

PRICE LIST FOR INDIVIDUALS NON-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 ¹ and opening of a (multicurrency ²) current account ³	250,00 EUR
1.1.1.1.	Additional commission fee for initial examination of documents for a person who is not a citizen of the EU, EEA or Switzerland ¹	300,00 EUR
1.1.2.	Closing of a (multicurrency) current account ⁴	100,00 EUR
1.1.3.	Obtaining information from another source that is necessary for checking the Customer's compliance and account opening	actual costs (min. 5,00 EUR)

1.2. Current account maintenance

No.	Service	Price list EUR
1.2.1.	Maintenance of multicurrency account ^{4;5}	30,00 EUR/per month
1.2.2.	Maintenance of inactive ⁶ account	100,00 EUR/per month
1.2.3.	Obtaining information from another source that is necessary for checking the Customer's compliance or processing the correspondent bank's request for customer or account servicing	actual costs (min. 5,00 EUR)
1.2.4.	Fee for storage of funds for the Customer with whom the Bank terminates cooperation	
1.2.4.1.	<i>up to 3 months</i>	200,00 EUR/per month
1.2.4.2.	<i>as from the 4th month</i>	700,00 EUR/per month

1.3. Account statements

No.	Service	Price list EUR
1.3.1.	Receiving an account statement in the Internet bank	free of charge
1.3.2.	Receiving an account statement in the Bank	
1.3.3.	for a period of up to 12 months	0,50 EUR for one copy (min. 5,00 EUR)
1.3.4.	for a period of over 12 months	0,50 EUR for one copy (min. 10,00 EUR)
1.3.5.	Issuance of an account statement, upon Customer's request, if the account is closed	1,00 EUR for one copy (min. 10,00 EUR)

1.4. Performance of mandatory actions required under law

No.	Service	Price list EUR
1.4.1.	Acceptance of bailiff's order and the State Revenue Service's collection order for execution	50,00 EUR
1.4.2.	Compulsory transfer of money on the base of bailiff's order or the State Revenue Service's collection order	according to the Money transfers price list in the Bank

1.5. 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
1.5.1.	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
1.5.2.	Fee for each case when the bank has to perform customer due diligence or enhanced customer due diligence ⁷	25,00 -1000,00 EUR
1.5.3.	Fee for additional due diligence/ compliance check of the customer/ activity/ transaction / payment partner/ documents ⁸	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.

² It is possible to handle funds in several currencies specified by the Bank.

³ The Bank has the right to charge an additional commission fee for opening an account in an accelerated order (opening an account in an accelerated order is possible within 2 business days after submitting the full set of documents to the Bank).

⁴ For non-resident individuals who receive a pension of the Republic of Latvia in their current account with Industra Bank, the fee for servicing a current account is 10,00 EUR, for closing a current account 5,00 EUR. Minimal account balance of 30,00 EUR (Funds in the amount of the minimum balance are blocked and are not available to the Customer during the entire period of cooperation between the Bank and the Customer).

⁵ The account maintenance fee is charged on the last business day of the month for the current month. If the account is closed, the Bank shall deduct the above-mentioned commission fee for the current month on the date of closure of the account.

⁶ Inactive Current account is an account in which no incoming or outgoing non-cash payments or cash transactions are made within 6 months, and the operation of the account is not related to the performance of other operations in the bank.

⁷ 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.

⁸ 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 ¹

No.	Service	Price list EUR
2.1.1.	EUR, USD	
2.1.1.1.	<i>up to 5 000,00 (per day)</i>	0,3% of amount (min. 20,00 EUR)
2.1.1.2.	<i>over 5 000,01 (per day)</i>	1% of amount
2.1.2.	In other currencies	2% of amount (min. 20,00 EUR)
2.1.3.	To cover commissions	free of charge

2.2. Cash deposit into other customer's account ¹

No.	Service	Price list EUR
2.2.1.	EUR, USD	
2.2.1.1.	<i>up to 5 000,00 (per day)</i>	0,5% of amount (min. 20,00 EUR)
2.2.1.2.	<i>over 5 000,01 (per day)</i>	1,5% of amount
2.2.2.	In other currencies	2,5% of amount (min. 20,00 EUR)

2.3. Cash withdrawal for further transfer (international) to customers who do not have account in the Industra Bank²

No.	Service	Price list EUR
2.3.1.	EUR, USD	20,00 EUR ³
2.3.2.	In other currencies	1,0% of amount (min.20,00EUR) ³

2.4. Cash withdrawal from the account ⁴

No.	Service	Price list EUR
2.4.1.	EUR	2% of amount (min. 30,00 EUR)
2.4.2.	In other currencies ⁵	2,5% of amount (min. 30,00 EUR)
2.4.3.	Processing of online Cash Payout Application in Internet Bank	5,00 EUR

