

PRICE LIST FOR INDIVIDUALS RESIDENTS

1. Current account

1.1. Opening and closing

No.	Service	Price list EUR
1.1.1.	Consideration of documents ¹ and opening of a (multicurrency ²) current account ^{3;5}	25,00 EUR
1.1.1.1.	<i>Additional commission fee for initial examination of documents for a person who is not a citizen of the EU, EEA or Switzerland^{1;4}</i>	300,00 EUR
1.1.2.	Closing of a (multicurrency) current account	5,00 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. Maintenance

No.	Service	Price list EUR
1.2.1.	Maintenance of a current account ^{5;6;7;16}	3,00 EUR/per month (1,00 EUR/per month ¹⁶)
1.2.2.	Maintenance ⁷ of an inactive ⁸ account	
1.2.2.1.	up to 24 months	10,00 EUR/per month
1.2.2.2.	starting from the 24th month	20,00 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	100,00 EUR/per month
1.2.5.	Interest ^{9;10;11} on current account balance <i>balance for calculating interest for each current account</i>	
1.2.5.1.	up to 10 000 EUR	not calculated
1.2.5.2.	from 10 000 EUR to 50 000 EUR	0,25% per year
1.2.5.3.	from 50 000 EUR to 100 000 EUR	0,35% per year
1.2.5.4.	from 100 000 EUR to 250 000 EUR	0,50% per year
1.2.5.5.	above 250 000 EUR	by agreement

1.3. Commercial Activity Income Account^{12;13}

No.	Service	Price list EUR
1.3.1.	Consideration of documents and opening of a account	15,00 EUR
1.3.2.	Maintenance of a account	5,00 EUR/ per month
1.3.3.	Closing of a account	5,00 EUR
1.3.4.	Transfers to the single tax account (automatic payment of tax, simplified tax payment solution)	free of charge

1.4. Account statements

No.	Service	Price list EUR
1.4.1.	Receiving the Customer's independently prepared account statement in the Internet bank	free of charge
1.4.2.	Receiving an account statement prepared at the Bank via Bank, Internet bank or e-mail	
1.4.3.	<i>for a period of up to 12 months</i>	0,50 EUR for one copy (min.

		5,00 EUR)
1.4.4.	<i>for a period of over 12 months</i>	0,50 EUR for one copy (min. 10,00 EUR)
1.4.5.	Issuance of an account statement, upon Customer's request, if the account is closed	1,00 EUR for one copy (min. 10,00 EUR)

1.5. Enforcement actions provided for in the law

No.	Service	Price list EUR
1.5.1.	Acceptance of a bailiff's order, a collection order of the State Revenue Service, an enforcement document (decision) issued by a court, a decision of the tax administration for enforcement and other State and local government institutions and officials who are entitled to perform collection on a no contestation basis	50,00 EUR
1.5.2.	Compulsory transfer of funds, in accordance with the Order of bailiffs, the collection order of the State Revenue Service, an enforcement document (decision) issued by the court, a decision of the tax administration and a document issued by other State and local government institutions and officials who are entitled to perform collection on a no contestation basis laid down in laws and regulations	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	25,00 - 500,00 EUR
1.6.2.	Fee for each case when the bank has to perform customer due diligence or enhanced customer due diligence ¹⁴	10,00 - 500,00 EUR
1.6.3.	Fee for additional due diligence/ compliance check of the customer/ activity/ transaction / payment partner/ documents ¹⁵	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 Does not apply to a person who has a permanent residence permit issued by the Republic of Latvia, except for citizens of Russia or Belarus.

⁵ For customers, if they place a deposit, opening a current account is free of charge. To customers with whom a deposit agreement has been concluded the fee for maintenance of a current account is not applied during the term of the agreement.

⁶ 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.

⁷ The current account servicing and maintenance fee is not applied if the average balance of funds within the current month in all the customer's current accounts in total exceeds 10,000 EUR or its equivalent in another currency according to the exchange rate set by the Bank.

⁸ 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.

⁹ Interest is not calculated for funds in blocked accounts.

¹⁰ Interest is not calculated on funds in blocked accounts. Interest is calculated starting from the next calendar month after unblocking the account.

¹¹ When the status of a customer changes from a non-resident to a resident, interest is calculated starting from the next calendar month after registration of the change of the customer's status with the Bank.

