

PRICE LIST FOR INDIVIDUAL NON-RESIDENTS

The price list applies to a natural person whose permanent place of residence is outside the Republic of Latvia or to whom, for other reasons, the resident price list does not apply.

1. Current account

1.1. Opening and closing

No.	Service	Price, EUR
1.1.1.	Consideration of documents ¹ and opening of a current account	
1.1.1.1.	Initial examination of documents for a person:	
1.1.1.1.1.	who is a citizen of the EU, EEA, or Switzerland	250,00 EUR
1.1.1.1.2.	who is not a citizen of the EU, EEA, or Switzerland	300,00 EUR
1.1.1.2.	Opening of a current account for a person:	
1.1.1.2.1.	who is a citizen of the EU, EEA, or Switzerland	free of charge
1.1.1.2.2.	who is not a citizen of the EU, EEA, or Switzerland	250,00 EUR
1.1.2.	Closing of a current account ²	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, max. 500,00 EUR)

1.2. Maintenance

No.	Service	Price, EUR
1.2.1.	Maintenance of a current account ³	30,00 EUR/per month
1.2.2.	Maintenance of an inactive ⁴ account	
1.2.2.1.	up to 24 months	100,00 EUR/per month
1.2.2.2.	starting from the 24 th month	200,00 EUR/per month
1.2.3.	Obtaining information required for checking the Customer's compliance or processing the correspondent bank's request for Customer or account servicing from another source.	actual costs (min. 5,00 EUR, max. 500,00 EUR)
1.2.4.	Commission fee for the storage of funds for a Customer with whom the Bank terminates cooperation	
1.2.4.1.	up to 3 months	200,00 EUR/per month
1.2.4.2.	as from the 4 th month	700,00 EUR/per month
1.2.5.	Commission fee for the storage of funds for individuals who do not hold a current account with the Bank ⁵	50,00 EUR/per month

1.3. Commercial Activity Income Account^{6;7}

No.	Service	Price, EUR
1.3.1.	Opening of a current account ⁸	15,00 EUR
1.3.2.	Maintenance of an account	5,00 EUR per month ⁹

1.3.3.	Maintenance of an inactive ⁴ account	
1.3.3.1.	up to 24 months	10,00 EUR per month
1.3.3.2.	starting from the 24 th month	20,00 EUR per month
1.3.4.	Closing of an account	5,00 EUR
1.3.5.	Transfers to the single tax account (automatic payment of tax, simplified tax payment solution)	free of charge

1.4. Account statements

No.	Service	Price, 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	
1.4.2.1.	for a period of up to 12 months	0,50 EUR for one copy (min. 5,00 EUR), incl. VAT
1.4.2.2.	for a period of over 12 months	0,50 EUR for one copy (min. 10,00 EUR), incl. VAT
1.4.3.	Issuance of an account statement, upon Customer's request, if the account is closed	1,00 EUR for one copy (min. 20,00 EUR), incl. VAT

1.5. Enforcement actions provided for in the law

No.	Service	Price, EUR
1.5.1.	Acceptance of 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 Bank's Transfers price list

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, 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 ¹⁰	25,00-1000,00 EUR
1.6.3.	Fee for additional due diligence/ compliance check of the Customer/ activity/ transaction / payment partner/ documents ¹¹	100,00 EUR/per hour

¹ If the Bank declines to open an account, the fee for the consideration of documents will not be refunded.

² For non-resident individuals who receive a pension of the Republic of Latvia in their current account with Industra Bank, the fee for closing a current account is 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).

³ The account maintenance fee is deducted on the last business day of the month for that month. Should the account be closed, the Bank will apply the applicable commission fee for the current month on the date of account closure.

⁴ An inactive current account is one in which no incoming or outgoing non-cash payments or cash transactions have been made within a period of 6 months (12 months for a Commercial Activity Income Account), and where the account's activity is not connected to other banking operations.

⁵ The commission fee is charged starting from the 13th month of storage and is deducted on the last business day of each month. The maximum commission cannot exceed the total amount of funds being stored.

⁶ For private individuals registered with the State Revenue Service as performers of economic activity under the micro-enterprise taxpayer regime, who are not registered as value-added tax (VAT) payers and whose turnover does not exceed EUR 50 000 per year.

⁷ All other fees are in accordance with the Bank's price list for legal entities who are residents of Latvia.

⁸ At the Customer's request, an additional current account is opened free of charge for use with the payment card.

