the banks involved in the execution of the transfer, if any. JSC "Industra Bank" retains the right to deduct additional commission fees from the Client's Accounts without seeking prior approval. The Payee's payment service provider must credit the Payee's account with the full amount of the transfer. JSC "Industra Bank" is not responsible if the Correspondent Bank, the Intermediary Bank or the Payee's payment service provider has not complied with the instructions of JSC "Industra Bank" or the transfer has not been received in full due to other reasons beyond the control of JSC "Industra Bank".

<sup>1</sup> Provided that the customer's account number in IBAN format is correctly specified in the field "recipient" of the received SWIFT MT 103 message.

<sup>2</sup> Prerequisites for SEPA:

- the beneficiary account number must be in IBAN format;
- the beneficiary bank identification code (SWIFT/BIC) must be indicated;
- the payment is being sent to an EEA6 country;
- if the beneficiary bank is not a member of EEA6, the transfer is sent to the beneficiary as an international transfer and an appropriate fee is applied;
- the currency of payment is Euro;
- the type of payment is standard;
- the remitter pays the SHA charges (the charges are shared) of his/her own bank only;
- details of the beneficiary bank and of the beneficiary are correct.

<sup>3</sup> According to the Appendix No.1.

<sup>4</sup> When making a domestic transfer.

<sup>5</sup> If the additional fees charged by the banks involved in the execution of the transfer occur, JSC "Industra Bank" has the right to deduct additional fees from the Customer's Accounts without seeking prior approval.

<sup>6</sup> The EEA (European Economic Area) countries – EU member countries (Austria, Belgium, Bulgaria, Czech Republic, Denmark, France, Greece, Estonia, Italia, Ireland,



Price list for Legal Entities residents

Cyprus, Latvia, Great Britain, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden) and Island, Liechtenstein, Norway, Switzerland

<sup>7</sup> 0,28 EUR, provided that the company-service provider holds a current account with Industra Bank.

## 5. Account management, internet transactions and SMS - alert

### 5.1. Internet Banking system MultiNet

No.	Service	Price list EUR
5.1.1.	Installation	free of charge
5.1.2.	License fee	free of charge
5.1.3.	Connecting to the SMS authorization service <sup>1</sup>	free of charge
5.1.4.	Providing code calculator DigiPass DP260	25,00 EUR
5.1.5.	Replacement code calculator DigiPass DP260	20,00 EUR
5.1.6.	Changing the status of the Customer in the "MultiNet" from individual to corporate	15,00 EUR
5.1.7.	Holding connection <sup>2</sup>	25,00 EUR +10,00 EUR for each subsequent company
5.1.8.	Preparation mode of payments without the right to confirm	5,00 EUR
5.1.9.	Reissue of user login and password MultiNet	10,00 EUR
5.1.10.	User's password and/or code calculator DIGIPASS unlocking	10,00 EUR

### 5.2. SMS alert

No.	Service	Price list EUR
5.2.1.	Connecting to the SMS alert	free of charge
5.2.2.	License fee	free of charge
5.2.3.	The cost of one SMS <sup>3</sup>	0,10 EUR for each SMS

<sup>1</sup> SMS authorization limits: maximum amount per payment - 15000,00 EUR, maximum amount per day - 60000,00 EUR.

<sup>2</sup> Holding companies are connected to one DigiPass code calculator.

<sup>3</sup> Fee for received SMS is withheld automatically once a day for all sent SMS of the previous day.

## 6. Currency exchange operations

### 6.1. Cash

No.	Service	Price list EUR
6.1.1.	Currency exchange	according to the rates of AS "Industra Bank" (information on the rates in the Bank)

### 6.2. Non-cash

No.	Service	Price list EUR
6.2.1.	Currency exchange <sup>1</sup>	according to the rates of Bank

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<sup>1</sup> Information about the sums above 3000,00 EUR or an equivalent in other currency by the phones: +371 67019324, 67019325

**7. Lending services<sup>1</sup>**

No.	Service	Price list EUR
7.1.	Loan application processing	0,5% of loan amount (min. 500,00 EUR)
7.2.	Arrangement of a loan agreement (incl. Loan increase)	1 % of loan amount (min. 500,00 EUR)
7.3.	Change of payment date, change of repayment account or extension of the term of issuance of loan or submission of documents up to 1 month	0.5% of the remaining loan amount (min. 200,00 EUR)
7.4.	Other changes at the customer's request	1% of the remaining loan amount (min 500,00 EUR)
7.5.	Resource reservation	By agreement
7.6.	Ensuring the refinancing process, incl. in the case of the sale of the mortgaged property, if the transaction is financed by another creditor	2% of the remaining loan amount (min. 1000,00 EUR)
7.7.	Preparation of references, approvals or consents	By agreement (min. 100,00 EUR)

<sup>1</sup> If the commission fee for the provided service is not specified in the Bank's price list for services or the administrative costs of the provided service are higher than specified in the price list, the Bank determines an individual commission fee and agrees on it with the customer before providing the service.