¹² For private individuals registered with the State Revenue Service as a performer of economic activity in the micro-enterprise taxpayer regime and not registered as a value added tax payer and the turnover does not exceed EUR 50 000 per year.

¹³ All other tariffs are according to the Bank's price list for legal person customers - residents of Latvia.

¹⁴ 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.

¹⁵ The amount of the fee for due diligence or the conduct of verification is unilaterally determined by the Bank according to actual time used.

¹⁶ Simultaneously using the following banking services: Internet Bank and Payment Card, Current account servicing is 1.00 EUR/month.

2. Cash operations

2.1. Cash deposit to own account ^{1:6}

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. 2,00 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)
2.1.3.	To cover commissions	free of charge

2.2. Cash deposit into another Customer's account ^{1:6}

No.	Service	Price list EUR
2.2.1.	EUR, USD	
2.2.1.1.	<i>up to 5 000,00 (per day)</i>	0,3% of amount (min. 10,00 EUR)
2.2.1.2.	<i>over 5 000,01 (per day)</i>	1% of amount
2.2.2.	In other currencies	2% of amount (min. 10,00 EUR)

2.3. Cash withdrawal from the account ²

No.	Service	Price list EUR
2.3.1.	EUR	1% of amount (min. 20,00 EUR) ³
2.3.2.	In other currencies ⁴	2% of amount (min.20,00 EUR)
2.3.3.	Processing of online Cash Payout Application in Internet bank	3,00 EUR

2.4. Additional fees

No.	Service	Price list EUR
2.4.1.	Preparing cash for pay-out according to denominations requested by the customer	1% of amount (min. 5,00EUR)
2.4.2.	Cash money withdrawal without prior notice ²	1,5% of amount
2.4.3.	Fine for non-withdrawal of a cash amount ordered in writing	0,5% of the total order

2.5. Exchange of money with change of denomination

No.	Service	Price list EUR
2.5.1.	EUR	
2.5.1.1.	<i>exchange of banknotes against banknotes of other denomination</i>	0,5% of amount (min. 5,00EUR)
2.5.1.2.	<i>exchange of coins against banknotes, and vice - versa; exchange of coins against coins of other denomination</i>	2,00 EUR for every 50 coins. ⁵
2.5.2.	in other currencies ⁴	1% of amount (min. 5,00 EUR)

2.6. Acceptance of worn and damaged banknotes ⁶

No.	Service	Price list EUR
2.6.1.	EUR	free of charge
2.6.2.	in other currencies	not accepted

2.7. Verification of banknotes

No.	Service	Price list EUR
2.7.1.	Verification of authenticity of banknotes	0,5% of amount (min.10,00EUR)

2.8. Handling of coins ^{7:8}

No.	Service	Price list EUR
2.8.1.	For customers of Industra Bank	2,00 EUR for every 50 coins
2.8.2.	For customers who hold no account with Industra Bank	5,00EUR for every 50 coins

2.9. Cash advance from payment cards at Industra Bank POS terminals

No.	Service	Price list EUR
2.9.1.	Cash advance from payment cards of other banks	3,5% of amount (min. 5,00 EUR)

¹ No foreign currency coins are accepted.

² Amounts that exceed EUR 3 000.00 or equivalents in other currencies are to be ordered 2 business days in advance, in writing, in Customer service centers..

³ When closing the account free of charge, if the account balance is up to 10.00 EUR.

⁴ If available in the Bank.

⁵ Tariff for customers of the Bank.

⁶ The Bank reserves the right not to accept worn or damaged banknotes if those do not meet the Bank's internal requirements (General Business Terms and Conditions).

⁷ Coins must be sorted by denominations.

⁸ 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	15,00 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
3.2.1.	Information about the availability of an account in the bank and its balance	10,00 EUR
3.2.2.	Another type of inquiry on request	by agreement (min. 15,00 EUR)
3.2.3.	Issuance of a reference after termination of business relationship with the Customer	30,00 EUR
3.2.4.	Providing comprehensive information about the Customer to the audit	by agreement (min. 40,00 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.	Execution of a power of attorney in the Bank	20,00 EUR
3.3.3.	Registration and verification of notarized power of attorney ⁴	20,00 EUR
3.3.4.	Verification of a notarial power of attorney before performing a separate transaction (without registration of a power of attorney)	15,00 EUR
3.3.5.	Consideration of inheritance documents (for each heir)	15,00 EUR