⁹ If there has been no incoming turnover during the settlement period*, an account servicing fee of EUR 1.00 per month is applied (*Settlement period is defined as the period from the last account servicing fee deduction until the last business day of the current month).

¹⁰ The Bank unilaterally determines the amount of the fee, based on the complexity and risk factors associated with the Customer or activity. Higher fees are applicable in cases of elevated risks.

¹¹ The Bank unilaterally determines the fee for due diligence or verification procedures, based on the actual time incurred.

2. Cash operations

2.1. Cash deposit to own account ^{1;2;5}

No.	Service	Price, EUR
2.1.1.	EUR, USD	
2.1.1.1.	up to 5 000,00 (per day)	0,3 % of amount (min. 20,00 EUR)
2.1.1.2.	over 5 000,01 (per day)	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 withdrawal from the account ³

No.	Service	Price, EUR
2.2.1.	EUR	2 % of amount (min. 30,00 EUR)
2.2.2.	In other currencies ⁴	2,5 % of amount (min. 30,00 EUR)

2.3. Additional fees

No.	Service	Price, EUR
2.3.1.	Preparing cash for withdrawal by denominations requested by the Customer	1 % of amount (min.5,00EUR)
2.3.2.	Cash withdrawal without prior notification ³	1,5 % of amount
2.3.3.	Fine for non-withdrawal of a cash amount ordered in writing	0,5 % of the ordered amount

2.4. Exchange⁴ of money with change of denomination

No.	Service	Price, EUR
2.4.1.	EUR	
2.4.1.1.	exchange of banknotes against banknotes of other denomination	0,5 % of amount (min. 5,00 EUR)
2.4.1.2.	exchange of coins against banknotes, and vice - versa, exchange of coins against coins of other denomination	5,00 EUR for every 50 coins ⁵
2.4.2.	In other currencies ⁴	1 % of amount (min. 5,00 EUR)

2.5. Acceptance of worn and damaged banknotes²

No.	Service	Price, EUR
2.5.1.	EUR	free of charge
2.5.2.	In other currencies ⁴	not accepted

2.6. Verification of banknotes

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

2.7. Handling of coins^{6;7}

No.	Service	Price, EUR
2.7.1.	For Customers of Industra Bank	5,00 EUR for every 50 coins

2.7.2.	For customers who hold no account with Industra Bank	10,00 EUR for every 50 coins
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2.8. Cash advance for payment cards at Industra Bank POS terminals

No.	Service	Price, EUR
2.8.1.	Cash advance from payment cards issued by other banks ³ (service available at the branch on Muitas Street 1, Riga)	3,5 % of amount (min. 5,00 EUR)

¹ Foreign currency coins are not accepted by the Bank.

² 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).

³ Amounts exceeding EUR 3 000 or equivalent in other currencies must be ordered in writing at least 2 business days in advance through Customer Services Centers.

⁴ Subject to availability at the Bank.

⁵ The service is available (in all specified currencies) for Customer of the Bank.

⁶ Coins must be sorted by denominations.

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

3. Issuance of documents and statements

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

No.	Service	Price, EUR
3.1.1.	Issuance of a confirmed duplicate copy of payment document	5,00 EUR, incl. VAT
3.1.2.	Search for the payment order in the archive and copy confirmation of the copy	20,00 EUR, incl. VAT

3.2. Preparation and issuance of bank statements^{1;2}

No.	Service	Price, EUR
3.2.1.	Information about the availability of an account in the Bank and its balance	40,00 EUR, incl. VAT
3.2.2.	Another type of inquiry on request	by agreement (min. 55,00 EUR, incl. VAT)
3.2.3.	Bank reference upon termination of business relationship with the customer	100,00 EUR, incl. VAT
3.2.4.	Providing comprehensive information about the Customer to the audit	by agreement (min. 100,00 EUR, incl. VAT)

3.3. Additional services

No.	Service	Price, EUR
3.3.1.	Execution of a power of attorney in the Bank	50,00 EUR, incl. VAT
3.3.2.	Verification of notarized power of attorney	50,00 EUR, incl. VAT
3.3.3.	Review of a decision issued by an official or institution regarding the appointment, dismissal, or changing of the Customer's representative, or granting of authority to the representative to act on the Customer's account	50,00 EUR, incl. VAT
3.3.4.	Consideration of inheritance documents (for each heir)	50,00 EUR, incl. VAT

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

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

¹ The commission fee for a statement, where its content and type correspond to multiple items listed in the Price List, is determined as the sum of the relevant charges in the Price List.