2.5. Additional fees

No.	Service	Price list EUR
2.5.1.	Preparing cash for withdrawal by denominations requested by the customer	1% of amount (min.5,00EUR)
2.5.2.	Cash withdrawal without prior notification ⁴	1,5% of amount
2.5.3.	Fine sanctions for amount ordered in a written form, has not been withdrawal	0,5% of the total order

2.6. Exchange cash with denomination change

No.	Service	Price list EUR
2.6.1.	EUR	
2.6.1.1.	<i>exchange of banknotes of one nominal into other</i>	0,5% of amount (min. 5,00 EUR)
2.6.1.2.	<i>change of coins into banknotes and vice - versa, change of coin nominal</i>	2,00 EUR for every 50 coins ⁶
2.6.2.	in other currencies ⁵	1% of amount (min. 5,00 EUR)

2.7. Exchange of damaged and (overworn) banknotes ⁷

No.	Service	Price list EUR
2.7.1.	EUR	free of charge
2.7.2.	Foreign currency	not accepted

2.8. Verification of banknotes

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

2.9. Coins processing^{8;9}

No.	Service	Price list EUR
2.9.1.	For customers of Industra Bank	2,00EUR for every 50 coins
2.9.2.	For customers who have not opened an account in Industra Bank	5,00EUR for every 50 coins

2.10. Cash advance on payment cards in POS terminals of Industra Bank

No.	Service	Price list EUR
2.10.1.	Payment under other banks payment cards	3,5% of amount (min. 5,00 EUR)

¹ No foreign currencies coins accepted.

² The maximum amount of 1 000,00 EUR or its equivalent.

³ Transfer is carried out according to current Bank's price list, type of committee – SHA.

⁴ 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.

⁵ If available in the bank.

⁶ Tariff for Customer of the Bank.

⁷ The Bank reserves the right not to accept damaged (overworn) banknotes if they don't comply with internal requirements (General Business Terms and Conditions).

⁸ Coins must be sorted by a value.

⁹ 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.	Issuance of a confirmed duplicate copy of payment document	5,00 EUR
3.1.2.	Search the order of payment in the archive and copy confirmation	20,00 EUR
3.1.3.	Issuance of a SWIFT copy of an executed payment, upon Customer`s request	10,00 EUR / for copy

3.2. Preparation and issuance of bank references^{1:2}

No.	Service	Price list EUR
3.3.1.	Information about the availability of an account in the bank and its balance	35,00 EUR
3.3.2.	Another type of inquiry on request	45,00 EUR
3.3.3.	Bank reference upon termination of business relationship with the customer	100,00 EUR
3.3.4.	Providing comprehensive information about the Customer to the audit	by agreement (min. 100,00 EUR)

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
3.3.2.	Registration and verification of notarized power of attorney ⁴	50,00 EUR
3.3.3.	Verification of a notarial power of attorney before performing a separate transaction (without registration of a power of attorney)	40,00 EUR
3.3.4.	Consideration of inheritance documents (for each heir)	40,00 EUR

3.4. Sending of correspondence

No.	Service	Price list EUR
3.4.1.	Sending of correspondence by courier	30,00 EUR + actual costs
3.4.2.	Sending of registered letter	10,00 EUR + actual costs
3.4.3.	Additional commission fee for preparation of documents or statements in English or Russian	actual costs (min. 20,00 EUR)
3.4.4.	Additional commission fee for notarization of documents or statements	actual costs (min. 100,00 EUR)

¹ The commission fee for a statement, the content and type of which correspond to several points mentioned in the Price List, is determined as the total amount of the respective points in the Price List.

² The Bank has the right to charge an additional fee for receiving an expedited statement and receiving an expedited statement only at the Head Office of Industra Bank.

³ When a power of attorney needs to be executed - free of charge.

⁴ The commission fee is applied in all cases when a trustee wishes to act on behalf of the Client on the basis of the authorization.

4. Transfers

4.1. Credit transfer to Customer account with Industra Bank¹

No.	Service	Price list EUR	
		In the Bank	Using Internet bank
4.1.1.	EUR, USD	free of charge ³	-
4.1.2.	In other currency	by agreement	-
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. Preparation of the payment order

No.	Service	Price list EUR	
		In the Bank	Using Internet bank
4.2.1.	In EUR, GBP, PLN	6,00 EUR	-
4.2.2.	In other currency	10,00 EUR	-

4.3. Transfers between customers of Industra Bank

No.	Service	Price list EUR	
		In the Bank	Using Internet bank
4.3.1.	<i>transfer to own account</i>	5,00EUR	free of charge
4.3.2.	<i>transfer to the account of another customer</i>	10,00EUR	5,00 EUR