3.4. Other expenses related to the preparation of documents and references

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. Crediting an incoming money transfer to customer's account with Industra Bank¹

No.	Service	Price list EUR	
		In the Bank	
4.1.1.	In 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. Transfers between customers of Industra Bank

No.	Service	Price list EUR			
		In the Bank		Using Internet bank	
		EUR	In other currency	EUR	In other currency
4.2.1.	<i>transfer to one's own account</i>	2,50 EUR	2,50 EUR	free of charge	free of charge
4.2.2.	<i>transfer to an account of other customer</i>	2,50 EUR	5,00 EUR	0,25 EUR	1,00 EUR

4.3. Domestic transfers to other banks in Latvia and SEPA payments^{2;4}

No.	Currency	Priority	Cut-off time	Value date ⁵	Price list EUR	
					In the Bank	Using Internet bank
4.3.1.	EUR domestic	<i>standard</i>	13:00	D	5,00 EUR	0,36 EUR
			16:00	D ⁶		
4.3.2.		<i>express</i>	16:00	D (in one hour)	20,00 EUR	15,00 EUR
4.3.3.	SEPA ⁷	<i>standard</i>	13:00	D	5,00 EUR	0,36 EUR

4.4. International transfers^{2;4}

No.	Currency	Priority	Cut-off time	Value date ⁵	Price list EUR			
					In the Bank		Using Internet bank	
					SHA	OUR	SHA	OUR
4.4.1.	EUR	<i>standard</i>	17:00	D + 1	25,00 EUR	55,00 EUR	20,00 EUR	50,00 EUR
4.4.2.		<i>urgent</i>	15:00	D	30,00 EUR	70,00 EUR	25,00 EUR	65,00 EUR
4.4.3.		<i>express</i>	15:00	D (in two hours)	45,00 EUR	90,00 EUR	40,00 EUR	85,00 EUR
4.4.4.	CNY	<i>standard</i>	17:00	D + 3	25,00 EUR	55,00 EUR	20,00 EUR	50,00 EUR
4.4.5.	KZT ⁸	<i>standard</i>	17:00	D + 2	-	25,00 EUR	-	20,00 EUR
4.4.6.	JPY	<i>standard</i>	17:00	D + 2	35,00 EUR	65,00 EUR	30,00 EUR	60,00 EUR

4.5. Other services related to transfer servicing

No.	Service	Price list EUR	
		Domestic transfers to/from another bank in Latvia	International transfers
4.5.1.	Drawing up of a payment order	3,00 EUR	10,00 EUR
4.5.2.	Amendments in an unexecuted payment order	3,00 EUR	10,00 EUR
4.5.3.	Amendments and additions in an executed payment order	5,00 EUR ⁹	70,00 EUR ⁹
4.5.4.	Request to revoke a money transfer	10,00 EUR ⁹	100,00 EUR ⁹
4.5.5.	Request to cancel a money transfer	10,00 EUR	50,00 EUR
4.5.6.	Investigation of an incoming money transfer with incorrect details	10,00 EUR	50,00 EUR
4.5.7.	Investigation of an executed money transfer, upon Customer's request	10,00 EUR ⁹	100,00 EUR ⁹
4.5.8.	Investigation in connection with an expected incoming money transfer, upon Customer's request	10,00 EUR ⁹	150,00 EUR ⁹
4.5.9.	Return of an incoming money transfer at the request of the payer's bank or payer	50,00 EUR	50,00 EUR

4.6. Additional commission fee

No.	Service	Price list EUR
4.6.1.	Additional commission fee for incorrect details in money transfers	25,00 EUR
4.6.2.	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 0.5%

4.7. Regular payment

No.	Service	Price list EUR
4.7.1.	Registration	5,00 EUR
4.7.2.	Execution of transfers	According to tariffs of the Bank - Transfers using Internet bank
4.7.3.	Revocation of payments	free of charge
4.7.4.	Making corrections to a payment order	3,00 EUR

4.8. Regular payment of electronic invoices

No.	Service	Price list EUR
4.8.1.	Registration	5,00 EUR
4.8.2.	Payment of invoices	0,36 EUR ¹⁰

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 - 0.7% 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 - 0.7% 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 Provided that the customer's account number in IBAN format is correctly specified in the field "recipient" of the received SWIFT MT 103 message.