² The Bank reserves the right to apply an additional fee for expedited statement requests and may offer collection of expedited statements exclusively at the Head Office of Industra Bank.

4. Transfers

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

No.	Service	Price, EUR	
		In the Bank	Using Internet Bank
4.1.1.	In EUR, USD		free of charge ²
4.1.2.	In other currencies		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.	up to 20000 EUR (inclusive)		20,00 EUR
4.1.3.2.	from 20000 EUR to 50000 EUR (inclusive)		35,00 EUR
4.1.3.3.	over 50000,01 EUR		50,00 EUR

4.2. Transfers between Customers of Industra Bank

No.	Service	Price, EUR	
		In the Bank	Using Internet Bank
4.2.1.	Transfer to one's own account	5,00 EUR	free of charge
4.2.2.	Transfer to an account of another Customer	10,00 EUR	5,00 EUR

4.3. Domestic transfers to other banks in Latvia and SEPA payments^{3;4}

No.	Currency	Priority	Cut-off time	Value date ⁵	Price, EUR	
					In the Bank	Using Internet Bank
4.3.1.	EUR domestic	standard	13:00	D	20,00 EUR	15,00 EUR
4.3.2.			16:00	D ⁶		
4.3.3.		express	16:00	D (within 1 hour on a Bank business day)	35,00 EUR	30,00 EUR
4.3.4.	SEPA ⁷	standard	13:00	D	20,00 EUR	15,00 EUR

4.4. International transfers^{3;4}

No.	Currency	Priority	Cut-off time	Value date ⁵	Price, EUR			
					In the Bank		Using Internet Bank	
					SHA	OUR	SHA	OUR
4.4.1.	EUR	standard	17:00	D + 1	30,00 EUR	60,00 EUR	25,00 EUR	55,00 EUR
4.4.2.		urgent	15:00	D	35,00 EUR	70,00 EUR	30,00 EUR	65,00 EUR
4.4.3.		express	15:00	D (within 2 hours on a Bank business day)	80,00 EUR	95,00 EUR	75,00 EUR	90,00 EUR

4.4.4.	CNY	standard	17:00	D + 3	25,00 EUR	55,00 EUR	20,00 EUR	50,00 EUR
4.4.5.	KZT ⁸	standard	17:00	D + 2	-	55,00 EUR	-	50,00 EUR

4.5. Other services related to transfer servicing

No.	Service	Price, EUR	
		Domestic transfers to/from another bank in Latvia and SEPA payments	International transfers
4.5.1.	Drawing up of a payment order	6,00 EUR	10,00 EUR
4.5.2.	Amendments in an unexecuted payment order	5,00 EUR	15,00 EUR
4.5.3.	Amendments and additions in an executed payment order ⁹	10,00 EUR	70,00 EUR
4.5.4.	Request to revoke a money transfer ⁹	10,00 EUR	100,00 EUR
4.5.5.	Request to cancel a money transfer	10,00 EUR	100,00 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 ⁹	10,00 EUR	100,00 EUR
4.5.8.	Investigation in connection with an expected incoming money transfer, upon Customer's request ⁹	10,00 EUR	150,00 EUR
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
4.5.10.	Return of an incoming payment to the payer's bank if the Bank is unable to process the incoming transfer	-	50,00 EUR

4.6. Additional commission fee

No.	Service	Price, EUR
4.6.1.	Additional commission fee for incorrect details in money transfers	50,00 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 5 %

4.7. Regular payment

No.	Service	Price, EUR
4.7.1.	Registration, or corrections	10,00 EUR, incl. VAT
4.7.2.	Execution of transfers	according to the Internet Bank Transfers price list

SHA The Payer pays the commission fee set by Industra Bank for the transfer. All other commission fees related to the transfer, including those of the Correspondent Bank, Intermediary Bank, and the Beneficiary's payment service provider, if any, are paid by the Payee. The Payee's payment service provider credits the Payee's account with the transfer amount after deducting any applicable commission fees.