## 8. Documentary operations

### 8.1. Consideration fee

No.	Service	Price list EUR
8.1.1.	Consideration fee (if transaction do not take place, the commission is not paid off)	100,00 EUR

### 8.2. Consultation fee

No.	Service	Price list EUR
8.2.1.	Consultation on documentary operations	50,00 EUR per hour, min 50,00 EUR

### 8.3. Documentary collection

No.	Service	Price list EUR
8.3.1.	Issuance / advice of a documentary collection	0,2% of the amount (min. 70,00 EUR, max. 500,00 EUR)
8.3.2.	Amendments to a documentary collection	70,00 EUR
8.3.3.	Cancellation of a documentary collection, return of unpaid documents	70,00 EUR
8.3.4.	Telecommunication, S.W.I.F.T. expenses (1 page)	15,00 EUR
8.3.5.	Forwarding documents	7,00 EUR + expenses for courier services

### 8.4. Documentary letter of credit

No.	Service	Price list EUR
8.4.1.	Import letter of credit	-
8.4.1.1.	<i>issuance of a letter of credit</i>	0,2% of the amount of the letter of credit (min. 155,00 EUR)
8.4.1.2.	<i>checking of documents / payment</i>	0,2% of the amount of the letter of credit (min. 100,00 EUR)
8.4.1.3.	<i>amendment to a letter of credit</i>	70,00 EUR
8.4.1.4.	<i>increasing the amount of a letter of credit</i>	0,2% from the increase amount of the letter of credit (min. 155,00 EUR)
8.4.1.5.	<i>cancellation of a letter of credit</i>	100,00 EUR
8.4.1.6.	<i>discrepancy fee</i>	100,00 EUR
8.4.1.7.	<i>preparation of a letter of credit (applies if the letter of credit is not opened)</i>	100,00 EUR
8.4.1.8.	<i>return of unpaid documents</i>	70,00 EUR
8.4.2.	Export letter of credit	-
8.4.2.1.	<i>pre-advising of a letter of credit</i>	70,00 EUR
8.4.2.2.	<i>advising of a letter of credit</i>	0,1% of the amount of the letter of credit (min. 70,00 EUR, max. 500,00 EUR)
8.4.2.3.	<i>amendment to a letter of credit</i>	70,00 EUR
8.4.2.4.	<i>increasing the amount of a letter of credit</i>	0,1% from the increase amount of the letter of credit (min. 70,00 EUR, max. 500,00 EUR)
8.4.2.5.	<i>checking of documents / payment</i>	0,2% of the amount of the letter of credit (min. 100,00 EUR)
8.4.2.6.	<i>confirmation of a letter of credit</i>	under agreement
8.4.2.7.	<i>transfer of a letter of credit</i>	0,1% of the amount of the letter of credit (min. 155,00 EUR)
8.4.2.8.	<i>assignment of proceeds</i>	100,00 EUR

8.4.2.9.	<i>preparation of a letter of credit</i>	100,00 EUR
8.4.2.10.	<i>return of unpaid documents</i>	70,00 EUR
8.4.3.	Other fees associated with the maintenance of letters of credit	-
8.4.3.1.	<i>telecommunication, S.W.I.F.T. expenses (1 page)</i>	15,00 EUR
8.4.3.2.	<i>advice to the third bank</i>	100,00 EUR
8.4.3.3.	<i>forwarding document</i>	7,00 EUR + charges for courier services