⁴ The Bank executes the Customer's payment order with a value date that depends on the payment execution priority level indicated in the Customer's payment order (Standard, Urgent, Express), taking into consideration the time for submission of payment orders, as specified by the Bank. The value date may be postponed to the latest date, due to non-business days of the Bank or non-working days of the clearing system of the relevant currency.

⁵ D - the date when the Customer has submitted the payment order to the Bank.

⁶ If the money is being transferred to a bank that is a member of the electronic clearing system of the Bank of Latvia ([List of participants](#)).

⁷ 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 sent to EEA countries - Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Liechtenstein, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, as well as the United Kingdom, Andorra, Gibraltar, San Marino, Monaco, Switzerland and the Vatican City;
- 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.

If any of the above details are missing from the transfer, the transfer is sent to the Beneficiary as an international transfer and an appropriate fee is applied.

⁸ Transfers in KZT are made only with the prior approval of the Bank.

⁹ 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.

¹⁰ 0,28 EUR, provided that the company-service provider holds a current account with Industra Bank.

5. Internet bank and SMS - alert

5.1. Internet bank

No.	Service	Price list EUR
5.1.1.	Installation	free of charge
5.1.1.1.	one user	free of charge
5.1.1.2.	each subsequent user	5,00 EUR
5.1.2.	License fee	free of charge
5.1.3.	Connecting to the SMS authorization service	free of charge
5.1.4.	Providing and/or replacement of code calculator DIGIPASS DP260 on Customers request	30,00 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	free of charge

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. Currency exchange operations

6.1. Cash

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

6.2. Non-cash

No.	Service	Price list EUR
6.2.1.	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

7. Lending services¹

7.1. Loan²

No.	Service	Price list EUR
7.1.1.	Loan application processing	by agreement (min. 200,00 EUR)
7.1.2.	Arrangement of a loan agreement (incl. Loan increase)	1 % of loan amount (min. 300,00 EUR)
7.1.3.	Execution of changes and amendments to the contract at the request of the Customer:	
7.1.3.1.	Change of payment date	30 EUR
7.1.3.2.	Change of repayment account or extension of the term of issuance of loan or submission of documents up to 1 month	by agreement (min. 100,00 EUR)
7.1.3.3.	Other changes at the customer's request	by agreement (min 250,00 EUR)
7.1.4.	Resource reservation	Free of charge
7.1.5.	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)
7.1.6.	Preparation of references, approvals or consents	By agreement (min. 70,00 EUR)

7.2. Credit card limits³

No.	Service	Price list EUR
7.2.1.	Monthly fee for servicing the card account	According to the Bank's Price list section - Current account maintenance
7.2.2.	Base % rate per year	28%
7.2.3.	Fee for transfer (own funds)	According to the Bank's Price list section - Transfers
7.2.4.	Commission for the storage of funds in USD currency	500,00 USD per month
7.2.5.	Monthly payments amount (includes fees for the use of credit funds during the reporting period)	5% of the spent credit limit amount + 100% of the overdraft (min. 10,00 EUR)
7.2.6.	Deadline for monthly instalments	Until the last working day of the month following the reference month
7.2.7.	Penalty for late payment of debt	
7.2.7.1.	Interest rate overdue (per year)	60%
7.2.8.	Closure of account	free of charge
7.2.9.	Interest rate on unauthorized negative balance (per year)	60%
7.2.10.	Debt repayment agreement execution commission fee (loan restructuring)	2% of debt amount (min. 25,00 EUR)
7.2.11.	Fee for consideration of application on debt repayment	25,00 EUR
7.2.12.	Fee for reconsideration of the debt repayment agreement	12,00 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.

³ Commission fees are applied to credit card limit agreements taken over by Privatbank.

8. Deposits¹

8.1. Ordinary deposit

No.	Service	Interest rates
		Term
8.1.1.	Ordinary deposit (interest of the deposit will be paid at the end of term) ²	According to Deposit Rates

8.2. Subordinated deposit

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

8.3. Early termination of the deposit agreement⁴

No.	Service	Price list EUR
8.3.1.	Early termination of the deposit agreement without prior notice 30 calendar days	0,75% of the deposit amount
8.3.2.	Early termination of the deposit agreement, concluded from 01.07.2022., notifying the bank at least 30 calendar days in advance	0,50% 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.