OUR All commission fees related to the transfer—including fees from Industra Bank, Correspondent Bank, Intermediary Bank, and the Payee's

payment service provider—are paid by the Payer. The Payer also agrees to cover any additional fees imposed by the banks involved in executing the transfer, if any. Industra Bank reserves the right to deduct additional commission fees from the Customer's accounts without prior approval. The Payee's payment service provider credits the Payee's account with the full transfer amount. Industra Bank is not liable if the Correspondent Bank, Intermediary Bank, or the Payee's payment service provider fails to follow Industra Bank's instructions or if the transfer is not received in full due to circumstances beyond Industra Bank's control.

¹ An additional commission fee of 0,7 % of the amount (min. EUR 20,00) is applied for crediting an incoming payment to an Industra Bank Customer's account from a credit institution located in countries subject to international sanctions (e.g., Russia, Belarus).

² This applies only if the Customer's IBAN account number is correctly specified in the "recipient" field of the receiving SWIFT MT 103 message.

³ An additional commission fee of 0,7 % of the amount (min. EUR 20,00) is applied for debiting an outgoing payment from an Industra Bank Customer's account to a credit institution located in countries under international sanctions (e.g., Russia, Belarus).

⁴ The Bank processes the Customer's payment order with a value date determined by the payment priority indicated in the order (Standard, Urgent, Express), considering the Bank's specified times for payment order submission. The value date may be postponed to the next available date in cases of non-business days at the Bank or non-working days in the relevant currency's clearing system.

⁵ D – the date which the Customer submits the payment order to the Bank.

⁶ If transfers are directed to banks that participate in the electronic clearing system of the Bank of Latvia ([List of participants](#)).

⁷ SEPA Prerequisites:

- The beneficiary's account number must be in IBAN format.

- The beneficiary bank's identification code (SWIFT/BIC) must be provided.

- The payment must be 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 payment currency is Euro.

- The payment type is standard.

- The remitter pays SHA charges (shared charges) of their own bank only.

- The beneficiary bank and the beneficiary details must be correct.

⁸ Transfers in KZT require prior approval from the Bank.

⁹ If additional fees are incurred by banks involved in the transfer, Industra Bank reserves the right to deduct these fees from the Customer's accounts without prior approval.

5. Internet Bank and SMS - alert

5.1. Internet Bank

No.	Service	Price, 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.	Subscription fee	free of charge
5.1.3.	Connecting to the SMS authorization service	free of charge
5.1.3.	Providing and/or replacement of code calculator DIGIPASS DP260 on Customers request	70,00 EUR
5.1.5.	Reissue of Internet Bank user login on Customer's request	10,00 EUR
5.1.6.	Internet Bank user and/or code calculator DIGIPASS DP260 unlocking	free of charge

5.2. SMS alert

No.	Service	Price, EUR
5.2.1.	Connecting to the SMS alert	free of charge
5.2.2.	Subscription 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, EUR	
6.1.1.	Guest set, which includes:		
6.1.1.1.	Consideration of documents and opening of a current account		
6.1.1.1.1.	Commission fee for initial examination of documents ¹ for a person:		
6.1.1.1.1.1.	a citizen of the EU, EEA, or Switzerland		200,00 EUR
6.1.1.1.1.2.	who is not a citizen of the EU, EEA, or Switzerland		300,00 EUR
6.1.1.1.2.	Opening of a current account for a person:		
6.1.1.1.2.1.	a citizen of the EU, EEA, or Switzerland		free of charge
6.1.1.1.2.2.	who is not a citizen of the EU, EEA, or Switzerland		200,00 EUR
6.1.1.2.	Internet Bank		
6.1.1.3.	Connecting to the SMS - alert service		
6.1.1.4.	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.	up to 5 000,00 (per day)		0,1 % of amount (min. 5,00 EUR)
6.1.2.1.2.	from 5 000 (per day)		0,5 % of amount
6.1.2.2.	In other currencies		2 % of amount (min. 10,00 EUR)
6.1.3.	Transfers (EUR)		
6.1.3.1.	Transfers between Customers of Industra Bank	In the Bank	Using Internet Bank
6.1.3.1.1.	transfer to one's own account	3,00 EUR	free of charge
6.1.3.1.2.	transfer to an account of another Customer	3,00 EUR	1,00 EUR
6.1.3.2.	Domestic (standard) transfers to other banks in the Latvia and SEPA payments	5,00 EUR	1,00 EUR
6.1.4.	Issuance of a payment card/ additional card Mastercard Standard (EUR)		5,00 EUR
6.1.4.1.	Receipt of payment card / additional card (a card issuance fee is charged simultaneously)		
6.1.4.1.1.	in the bank		15,00 EUR
6.1.4.1.2.	using postal services within the territory of Latvia ²		free of charge
6.1.4.1.3.	card preparation for dispatch outside the territory of Latvia (a card issuance fee is charged simultaneously)		100,00 EUR
6.1.4.2.	Monthly fee for a card / additional card		2,50 EUR
6.1.4.3.	Cash withdrawal		
6.1.4.3.1.	ATMs in SEPA countries ³		2 % (min. 3,00 EUR)
6.1.4.3.2.	in ATMs outside SEPA countries ³		2 % (min. 3,00 EUR)
6.1.4.4.	Checking of an account balance		
6.1.4.4.1.	in Latvia		0,25 EUR
6.1.4.4.2.	abroad		0,50 EUR
6.1.4.5.	Purchases fee		