4.4. Transfers in EUR²

No.	Service	Price list EUR	
		In the Bank	Using Internet bank
4.4.1.	Domestic transfers in EUR in other Latvian bank		
4.4.1.1.	<i>standard⁴</i>	15,00EUR	12,00EUR
4.4.1.2.	<i>express⁴</i>	30,00EUR	25,00EUR
4.4.2.	SEPA ⁵ transfer	15,00EUR	12,00EUR
4.4.3.	International transfers (except 4.4.1. and 4.4.2.)		
4.4.3.1.	<i>standard⁴</i>		
4.4.3.1.1.	SHA	30,00 EUR	25,00 EUR
4.4.3.1.2.	OUR	60,00 EUR	55,00 EUR
4.4.3.2.	<i>urgent⁴</i>		
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>express⁴</i>		
4.4.3.3.1.	SHA	80,00 EUR	75,00 EUR
4.4.3.3.2.	OUR	95,00 EUR	90,00 EUR

4.5. International transfers in other countries currency^{2;6}

No.	Service	Price list EUR
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		In the Bank	Using Internet bank
4.5.1.	Transfer in RUB, KZT		
4.5.1.1.	<i>standard⁴</i>	40,00 EUR	35,00 EUR
4.5.2.	Transfer in other countries currency (GBP, PLN, CNY)		
4.5.2.1.	<i>standard⁴</i>		
4.5.2.1.1.	SHA	30,00 EUR	25,00 EUR
4.5.2.1.2.	OUR	60,00 EUR	55,00 EUR
4.5.3.	Transfer in USD		
4.5.3.1.	<i>standard⁴</i>		
4.5.3.1.1.	SHA	80,00 USD	70,00 USD
4.5.3.1.2.	OUR	100,00 USD	95,00 USD
4.5.4.	Transfer in other countries currency (JPY)		
4.5.4.1.	<i>standard⁴</i>		
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. Changes in the unexecuted payment order

No.	Service	Price list EUR
4.6.1.	EUR, GBP, PLN	5,00 EUR
4.6.2.	In other currency	15,00 EUR

4.7. Changes and additions in the executed payment order⁸

No.	Service	Price list EUR
4.7.1.	EUR ⁷	10,00 EUR
4.7.2.	In other currency and EUR (except p. 4.7.1.)	70,00 EUR

4.8. Cancellation of payment order⁸

No.	Service	Price list EUR
4.8.1.	EUR ⁷	10,00 EUR
4.8.2.	In other currency and EUR (except p. 4.8.1.)	100,00 EUR

4.9. Payment order cancellation request

No.	Service	Price list EUR
4.9.1.	EUR ⁷	10,00 EUR
4.9.2.	In other currency and EUR (except p. 4.9.1.)	100,00 EUR

4.10. Investigation of incoming transfer with incorrect requisites

No.	Service	Price list EUR
4.10.1.	EUR ⁷	10,00 EUR
4.10.2.	In other currency and EUR (except p. 4.10.1.)	50,00 EUR

4.11. Investigation of executed payment upon Customer's request⁸

No.	Service	Price list EUR
4.11.1.	EUR ⁷	10,00 EUR
4.11.2.	In other currency and EUR (except p. 4.11.1.)	100,00 EUR

4.12. Investigation of expected incoming payment upon Customer's request⁸

No.	Service	Price list EUR
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4.12.1.	EUR ⁷	10,00 EUR
4.12.2.	In other currency and EUR (except p. 4.12.1.)	150,00 EUR

4.13. Return of incoming transfer

No.	Service	Price list EUR
4.13.1.	Return of incoming transfer to Sender'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	50,00 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.	Transfer execution	According to tariffs of the Bank – Transfers using Internet bank
4.15.3.	Cancelation of transfer	free of charge
4.15.4.	Changes in transfer	10,00 EUR

SHA The payer pays the commission fee set by 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 (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. 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. 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 Industra Bank or the transfer has not been received in full due to other reasons beyond the control of Industra Bank.

¹ An additional commission fee - 0.3% of the amount (min. EUR 20.00), is applied for crediting an incoming payment to the account of a client of Industra Bank made from a credit institution whose countries (ex. Russia, Belarus) are subject to international sanctions.

² An additional commission fee - 0.3% of the amount (min. EUR 20.00), is applied for debiting an outgoing payment from the Industra Bank client's account made to a credit institution whose countries (ex. Russia, Belarus) are subject to international sanctions.

³ Under condition of receiving message in SWIFT MT 103 format where Client's account number in IBAN format is specified correctly.

⁴ Prerequisites for SEPA-transfer:

- 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 EEA⁵ country;
- if the beneficiary bank is not a member of EEA⁵, 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.