9. Payment cards

9.1. MasterCard Debit

No.	Service	Price list EUR	
		Card in EUR	Card in USD
9.1.1.	Issuance of a card		
9.1.1.1.	Issuance of payment card / additional card in the bank	10,00 EUR	15,00 USD
9.1.1.2.	Sending of payment card / additional card by post within Latvia ¹	3,00 EUR	5,00 USD
9.1.2.	Urgent issuance of a card ²	35,00 EUR	50,00 USD
9.1.3.	Monthly fee for a card	1,75 EUR	4,00 USD
9.1.4.	Monthly fee for an additional card	1,75 EUR	4,00 USD
9.1.5.	Card replacement	5,00 EUR	7,00 USD
9.1.5.1.	Card replacement before the expiry date	5,00 EUR	7,00 USD
9.1.6.	Statements		
9.1.6.1.	<i>receiving a statement in the Bank</i>	10,00 EUR	12,00 USD
9.1.6.2.	<i>receiving a statement in the Internet bank</i>	free of charge	free of charge
9.1.7.	Reviewing an unjustified complaint	free of charge ³	free of charge ³
9.1.8.	Interest on the use of the credit limit		
9.1.8.1.	interest on the authorized credit per annum	24%	24% ⁴
9.1.8.2.	interest on exceeding of the authorized credit limit per annum	60%	60% ⁴
9.1.9.	Overdraft arrangement fee	free of charge	is not issued
9.1.9.1.	Overdraft extension or contract change fee	10,00 EUR	is not issued
9.1.10.	Cash withdrawal	-	
9.1.10.1.	<i>ATMs in SEPA countries⁵</i>	free up to 400,00 EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR)	2% (min.5,00 USD)
9.1.10.2.	<i>ATMs in non-SEPA⁵ countries</i>	2% of amount (min. 3,00 EUR)	2% of amount (min.5,00 USD)
9.1.10.3.	<i>Industra Bank POS terminals in Latvia</i>	2% of amount (min. 7,00 EUR)	2% of amount (min. 10,00 USD)
9.1.10.4.	<i>other bank's POS terminals</i>	2% of amount (min. 7,00 EUR)	2% of amount (min.10,00 USD)
9.1.11.	Checking of an account balance	-	
9.1.11.1.	<i>at ATMs in SEPA countries⁵</i>	0,25 EUR	0,40 USD
9.1.11.2.	<i>ATMs in non-SEPA countries⁵</i>	0,50 EUR	0,70 USD
9.1.12.	Purchase fee		
9.1.12.1.	<i>in SEPA countries⁵</i>	free of charge	free of charge
9.1.12.2.	<i>in non-SEPA countries⁵</i>	free of charge	0,25%

9.1.13.	Daily spending limit		
9.1.13.1.	<i>in shops</i>	2 500 EUR	3 500 USD
9.1.13.2.	<i>in ATMs</i>	1 500 EUR	1800 USD
9.1.14.	Currency conversion surcharge, if the currency of the basic account attached to the payment card is not the same as the transaction currency and the payment currency	3%	3%
9.1.15.	Printing of the account currency code on a payment card	3,00 EUR	5,00 USD
9.1.16.	Receiving/ delivering the card		
9.1.16.1.	<i>Fee for transferring the card or changing the method of receipt⁶</i>	10,00 EUR	15,00 USD
9.1.16.2.	<i>delivering the card by post outside Latvia</i>	3,00 EUR + actual costs	5,00 USD + actual costs
9.1.17.	Administration of the card's daily spending limit ⁷	10,00 EUR	15,00 USD
9.1.18.	Credit transaction fee	0,15% of amount (min. 0,10 EUR)	0,15% of amount (min. 0,15 USD)

¹ The fee covers the two consignments within Latvia: the card and PIN code.

² Upon agreeing with the customer on the place of receiving the card in Industra Bank, the card shall be made within 4 hours.

³ If the investigation of the complaint requires documents confirming the transaction, a fee corresponding to the actual cost of the service will apply.

⁴ Interest is calculated on a negative account balance.

⁵ SEPA - the Single Euro Payment Area.

⁶ The fee is applied from the moment the card is handed over for shipment.

⁷ Free of charge, changing the limit independently in the internet bank.