**8.5. Bank guarantee**

No.	Service	Price list EUR
8.5.1.	Consideration of an application for issuance of a guarantee, without cash collateral	up to 1,0% of the guarantee amount
8.5.2.	Execution and issuance of a guarantee with cash collateral	1,0 - 1,5 %per annum of the amount of the guarantee (min. 100,00 EUR)
8.5.3.	Execution and issuance of a guarantee with other collateral	from 2,5% per annum of the amount of the guarantee (min. 100,00 EUR)
8.5.4.	Execution and issuance of a counter-guarantee with cash collateral	from 1,5% per annum on the counter-guarantee (min. 250,00 EUR)
8.5.5.	Execution and issuance of a counter-guarantees with other collateral	from 3,0% per annum on the counter-guarantee (min. 250,00 EUR)
8.5.6.	Amendment to a guarantee	70,00 EUR
8.5.7.	Increasing the amount of the guarantees with cash collateral	1,0 - 1,5% per annum of the amount of increase in the guarantee (min. 100,00 EUR)
8.5.8.	Increasing the amount of the guarantee with other collateral	2,5% per annum of the amount of increase in the guarantee (min. 100,00 EUR)
8.5.9.	Increasing the amount of the counter-guarantee with cash collateral	1,5% per annum on the counter-guarantee (min. 250,00 EUR)
8.5.10.	Increasing the amount of the counter-guarantee with other collateral	from 3,0% per annum on the counter-guarantee (min. 250,00 EUR)
8.5.11.	Advising of a guarantee	70,00 EUR
8.5.12.	Advising amendment to a guarantee	50,00 EUR
8.5.13.	Examination of claim submitted under the guarantee/ payment	0,3% the guarantee amount (min. 100,00 EUR)
8.5.14.	Cancellation of a guarantee	70,00 EUR
8.5.15.	Telecommunication, S.W.I.F.T. expenses (1 page)	15,00 EUR
8.5.16.	Forwarding documents	7,00 EUR + charges for courier services
8.5.17.	Advice to the third bank	100,00 EUR
8.5.18.	Preparation of a guarantee (applies if the guarantee is not issued)	100,00 EUR

## 9. Deposits

### 9.1. Ordinary deposit

No.	Service	Interest rates				
		Term				
9.1.1.	Ordinary deposit (interest of the deposit will be paid at the end of term) <sup>1</sup>	<b>1 year</b>	<b>2 years</b>	<b>3 years</b>	<b>4 years</b>	<b>5 years</b>
9.1.1.1	EUR	0.15%	0.70%	1.00%	1.10%	1.20%
9.1.2.	Ordinary deposit (interest of the deposit will be paid once per month) <sup>1</sup>	<b>1 year</b>	<b>2 years</b>	<b>3 years</b>	<b>4 years</b>	<b>5 years</b>
9.1.2.1.	EUR	0.10%	0.60%	0.90%	1.00%	1.10%

### 9.2. Business deposit for legal entities

No.	Service	Interest rates
9.2.1.	Business deposit (interest of the deposit will be paid at the end of term)	Term by agreement
9.2.2.	EUR <sup>2</sup>	deposit rate by agreement
9.2.3.	RUB <sup>2</sup>	deposit rate by agreement
9.2.4.	Other currency <sup>3</sup>	deposit rate by agreement

### 9.3. Subordinated deposit

No.	Service	Interest rates		
		Term		
9.3.1.	Subordinated deposit	<b>5 years</b>	<b>7 years</b>	<b>10 years</b>
9.3.1.1.	from 50 000 EUR up to 500 000 EUR	3.75%	4.75%	5.25%
9.3.1.2.	over 500 000 EUR	4.25%	5.25%	5.75%

### 9.4. Early termination of the agreement<sup>4</sup>

No.	Service	Price list EUR
9.4.1.	Early termination of the agreement without prior notice (30 calendar days)	3% of the deposit amount

<sup>1</sup> Minimal deposit amount for receiving interest: for individuals - 3000 EUR, for legal entities - 3000 EUR.

<sup>2</sup> Minimal deposit amount for receiving interest: 1 000 000 EUR / 50 000 000 RUB.

<sup>3</sup> Minimal deposit amount for receiving interest: the equivalent of 1000 000 EUR.

<sup>4</sup> If the deposit is closed before maturity, then the depositor will not be paid the calculated interest, plus any interest paid earlier will be withheld. The withholdings will be made from the deposit amount before payout.