⁵ According to the Appendix Nr.1.

⁶ Transfers in USD, RUB, GBP, PLN, KZT are made only with the prior approval of the Bank.

⁷ Domestic transfers to/from another bank in Latvia.

⁸ If the additional fees charged by the banks involved in the execution of the transfer occur, Industra Bank has the right to deduct additional fees from the Customer's Accounts without seeking prior approval.

⁹ The EEA (European Economic Area) countries – EU countries (Austria, Belgium, Bulgaria, Czech Republic, Denmark, France, Greece, Estonia, Italia, Ireland, Cyprus, Latvia, Great Britain, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden) and Island, Liechtenstein, Norway, Switzerland.

5. Account management, internet transactions and SMS - alert**5.1. Internet Bank**

No.	Service	Price list EUR
5.1.1.	Installation	
5.1.1.1.	one user	free of charge
5.1.1.2.	each subsequent user	10,00 EUR
5.1.2.	License fee	free of charge
5.1.3.	Connecting to the SMS authorization service	free of charge
5.1.3.	Code calculator DIGIPASS DP260 issuance and replacement on Customer request	70,00 EUR
5.1.5.	Reissue of internet bank user login on Customers request	10,00 EUR
5.1.6.	Internet bank user's and/or code calculator DIGIPASS DP260 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	free of charge

6. Product sets

6.1. Guest set (for private persons – foreign customers who have a temporary residence permit in the Republic of Latvia)

No.	Service	Price list EUR	
6.1.1.	Guest set, which includes:		
6.1.1.1.	Consideration of documents and opening of a multicurrency current account	200,00 EUR	
6.1.1.2.	Additional commission fee for initial examination of documents for a person who is not a citizen of the EU, EEA or Switzerland	300,00 EUR	
6.1.1.3.	Internet Bank		
6.1.1.4.	Connecting to the SMS - alert service ²		
6.1.1.5.	Service	15,00 EUR/per month	
6.1.2.	Cash deposit to Customer's account		
6.1.2.1.	EUR, USD		
6.1.2.1.1.	<i>up to 5 000,00 (per day)</i>	0,1% of amount (min. 5,00 EUR)	
6.1.2.1.2.	<i>from 5 000 (per day)</i>	0,5% of amount	
6.1.2.2.	Other countries currency	2% of amount (min. 10,00 EUR)	
6.1.3.	Transfers		
6.1.3.1.	Transfers between customers of Industra Bank Latvia		
6.1.3.1.1.	<i>transfer to own account</i>	3,00 EUR	free of charge
6.1.3.1.2.	<i>transfer to the account of another customer</i>	3,00 EUR	1,00 EUR
6.1.3.2.	Domestic (standard) transfers to other bank in Latvia and SEPA transfers		
6.1.3.2.1.	<i>up to 1 000,00</i>	3,00 EUR	1,00 EUR
6.1.3.2.2.	<i>from 1 000</i>	5,00 EUR	1,00 EUR
6.1.4.	Payment card MasterCard Standard (EUR)		
6.1.4.1.	Card issue	5,00 EUR	
6.1.4.2.	Monthly card fee	2,00 EUR	
6.1.4.3.	Cash withdrawal		
6.1.4.3.1.	<i>ATMs in SEPA countries¹</i>	2% (min. 3,00 EUR)	
6.1.4.3.2.	<i>in ATMs outside SEPA countries</i>	2% (min. 3,00 EUR)	
6.1.4.4.	Inspection of account balance		
6.1.4.4.1.	<i>in Latvia</i>	0,25 EUR	
6.1.4.4.2.	<i>abroad</i>	0,50 EUR	
6.1.4.5.	Purchases commission		
6.1.4.5.1.	<i>purchases commission in Latvia</i>	free of charge	
6.1.4.5.2.	<i>purchases commission abroad</i>	0,15 EUR	

¹ SEPA - Single EURO Payment Area.

² Connecting to the SMS-alert service - ONLY for customers with telephone numbers of the Republic of Latvia.

All other tariffs, according to the Price List of the bank for customers individuals, non-residents of Latvia.

7. Currency exchange operations

7.1. Cash

No.	Service	Price list EUR
7.1.1.	Currency exchange ¹	according to the rates of Industra Bank, 0,1% of amount (min. 10,00 EUR)

7.2. Non-cash

No.	Service	Price list EUR
7.2.1.	Currency exchange ²	according to the rates of Bank, free of charge

¹ The Bank accept only new sample USD banknotes – issued starting from 2009.