9.2. MasterCard Standard

No.	Service	Price list EUR	
		Card in EUR	Card in USD
9.2.1.	Issuance of a card		
9.2.1.1.	Issuance of payment card / additional card in the bank	10,00 EUR	15,00 USD
9.2.1.2.	Sending of payment card / additional card by post within Latvia ³	3,00 EUR	5,00 USD
9.2.2.	Urgent issuance of a card ¹	35,00 EUR	50,00 USD
9.2.3.	Monthly card fee	2,50 EUR	5,00 USD
9.2.4.	Monthly fee for an additional card	2,50 EUR	5,00 USD
9.2.5.	Card replacement	7,00 EUR	10,00 USD
9.2.5.1.	Card replacement before the expiry date	7,00 EUR	10,00 USD
9.2.6.	Statements		
9.2.6.1.	<i>receiving a statement in the bank</i>	10,00 EUR	12,00 USD
9.2.6.2.	<i>receiving a statement in the internet bank</i>	free of charge	free of charge
9.2.7.	Reviewing an unjustified complaint	free of charge ⁵	free of charge ⁵
9.2.8.	Interest on the use of the credit limit		
9.2.8.1.	<i>interest on the authorized credit per annum</i>	24%	24% ⁶
9.2.8.2.	<i>interest on exceeding the authorized credit limit per annum</i>	60%	60% ⁶

9.2.9.	Overdraft arrangement fee	free of charge	is not issued
9.2.9.1.	Overdraft extension or contract change fee	10,00 EUR	is not issued
9.2.10.	Cash withdrawal		
9.2.10.1.	<i>ATMs in SEPA countries²</i>	free up to 600,00 EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR)	2% of amount (min. 5,00 USD)
9.2.10.2.	<i>ATMs in non-SEPA³ countries</i>	2% of amount (min. 3,00 EUR)	2% of amount (min. 5,00 USD)
9.2.10.3.	<i>Industra Bank POS-terminals in Latvia</i>	2% of amount (min. 7,00 EUR)	2% of amount (min. 10,00 USD)
9.2.10.4.	<i>other bank's POS-terminals</i>	2% of amount (min. 7,00 EUR)	2% of amount (min. 10,00 USD)
9.2.11.	Checking of an account balance		
9.2.11.1.	<i>at ATMs in SEPA countries²</i>	0,25 EUR	0,40 USD
9.2.11.2.	<i>at ATMs in non-SEPA countries²</i>	0,50 EUR	0,70 USD
9.2.12.	Purchase fee		
9.2.12.1.	<i>in SEPA countries²</i>	free of charge	free of charge
9.2.12.2.	<i>in non-SEPA countries²</i>	free of charge	0,25% of amount (min. 0,20 USD)
9.2.13.	Daily spending limit		
9.2.13.1.	<i>in shops</i>	4 000 EUR	5000 USD
9.2.13.2.	<i>in ATMs</i>	2 000 EUR	2500 USD
9.2.14.	Currency conversion surcharge, if the currency of the basic account attached to the payment card is not the same as the transaction currency and the payment currency	3%	3%
9.2.15.	Printing of the account currency code on a payment card	3,00 EUR	5,00 USD
9.2.16.	Receiving/ delivering the card		
9.2.16.1.	<i>Fee for transferring the card or changing the method of receipt⁷</i>	10,00 EUR	15,00 USD
9.2.16.2.	<i>delivering the card by post outside Latvia</i>	3,00 EUR + actual costs	5,00 USD + actual costs
9.2.17.	Administration of the card's daily spending limit ⁴	10,00 EUR	15,00 USD
9.2.18.	Credit transaction fee	0.15% of amount (min. 0,10 EUR)	0.15% of amount (min. 0,15 USD)

¹ Upon agreeing with the customer on the place of receiving the card in Industra Bank, the card shall be made within 4 hours.

² SEPA - the Single Euro Payment Area.

³ The fee covers the two consignments within Latvia: the card and PIN code.

⁴ Free of charge, changing the limit independently in the internet bank.

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

⁶ Interest is calculated on a negative account balance.

⁷ The fee is applied from the moment the card is handed over for shipment.