**10. Payment cards****10.1. MasterCard Business**

No.	Service	Price list	
		Card in EUR	Card in USD
10.1.1.	Card issue	6,00 EUR	8,00 USD
10.1.2.	Fee for urgent card issue <sup>1</sup>	30,00 EUR	40,00 USD
10.1.3.	Monthly card fee	3,00 EUR	4,00 USD
10.1.4.	Additional card issue	6,00 EUR	8,00 USD
10.1.5.	Monthly fee for additional card	3,00 EUR	4,00 USD
10.1.6.	Card replacement	6,00 EUR	8,00 USD
10.1.7.	Reports	-	-
10.1.7.1.	<i>fee for financial reports received at the bank</i>	10,00 EUR	12,00 USD
10.1.7.2.	<i>fee for financial reports received in the internet bank</i>	free of charge	free of charge
10.1.8.	Fee for reviewing of an unjustified complaint	25,00 EUR	35,00 USD
10.1.9.	Interest for balance on card account	-	-
10.1.9.1.	<i>interest for the authorized credit per year</i>	24%	24%
10.1.9.2.	<i>interest for exceeding the authorized credit limit per year</i>	60%	60%
10.1.10.	Overdraft arrangement fee	25,00 EUR	35,00 USD
10.1.11.	Cash withdrawal	-	-
10.1.11.1.	<i>cash withdrawal at ATMs</i>	2% (min. 3,00 EUR)	2% (min. 5,00 USD)
10.1.11.2.	<i>cash withdrawal fee in AS "Industra Bank" POS in Latvia</i>	2% (min. 7,00 EUR)	2% (min. 10,00 USD)
10.1.11.3.	<i>cash withdrawal fee in other bank POS</i>	2% (min. 7,00 EUR)	2% (min. 10,00 USD)
10.1.12.	Inspection of account balance	-	-
10.1.12.1.	<i>commission for inspection of account balance at ATMs in SEPA countries<sup>4</sup></i>	0,25 EUR	0,40 USD
10.1.12.2.	<i>commission for inspection of account balance at ATMs outside SEPA countries</i>	0,50 EUR	0,70 USD
10.1.13.	Purchases charge	free of charge	0,25%
10.1.14.	Daily limit	-	-
10.1.14.1.	<i>daily limit for purchasing</i>	4 000,00 EUR	5 000,00 USD
10.1.14.2.	<i>daily limit for ATM</i>	2 000,00 EUR	2 500,00 USD
10.1.14.3.	<i>Administration of card's daily limit</i>	7,00 EUR	10,00 USD
10.1.14.4.	<i>Credit agreement fee</i>	0.15% (min. 0,10 EUR)	0.15% (min. 0,15 USD)
10.1.15.	Currency conversion surcharge, if the currency of the main account attached to the payment card neither coincides with the transaction currency nor with the payment currency	3%	3%
10.1.16.	Printing of currency type on a payment card	3,00 EUR	5,00 USD
10.2.	Fee for receiving/ delivering the card		-
10.2.1.	<i>in the Bank's branch or customer service center</i>	free of charge	free of charge
10.2.2.	<i>delivering the card by post within Latvia <sup>2</sup></i>	6,00 EUR	8,00 USD
10.2.3.	<i>delivering the card by post outside Latvia <sup>2</sup></i>	according to courier service price list	according to courier service price list



Price list for Legal Entities residents

<sup>1</sup> Subject to prior arrangement with the customer regarding the place of receiving the card at AS "Industra Bank", the card is made within 1 working day if the request is submitted till 12.00 a.m.

<sup>2</sup> SEPA - Single EURO Payment Area.

<sup>3</sup> Fee includes two items: card and PIN code.

## 11. Broker operations

### 11.1. Stocks transactions

No.	Service	Price list EUR
11.1.1.	<i>USA stocks</i>	0,05% USD per share (min. 40,00 USD) <sup>2</sup>
11.1.2.	<i>Russian stocks</i>	0,35% of trading amount (min. 50,00 EUR) <sup>3</sup>
11.1.3.	<i>EU stocks</i>	0,3% of trading amount (min. 50,00 EUR) <sup>2</sup>
11.1.4.	<i>other stocks</i>	0,4% of trading amount (min. 50,00 EUR) <sup>2</sup>

### 11.2. Operations with Bonds Market

No.	Service	Price list EUR
11.2.1.	Latvian/Foreign issuers/Eurobonds	0,1% of trading amount (min. 100,00 EUR) <sup>1</sup>
11.2.2.	Russian bonds nominated in RUB	0,2% of trading amount (min. 100,00 EUR) <sup>3</sup>