² Information about the sums above 3000,00 EUR or an equivalent in other currency by the phones: +371 67019324, 67019325

8. Lending services^{1;2}

No.	Service	Price list EUR
8.1.	Loan application processing	0,5% of loan amount (min. 200,00 EUR)
8.2.	Arrangement of a loan agreement (incl. Loan increase)	1 % of loan amount (min. 300,00 EUR)
8.3.	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	0,3% of the remaining loan amount (min. 100,00 EUR)
8.4.	Other changes at the customer's request	1% of the remaining loan amount (min 250,00 EUR)
8.5.	Resource reservation	free of charge
8.6.	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. 500,00 EUR)
8.7.	Preparation of references, approvals or consents	by agreement (min. 70,00 EUR)

¹ 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.

² Also applies to leasing services.

9. Deposits¹

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) ²	3 months	6 months	1 year	2 years	3 years	4 years	5 years
		1.50%	1.75%	2.25%	2.50%	2.75%	3.00%	3.25%

9.2. Subordinated deposit

No.	Service	Interest rates
		Term
9.2.1.	Subordinated deposit ³	by agreement

9.3. Early termination of the agreement⁴

No.	Service	Price list EUR
9.3.1.	Early termination of the deposit agreement without prior notice 30 calendar days	1.50% of the deposit amount
9.3.2.	Early termination of the deposit agreement, concluded from 01.07.2022., notifying the bank at least 30 calendar days in advance	1.00% of the deposit amount

¹ New agreements on Target deposit opening is no longer offered from 23.08.2021. For agreements concluded until 23.08.2021. the minimum amount of replenishment is 10 EUR.

² Minimal deposit amount for receiving interest: for individuals - 3 000 EUR, for legal entities - 3 000 EUR.

³ Minimal deposit amount for receiving interest 50 000 EUR.

⁴ 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 Debit/Maestro¹**

No.	Service	Price list EUR	
		Card in EUR	Card in USD
10.1.1.	Card issue	25,00 EUR	32,00 USD
10.1.2.	Fee for urgent card issue ²	30,00 EUR	40,00 USD
10.1.3.	Annual Card fee	50,00 EUR	60,00 USD
10.1.4.	Additional Card issue	25,00 EUR	32,00 USD
10.1.5.	Fee for additional card	50,00 EUR	60,00 USD
10.1.6.	Card replacement	25,00 EUR	32,00 USD
10.1.6.1.	Card replacement before the expiry date	25,00 EUR	32,00 USD
10.1.7.	Interests for account remains		
10.1.7.1.	<i>interest for the authorised credit per year</i>	24%	is not issued
10.1.7.2.	<i>interest for exceeding the authorised credit limit per year</i>	60 %	is not issued
10.1.8.	Overdraft arrangement fee	25,00 EUR	is not issued
10.1.8.1.	Overdraft extension or contract change fee	25,00 EUR	is not issued
10.1.9.	Fee for reviewing of an unjustified complaint	free of charge ⁵	free of charge ⁵
10.1.10.	Cash withdrawal		
10.1.10.1.	<i>cash withdrawal fee in ATMs</i>	3% of amount (min. 5,00 EUR)	3% of amount (min. 7,00 USD)
10.1.10.2.	<i>cash withdrawal fee in Industra Bank POS in Latvia</i>	3% of amount (min. 5,00 EUR)	3% of amount (min. 7,00 USD)
10.1.10.3.	<i>cash withdrawal fee in other bank POS</i>	3% of amount (min. 10,00 EUR)	3% of amount (min. 15,00 USD)
10.1.11.	Inspection of account balance		
10.1.11.1.	<i>commission for inspection of account balance at ATMs in in SEPA countries³</i>	0,50 EUR	0,80 USD
10.1.11.2.	<i>commission for inspection of account balance at ATMs outside SEPA countries³</i>	0,80 EUR	1,00 USD
10.1.12.	Purchases commission		
10.1.12.1.	<i>purchases charge in SEPA countries³</i>	free of charge	free of charge
10.1.12.2.	<i>purchases charge outside SEPA countries³</i>	0,25% of amount (min. 0,20 EUR)	0,25% of amount (min. 0,30 USD)
10.1.13.	Daily limit		
10.1.13.1.	<i>daily limit for purchasing</i>	2 500,00 EUR	3 500,00 USD
10.1.13.2.	<i>daily limit for ATM</i>	1 500,00 EUR	1 800,00 USD
10.1.14.	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%
10.1.15.	Printing of currency type on a payment card	3,00 EUR	5,00 USD
10.1.16.	Administration of card's daily limit	15,00 EUR	20,00 USD
10.1.17.	Credit agreement fee	0,25% of amount (min. 0,50 EUR)	0,25% of amount (min. 0,80 USD)
10.1.18.	Collateral Amount	250,00 EUR	250,00 USD
10.1.19.	Card sending		
10.1.19.1.	<i>in the Bank's Customer Service Centre</i>	free of charge	free of charge
10.1.19.2.	<i>fee for card transfer between Customer Service Centers</i>	10,00 EUR	12,00 USD
10.1.19.3.	<i>fee for card sent via post within European Union⁴</i>	10,00 EUR + postage expenses	12,00 USD + postage expenses

10.1.19.4.	<i>fee for card sent via post outside European Union⁴</i>	10,00 EUR + courier fee	12,00 USD + courier fee
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¹ From January 2, 2022, Maestro cards are no longer issued. Maestro cards issued earlier will be valid until their expiry date. If a Maestro card needs to be replaced (renewed, replaced), a MasterCard Debit card will be issued instead.