9.3. MasterCard Gold

No.	Service	Price list EUR	
		Card in EUR	Card in USD
9.3.1.	Issuance of a card		
9.3.1.1.	Issuance of payment card / additional card in the bank	10,00 EUR	15,00 USD
9.3.1.2.	Sending of payment card / additional card by post within Latvia ³	3,00 EUR	5,00 USD
9.3.2.	Urgent issuance of a card ¹	35,00 EUR	50,00 USD
9.3.3.	Monthly card fee	5,00 EUR	10,00 USD
9.3.4.	Monthly fee for an additional card	5,00 EUR	10,00 USD
9.3.5.	Card replacement	12,00 EUR	15,00 USD
9.3.5.1.	Card replacement before the expiry date	12,00 EUR	15,00 USD
9.3.6.	Statements	-	
9.3.6.1.	<i>in the Bank</i>	10,00 EUR	12,00 USD
9.3.6.2.	<i>in the Internet bank</i>	free of charge	free of charge
9.3.7.	Reviewing an unjustified complaint	free of charge ⁵	free of charge ⁵
9.3.8.	Interest on the use of the credit limit		
9.3.8.1.	<i>interest on the authorized credit per annum</i>	24%	24% ⁶
9.3.8.2.	<i>interest on exceeding of the authorized credit limit per annum</i>	60%	60% ⁶
9.3.9.	Overdraft arrangement fee	free of charge	is not issued
9.3.9.1.	Overdraft extension or contract change fee	10,00 EUR	is not issued
9.3.10.	Cash withdrawal		
9.3.10.1.	<i>ATMs in SEPA² countries</i>	free up to 1000,00 EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR)	2% of amount (min. 5,00 USD)
9.3.10.2.	<i>ATMs in non-SEPA² countries</i>	2% of amount (min. 3,00 EUR)	2% of amount (min. 5,00 USD)
9.3.10.3.	<i>Industra Bank POS terminals in Latvia</i>	2% of amount (min. 7,00 EUR)	2% of amount (min. 10,00 USD)
9.3.10.4.	<i>other bank's POS terminals</i>	2% of amount (min. 7,00 EUR)	2% of amount (min. 10,00 USD)
9.3.11.	Checking of an account balance	-	
9.3.11.1.	<i>at ATMs in SEPA countries²</i>	0,25 EUR	0,40 USD
9.3.11.2.	<i>at ATMs in non-SEPA countries²</i>	0,50 EUR	0,70 USD
9.3.12.	Purchase fee	-	
9.3.12.1.	<i>in SEPA countries²</i>	free of charge	free of charge
9.3.12.2.	<i>in non-SEPA countries²</i>	free of charge	0,25%
9.3.13.	Daily spending limit	-	
9.3.13.1.	<i>in shops</i>	7 000 EUR	9 000 USD
9.3.13.2.	<i>in ATMs</i>	2 800 EUR	3 500 USD
9.3.14.	Currency conversion surcharge, if the currency of the basic account attached to the payment card is not the same as the transaction currency and the payment currency	3%	3%
9.3.15.	Printing of the account currency code on a	3,00 EUR	5,00 USD

	payment card		
9.3.16.	Receiving/ delivering the card		
9.3.16.1.	<i>Fee for transferring the card or changing the method of receipt⁷</i>	10,00 EUR	15,00 USD
9.3.16.2.	<i>delivering the card by post outside Latvia</i>	3,00 EUR + actual costs	5,00 USD + actual costs
9.3.17.	Administration of the card's daily spending limit ⁴	10,00 EUR	15,00 USD
9.3.18.	Credit transaction fee	0,15% of amount (min. 0,10 EUR)	0,15% of amount (min. 0,15 USD)
9.3.19.	Travel insurance (Standard program)	free of charge	free of charge
9.3.20.	Priority Pass ⁸	35 EUR per visit per person	45 USD per visit per person
9.3.21.	Fast Track ⁹	According to the airport price list	According to the airport price list

¹ Upon agreeing with the customer on the place of receiving the card in Industra Bank, the card shall be made within 4 hours.

² SEPA -the Single Euro Payment Area.

³ The fee covers the two consignments within Latvia: the card and PIN code.

⁴ Free of charge, changing the limit independently in the internet bank.

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

⁶ Interest is calculated on a negative account balance.

⁷ The fee is applied from the moment the card is handed over for shipment.

⁸ The service provides access to more than 1500 VIP airport lounges in more than 143 countries.

⁹ The service provides out-of-line access to security checkpoints at global airports, including Riga, Vilnius, Tallinn, using one user-friendly application.