### 11.3. Securities custody

No.	Service	Price list EUR
11.3.1.	Opening of Financial instrument account	free of charge
11.3.2.	Closing of financial instrument account	free of charge
11.3.3.	Financial instrument account maintenance:	
11.3.3.1.	Custody of stocks, investment certificates or bonds NASDAQ CSD	0,02% <sup>3</sup> from value of the portfolio per month (min. 1,00 EUR for stocks, min. 50,00 EUR for investment certificates, bonds)
11.3.3.2.	Other financial instrument EUR/USD, custody fee in other depositories	0,02% from value of the portfolio per month (min. 5,00 EUR for stocks, min. 50,00 EUR bonds)
11.3.3.3.	Other financial instrument, custody fee in other depositories	0,025% from value of the portfolio per month (min. 5,00 EUR for stocks, min. 50,00 EUR bonds)
11.3.4.	Defaulted Bonds, maintenance	0,005% face value, min. fee 20 EUR for ISIN
11.3.5.	Financial instrument account statement on Customer request	free of charge
11.3.6.	Sending a document by post on Customer request	10,00 EUR + mailing costs
11.3.7.	Another type of inquiry/statement on request	100 EUR (for inquiry/statement) <sup>3</sup>
11.3.8.	Securities blocking for shareholder meeting	10,00 EUR
11.3.9.	Deregistration of securities	15,00 EUR
11.3.10.	Securities receiving/transfer registered Nasdaq CSD (LV):	
11.3.10.1.	<i>Stocks, bonds</i>	10,00 EUR
11.3.10.2.	<i>other securities</i>	17,00 EUR
11.3.10.3.	<i>direct transfer within AS "Industra Bank"</i>	3,00 EUR
11.3.11.	Securities receiving/transfer:	
11.3.11.1.	<i>Securities receiving</i>	50,00 EUR <sup>3</sup>
11.3.11.2.	<i>Securities transfer to another bank</i>	0,5% of transaction amount (min. equivalent 50,00 EUR for

		stocks, 100,00 EUR for bonds)
11.3.12.	Participation in corporate events	by agreement

<sup>1</sup> The fee is charged in currency of account. FOREX transactions commission fee is not applied.

<sup>2</sup> An individual commission fee is applied if a transaction turnover exceeds 1 000 000 EUR per month.

<sup>3</sup> Commission fees of third parties are charged to the Customer account.

## 12. Opening and servicing of escrow account

### 12.1. Application for Escrow account

No.	Service	Price list EUR
12.1.1.	Consideration of Escrow account application	50,00 EUR <sup>1</sup>

### 12.2. Opening of Escrow account

No.	Service	Price list EUR
12.2.1.	Opening of Escrow account	free of charge

### 12.3. Execution of Escrow account agreement

No.	Service	Price list EUR
12.3.1.	Execution of standard agreement <sup>2</sup>	
12.3.1.1.	According to the normal procedure (within 3 business days)	0,4% from transaction amount (min. 200,00 EUR)
12.3.1.2.	According to the expedited procedure (within 24 hours)	0,6% from transaction amount (min. 500,00 EUR)
12.3.2.	Execution of non-standard agreement	as agreed in each case
12.3.3.	Amendments to the agreement (for each time)	as agreed in each case (min. 50,00 EUR)

### 12.4. Closing of Escrow account

No.	Service	Price list EUR
12.4.1.	Closing of Escrow account	free of charge

### 12.5. Other services

No.	Service	Price list EUR
12.5.1.	Transfer from Escrow account	According to the Bank's Price list
12.5.2.	Preparation of a printout from the State Unified Computerized Land Register	15,00 EUR

<sup>1</sup> The fee shall be paid before consideration of the application. In case of conclusion of an Escrow account agreement, the fee for execution of Escrow account agreement will be reduced by this amount. In case of refusal by the Bank to open an account, the fee for consideration of documents will not be paid back.

<sup>2</sup> Unpledged real estate sale and purchase transaction between one buyer and one seller.

## Appendix No.1

**The explanations regarding the terms for effecting payment orders depending on the time when the Customer has submitted it and priority chosen by the Customer.**

Effecting the Customer's payment order the Bank applies value date depending on the priority (Standard, Urgent, Express), indicated by the Customer in the payment order and compliance with the Bank's Cut-off Times. Value date can be deferred to the latest date, taking into account banking holidays and days when national clearing system of the currency of the payment is closed.

Currency of the payment	Type of operation	Priority of the payment order	Cut-off time for submitting a payment order in a certain currency to the Bank in the date D <sup>1</sup>	Value date
<b>EUR</b>	Domestic transfer	Standard	13:00	D
			16:00 <sup>2</sup>	D
		Express	16:00	D (in one hour)
	SEPA transfer	Standard	13:00	D
	International transfer	Standard	17:00	D + 1
		Urgent	15:00	D
Express		15:00	D (in two hours)	
<b>USD<sup>3</sup></b>		Standard	17:00	D + 2
<b>CNY</b>		Standard	17:00	D + 3
<b>PLN, JPY, KZT, BYN, GBP</b>		Standard	17:00	D + 2
<b>RUB</b>		Standard	17:00	D + 1

<sup>1</sup> D – is the date when the Customer has submitted the payment order to the Bank.

<sup>2</sup> If transfers are provided by a bank, which is a member of the electronic clearing system of Bank of Latvia. List of participants: <https://www.bank.lv/en/tasks/payment-systems/eks>

<sup>3</sup> The Bank can execute USD payment order faster, upon the request of the Customer, applying an individual tariff.