6.1.4.5.1.	in Latvia	free of charge
6.1.4.5.2.	abroad	0,15 EUR
6.1.4.6.	Activation of card received by post	
6.1.4.6.1.	in Internet Bank	free of charge
6.1.4.6.2.	at the Bank	10,00 EUR

¹ If the Bank declines to open an account, the fee for document review will not be refunded.

² The fee covers the two consignments within Latvia: the card and PIN code.

³ SEPA – the Single Euro Payment Area.

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

7. Currency exchange

7.1. Cash^{1;2}

No.	Service	Price, EUR
7.1.1.	Currency exchange	according to the rates of Industra Bank, 0,1 % of amount (min. 10,00 EUR)
7.1.2.	Currency exchange services for non-account holders of Industra Bank	according to the rates of AS "Industra Bank", 0,2 % of the amount (min. 10,00 EUR)

7.2. Non-cash

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

¹ The Bank accepts USD banknotes issued from 2009 onwards.

² For information on sums exceeding EUR 3000 or the equivalent in other currencies, please contact us at: +371 67019324 or +371 67019325.

8. Lending services^{1;2}

No.	Service	Price, EUR
8.1.	Loan application processing	by agreement (min. 200,00 EUR)
8.2.	Arrangement of a loan agreement (incl. Loan increase)	1 % of loan amount (min. 300,00 EUR)
8.3.	Execution of changes and amendments to the contract at the request of the Customer:	
8.3.1.	change of payment date	30,00 EUR
8.3.2.	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)
8.3.3.	other changes at the Customer's request	by agreement (min 250,00 EUR)
8.4.	Resource reservation	free of charge
8.5.	Preparation, drawing up or reconciliation of documents in the event of a sale of the property mortgaged to the Bank, if the transaction is financed by another creditor	500,00 EUR ³
8.6.	Preparation of references, approvals, or consents	by agreement (min. 70,00 EUR, incl. VAT)

¹ If the commission fee for a service is not specified in the Price list, or if the administrative costs of the service exceed those listed, the Bank will establish an individual commission fee and agree upon it with the Customer prior to providing the service.

² This also applies to leasing services.

³ If the loan is granted for the Customer's business or economic purposes, the price list for legal entities applies in the event of sale of the property pledged to the Bank, or if the Customer refinances with another creditor.

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) ¹	according to Deposit Rates

9.2. Subordinated deposit

No.	Service	Interest rates
		Term
9.2.1.	Subordinated deposit ²	by agreement

9.3. Early termination of the deposit agreement³

No.	Service	Price, EUR
9.3.1.	Early termination of the deposit agreement without prior notice 30 calendar days	0,75 % 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	0,50 % of the deposit amount

¹ The minimum deposit amount required to receive interest is EUR 3 000.

² The minimum deposit amount required to receive interest is EUR 50 000.

³ If the deposit is closed before maturity, no calculated interest will be paid, and any previously paid interest will be deducted from the deposit amount before payout.