² Subject to prior arrangement with the customer regarding the place of receiving the card at Industra Bank Central Office, the card is made in 4 hours' time.

³ SEPA- the Single EURO Payment Area.

⁴ Fee includes two items: card and PIN code.

⁵ If the investigation of the complaint requires documents confirming the transaction, a fee corresponding to the actual cost of the service will apply.

10.2. MasterCard Standard

No.	Service	Price list EUR	
		Card in EUR	Card in USD
10.2.1	Card issue	free of charge	free of charge
10.2.2.	Fee for urgent card issue ¹	30,00 EUR	40,00 USD
10.2.3.	Annual card fee	50,00 EUR	60,00 USD
10.2.4.	Additional card issue	50,00 EUR	60,00 USD
10.2.5.	Annual fee for additional card	50,00 EUR	60,00 USD
10.2.6.	Card replacement	50,00 EUR	60,00 USD
10.2.6.1.	Card replacement before the expiry date	50,00 EUR	60,00 USD
10.2.7.	Reports		
10.2.7.1.	<i>fee for financial reports at the Bank</i>	25,00 EUR	35,00 USD
10.2.7.2.	<i>fee for financial reports in the Internet Bank</i>	free of charge	free of charge
10.2.8.	Fee for reviewing of an unjustified complaint	free of charge ⁴	free of charge ⁴
10.2.9.	Interest for balance on card account		
10.2.9.1.	<i>interest for the authorised credit per year</i>	24%	is not issued
10.2.9.2.	<i>interest for exceeding the authorised credit limit per year</i>	60%	is not issued
10.2.10.	Overdraft arrangement fee	25,00 EUR	is not issued
10.2.10.1.	Overdraft extension or contract change fee	25,00 EUR	is not issued
10.2.11.	Cash withdrawal		
10.2.11.1.	<i>cash withdrawal fee in ATMs</i>	3% of amount (min. 5,00 EUR)	3% of amount (min. 7,00 USD)
10.2.11.2.	<i>cash withdrawal fee in Industra Bank POS in Latvia</i>	3% of amount (min. 5,00 EUR)	3% of amount (min. 7,00 USD)
10.2.11.3.	<i>cash withdrawal fee in other bank POS</i>	3% of amount (min. 10,00 EUR)	3% of amount (min. 15,00 USD)
10.2.12.	Inspection of account balance		
10.2.12.1.	<i>commission for inspection of account balance at ATMs in SEPA countries²</i>	0,50 EUR	0,80 USD
10.2.12.2.	<i>commission for inspection of account balance at ATMs outside SEPA countries²</i>	0,80 EUR	1,00 USD
10.2.13.	Purchases charge		
10.2.13.1.	<i>purchases charge in SEPA countries²</i>	free of charge	free of charge
10.2.13.2.	<i>purchases charge outside SEPA countries²</i>	0,25 % of amount (min. 0,20 EUR)	0,25% of amount (min. 0,30 USD)
10.2.14.	Daily limit		
10.2.14.1.	<i>daily limit for purchasing</i>	4 000,00 EUR	5 000,00 USD
10.2.14.2.	<i>daily limit for ATM</i>	2 000,00 EUR	2 500,00 USD
10.2.15.	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%

10.2.16.	Printing of currency type on a payment card	3,00 EUR	5,00 USD
10.2.17.	Administration of card's daily limit	15,00 EUR	20,00 USD
10.2.18.	Credit agreement fee	0,25% of amount (min. 0,50 EUR)	0,25% of amount (min. 0,80 USD)
10.2.19.	Collateral Amount	250,00 EUR	250,00 USD
10.2.20.	Card sending		
10.2.20.1.	<i>in the Bank's Customer Service Centre</i>	free of charge	free of charge
10.2.20.2.	<i>fee for card transfer between Customer Service Centers</i>	10,00 EUR	12,00 USD
10.2.20.3.	<i>fee for card sent via post within European Union³</i>	10,00 EUR + postage expenses	12,00 USD + postage expenses
10.2.20.4.	<i>fee for card sent via post outside European Union³</i>	10,00 EUR + courier fee	12,00 USD + courier fee

¹ Subject to prior arrangement with the customer regarding the place of receiving the card at Industra Bank Central Office , the card is made in 4 hours' time.