9.4. Travel insurance

No.	Service	Price list EUR
9.4.1.	Standard program	10,00 EUR/per year
9.4.2.	Business program	20,00 EUR/per year
9.4.3.	Gold program	30,00 EUR/per year
9.4.4.	Platinum program	40,00 EUR/per year

10. Broker operations

10.1. Stocks transactions, exchange-traded funds (ETFs), mutual funds¹

No.	Service	Price list EUR
10.1.1.	USA stocks, Canadian stocks	0,05% USD/ CAD per share (min. 50,00 USD/ CAD) ²
10.1.2.	Baltic, European, Scandinavian stocks/ exchange-traded funds (ETFs)	0,3% of trading amount (min. 50,00 EUR)
10.1.3.	other stocks/ exchange-traded funds (ETFs)	by agreement
10.1.4.	Investment fund certificate	0,1% of trading amount (min. 100,00 EUR)

10.2. Operations with Bonds Market¹

No.	Service	Price list EUR
10.2.1.	Bonds	0,1% of trading amount (min. 100,00 EUR) ²

10.3. Securities custody¹

No.	Service	Price list EUR
10.3.1.	Opening of Financial instrument account	free of charge
10.3.2.	Closing of financial instrument account	free of charge
10.3.3.	Financial instrument account maintenance ³ :	
10.3.3.1.	Custody of stocks (per month)	0,02% (min. 1,00 EUR for LV stocks, min. 10,00 EUR other country stocks)
10.3.3.2.	Custody of bonds (per month)	0,02% (min. 50,00 EUR)
10.3.3.3.	Custody of mutual fund (per month)	0,02% (min. 50,00 EUR)
10.3.4.	Custody of defaulted Bonds (per month)	0,005% face value (min. 20.00 EUR for ISIN)
10.3.5.	Receiving an account statement in the Internet bank	according to the price list section <i>Account statement</i>
10.3.6.	Receiving an account statement in the Bank	according to the price list section <i>Account statement</i>
10.3.7.	Another type of inquiry/statement on request	100,00 EUR (for inquiry/statement)
10.3.8.	Securities blocking for shareholder meeting	10,00 EUR
10.3.9.	Deregistration of securities	15,00 EUR
10.3.10.	Securities receiving/transfer registered Nasdaq CSD (LV):	
10.3.10.1.	<i>Stocks, bonds</i>	10,00 EUR
10.3.10.2.	<i>other securities</i>	17,00 EUR
10.3.10.3.	<i>direct transfer within Industra Bank</i>	3,00 EUR
10.3.11.	Securities receiving/transfer ¹ :	
10.3.11.1.	<i>Securities receiving</i>	50,00 EUR
10.3.11.2.	<i>Securities transfer to another bank</i>	0,5% of transaction amount (min. equivalent 50,00 EUR for stocks, 100,00 EUR for bonds)
10.3.12.	Participation in corporate events	by agreement
10.3.13.	Corporate actions processing fee	1,00 EUR

¹ Third-party commission fees (for example, a fee of the respective country may be added to the transaction) are charged to the Customer account.

² Commissions are charged in EUR.

³ The custody fee for shares, debt instrument and funds is calculated based on the current market value of the Financial instrument.

11. Escrow account**11.1. Application**

No.	Service	Price list EUR
11.1.1.	Consideration of application	by agreement (min. 50,00 EUR ¹)

11.2. Execution of agreement

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

11.3. Closing

No.	Service	Price list EUR
11.3.1.	Closing an account	free of charge

11.4. Other services

No.	Service	Price list EUR
11.4.1.	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.

PRICE LIST FOR INDIVIDUALS RESIDENTS¹

Appendix

Utility bill and bill payments in cash

PRICE LIST FOR CASH OPERATIONS

No.	Service	Price list EUR
1.	Utility bills (gas, water, electricity, heat, real estate maintenance, garbage removal, television, Internet and mobile service providers, and other utility services in Latvia)	5,00 EUR^{2;3}
2.	State fees, taxes and other payments to the State Treasury, state and local municipality institutions in Latvia	0,5% (min 7,00 EUR)^{2;3}
3.	Currency exchange operations⁴	0, 2% (min 10,00 EUR)

¹ Binding General Business Terms and Conditions and Personal Data Processing and Protection Policy.

² Commission fee for each separate additional payment receipt - 1,00 EUR.

³ The maximum amount of one payment is 1000 EUR.

⁴ The Bank accept only new sample USD banknotes - issued starting from 2009.