² SEPA- the Single EURO Payment Area.

³ Fee includes two items: card and PIN code.

⁴ If the investigation of the complaint requires documents confirming the transaction, a fee corresponding to the actual cost of the service will apply.

10.3. MasterCard Gold

No.	Service	Price list EUR	
		Card in EUR	Card in USD
10.3.1.	Card issue	50,00 EUR	60,00 USD
10.3.2.	Fee for urgent card issue ¹	30,00 EUR	40,00 USD
10.3.3.	Annual card fee	100,00 EUR	120,00 USD
10.3.4.	Additional card issue	50,00 EUR	60,00 USD
10.3.5.	Annual fee for additional card	100,00 EUR	120,00 USD
10.3.6.	Card replacement	50,00 EUR	60,00 USD
10.3.6.1.	Card replacement before the expiry date	50,00 EUR	60,00 USD
10.3.7.	Reports		
10.3.7.1.	<i>fee for financial report's at the Bank</i>	25,00 EUR	35,00 USD
10.3.7.2.	<i>fee for financial report's in the Internet Bank</i>	free of charge	free of charge
10.3.8.	Fee for reviewing of an unjustified complaint	free of charge ⁴	free of charge ⁴
10.3.9.	Interest for balance on card account		
10.3.9.1.	<i>interest for the authorised credit per year</i>	24%	is not issued
10.3.9.2.	<i>interest for exceeding the authorised credit limit per year</i>	60%	is not issued
10.3.10.	Overdraft arrangement fee	25,00 EUR	is not issued
10.3.10.1.	Overdraft extension or contract change fee	25,00 EUR	is not issued
10.3.11.	Cash withdrawal		
10.3.11.1.	<i>cash withdrawal fee in ATMs</i>	3% of amount (min. 5,00 EUR)	3% of amount (min. 7,00 USD)
10.3.11.2.	<i>cash withdrawal fee in Industra Bank POS in Latvia</i>	3% of amount (min. 5,00 EUR)	3% of amount (min. 7,00 USD)
10.3.11.3.	<i>cash withdrawal fee in other bank POS</i>	3% of amount (min. 10,00 EUR)	3% of amount (min. 15,00 USD)
10.3.12.	Inspection of account balance		
10.3.12.1.	<i>commission for inspection of account balance at ATMs in in SEPA countries²</i>	0,50 EUR	0,80 USD
10.3.12.2.	<i>commission for inspection of account balance at ATMs outside SEPA countries²</i>	0,80 EUR	1,00 USD

10.3.13.	Purchases charge		
10.3.13.1.	<i>purchases charge in SEPA countries²</i>	0.15%	0.15%
10.3.13.2.	<i>purchases charge outside SEPA countries²</i>	0,25% of amount (min. 0,20 EUR)	0,25% of amount (min. 0,30 USD)
10.3.14.	Daily limit		
10.3.14.1.	<i>daily limit for purchasing</i>	7 000,00 EUR	9 000,00 USD
10.3.14.2.	<i>daily limit for ATM</i>	2 800,00 EUR	3 500,00 USD
10.3.15.	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%
10.3.16.	Printing of currency type on a payment card	3,00 EUR	5,00 USD
10.3.17.	Administration of card's daily limit	15,00 EUR	20,00 USD
10.3.18.	Credit agreement fee	0,25% of amount (min. 0,50 EUR)	0,25% of amount (min. 0,80 USD)
10.3.19.	Collateral Amount	250,00 EUR	250,00 USD
10.3.20.	Card sending		
10.3.20.1.	<i>in the Bank's Customer Service Centre</i>	free of charge	free of charge
10.3.20.2.	<i>fee for card transfer between Customer Service Centers</i>	10,00 EUR	12,00 USD
10.3.20.3.	<i>fee for card sent via post within European Union³</i>	10,00 EUR + postage expenses	12,00 USD + postage expenses
10.3.20.4.	<i>fee for card sent via post outside European Union³</i>	10,00 EUR + courier fee	12,00 USD + courier fee

¹ Subject to prior arrangement with the customer regarding the place of receiving the card at Industra Bank Central Office, the card is made in 4 hours' time.

² SEPA- the Single EURO Payment Area.

³ Fee includes two items: card and PIN code.

⁴ If the investigation of the complaint requires documents confirming the transaction, a fee corresponding to the actual cost of the service will apply.

10.4. Travel insurance

No.	Service	Price list EUR
10.4.1.	Standard program	10,00 EUR/per year
10.4.2.	Business program	20,00 EUR/per year
10.4.3.	Gold program	30,00 EUR/per year
10.4.4.	Platinum program	40,00 EUR/per year

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) ²
11.1.2.	<i>Russian stocks</i>	by agreement
11.1.3.	<i>EU stocks</i>	0,3% of trading amount (min. 50,00 EUR) ²
11.1.4.	<i>other stocks</i>	0,4% of trading amount (min. 50,00 EUR) ²

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) ¹

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% ³ 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) ³
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 Industra Bank</i>	3,00 EUR
11.3.11.	Securities receiving/transfer:	
11.3.11.1.	<i>Securities receiving</i>	50,00 EUR ³
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

¹ The fee is charged in currency of account. FOREX transactions commission fee is not applied.

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

³ 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	by agreement (min. 50,00 EUR ¹)

12.2. Execution of Escrow account agreement

No.	Service	Price list EUR
12.2.1.	Execution of standard agreement ²	
12.2.1.1.	According to the normal procedure (within 3 business days)	0,3% from transaction amount (min. 500,00 EUR)
12.2.1.2.	According to the expedited procedure (within 24 hours) ³	0,6% from transaction amount (min. 500,00 EUR)
12.2.2.	Execution of non-standard agreement	by agreement (min. 500,00 EUR)
12.2.3.	Amendments to the agreement (for each time)	as agreed in each case (min. 50,00 EUR)

12.3. Closing of Escrow account

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

12.4. Other services

No.	Service	Price list EUR
12.4.1.	Preparation of a printout from the State Unified Computerized Land Register	15,00 EUR

¹ 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.

² Unpledged real estate sale and purchase transaction between one buyer and one seller, execution of the contract in Latvian.

³ Execution of the escrow account agreement is possible after submitting the full set of documents to the Bank.

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 ¹	Value date
EUR	Domestic transfer	Standard	13:00	D
			16:00 ²	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)	
USD³		Standard	17:00	D + 2
CNY		Standard	17:00	D + 3
PLN, JPY, KZT, GBP		Standard	17:00	D + 2
RUB		Standard	17:00	D + 1

¹ D – is the date when the Customer has submitted the payment order to the Bank.

² 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>

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

Appendix No.2

Utility bill and bill payments in cash

PRICE LIST FOR CASH OPERATIONS CUSTOMER SERVICE CENTER “ELIZABETE”

No.	Service	Price list EUR
1.	Utility bills (gas, water, electricity, and others)	3,00 EUR ¹
2.	State fees and other payments (real estate tax, security, loans, insurance and other)	0,5% (min 7,00 EUR)
3.	Currency exchange operations ²	0,1% (min 10,00 EUR)

¹ Commission fee for each separate additional payment receipt – 0,50 EUR.

² The Bank accept only new sample USD banknotes – issued starting from 2009.

Appendix No.2

Utility bill and bill payments in cash

PRICE LIST FOR CASH OPERATIONS

**IN CUSTOMER SERVICE CENTERS,
except Customer service centers “Ventspils” and “Elizabete”**

No.	Service	Price list EUR
1.	Utility bills (gas, water, electricity and others)	2,00 EUR¹
2.	State fees and other payments (real estate tax, security, loans, insurance and other)	0,5% (min 5,00 EUR)
3.	Currency exchange operations²	0,1% (min 10,00 EUR)

¹ Commission fee for each separate additional payment receipt – 0,50 EUR.

² The Bank accept only new sample USD banknotes – issued starting from 2009.

Appendix No.2**Utility bill and bill payments in cash****PRICE LIST FOR CASH OPERATIONS****CUSTOMER SERVICE CENTER “VENTSPILS”**

No.	Service	Price list EUR
1.	Utility bills and rent payments:	
	SIA Latvijas Propāna Gāze	1,50 EUR
	AS Latvenergo	1,50 EUR
	SIA TET	2,00 EUR
	SIA LMT, SIA Tele2 and other mobile service providers	2,00 EUR
	SIA Ūdeka	1,50 EUR
	PSIA Ventspils nekustāmie īpašumi	1,50 EUR
	PSIA Ventspils siltums	1,50 EUR
	SIA SkaTVis	1,50 EUR
	PSIA Ventspils labiekārtošanas kombināts	1,50 EUR
	Other utility bills and rent payments	5,00 EUR
2.	State fees	5,00 EUR
3.	Payments for kindergarten	2,00 EUR
4.	Leasing and loan payments	0,5% of amount (min 5,00 EUR)
5.	Other payments (Ventspils pilsētas dome, security, insurance and other)	0,5% of amount (min 5,00 EUR)
6.	Currency exchange operations ¹	0,1% of amount (min 10,00 EUR)

¹ The Bank accept only new sample USD banknotes – issued starting from 2009.