10. Payment cards**10.1. Mastercard Debit**

No.	Service	Price, EUR	
		Card in EUR	Card in USD
10.1.1.	Issuance of a payment card/ additional card	50,00 EUR	60,00 USD
10.1.2.	Fee for urgent card issue ¹	100,00 EUR	120,00 USD
10.1.3.	Annual Card/ additional card fee	60,00 EUR	80,00 USD
10.1.4.	Payment card replacement or renewal before or after the expiration date	50,00 EUR	60,00 USD
10.1.5.	Interest on the use of the credit limit		
10.1.5.1.	interest on the authorized credit per annum	24 %	24 % ²
10.1.5.2.	interest on exceeding of the authorized credit limit per annum	60 %	60 % ²
10.1.6.	Overdraft arrangement fee	25,00 EUR	is not issued
10.1.7.	Overdraft extension or contract change fee	25,00 EUR	is not issued
10.1.8.	Reviewing a claim ³	free of charge	free of charge
10.1.9.	Cash withdrawal		
10.1.9.1.	in ATMs	3 % of amount (min. 5,00 EUR)	3 % of amount (min. 7,00 USD)
10.1.9.2.	Industra Bank POS terminals in Latvia	3 % of amount (min. 5,00 EUR)	3 % of amount (min. 7,00 USD)
10.1.9.3.	other bank's POS terminals	3 % of amount (min. 10,00 EUR)	3 % of amount (min. 15,00 USD)
10.1.10.	Checking of an account balance		
10.1.10.1.	at ATMs in SEPA countries ⁴	0,50 EUR	0,80 USD
10.1.10.2.	at ATMs outside SEPA countries ⁴	0,80 EUR	1,00 USD
10.1.11.	Purchases fee		
10.1.11.1.	in SEPA countries ⁴	free of charge	free of charge
10.1.11.2.	outside SEPA countries ⁴	0,25 % of amount (min. 0,20 EUR)	0,25 % of amount (min. 0,30 USD)
10.1.12.	Daily spending limit		
10.1.12.1.	at merchants / with service providers	2 500,00 EUR	3 500,00 USD
10.1.12.2.	in ATMs	1 500,00 EUR	1 800,00 USD
10.1.13	Administration of the card's daily spending limit ⁵	15,00 EUR	20,00 USD
10.1.14.	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 %
10.1.15.	Credit transaction fee	0,25 % of amount (min. 0,50 EUR)	0,25 % of amount (min. 0,80 USD)
10.1.16.	Collateral Amount	250,00 EUR	250,00 USD
10.1.17.	Other fees related to issuing/ sending the card		
10.1.17.1.	fee for changing the card collection location and/ or method of receipt ⁶	25,00 EUR	40,00 USD

10.1.17.2.	card preparation for dispatch within the territory Latvia (a card issuance fee is charged simultaneously)	10,00 EUR	15,00 USD
10.1.17.3.	card preparation for dispatch outside the territory of Latvia (a card issuance fee is charged simultaneously)	100,00 EUR	120,00 USD
10.1.18.	Activation of card received by post		
10.1.18.1.	in Internet Bank	free of charge	free of charge
10.1.18.2.	at the Bank	10,00 EUR	15,00 USD

10.2. Mastercard Standard

No.	Service	Price, EUR	
		Card in EUR	Card in USD
10.2.1	Issuance of a payment card/ additional card	50,00 EUR	60,00 USD
10.2.2.	Fee for urgent card issue ¹	100,00 EUR	120,00 USD
10.2.3.	Annual card / additional card fee	70,00 EUR	90,00 USD
10.2.4.	Payment card replacement or renewal before or after the expiration date	50,00 EUR	60,00 USD
10.2.5.	Interest on the use of the credit limit		
10.2.5.1.	interest on the authorized credit per annum	24 %	24 % ²
10.2.5.2.	interest on exceeding the authorized credit limit per annum	60 %	60 % ²
10.2.6.	Overdraft arrangement fee	25,00 EUR	is not issued
10.2.7.	Overdraft extension or contract change fee	25,00 EUR	is not issued
10.2.8.	Reviewing a claim ³	free of charge	free of charge
10.2.9.	Cash withdrawal		
10.2.9.1.	in ATMs	3 % of amount (min. 5,00 EUR)	3 % of amount (min. 7,00 USD)
10.2.9.2.	Industra Bank POS terminals in Latvia	3 % of amount (min. 5,00 EUR)	3 % of amount (min. 7,00 USD)
10.2.9.3.	other bank's POS terminals	3 % of amount (min. 10,00 EUR)	3 % of amount (min. 15,00 USD)
10.2.10.	Checking of an account balance		
10.2.10.1.	at ATMs in SEPA countries ⁴	0,50 EUR	0,80 USD
10.2.10.2.	at ATMs outside SEPA countries ⁴	0,80 EUR	1,00 USD
10.2.11.	Purchases fee		
10.2.11.1.	in SEPA countries ⁴	free of charge	free of charge
10.2.11.2.	outside SEPA countries ⁴	0,25 % of amount (min. 0,20 EUR)	0,25 % of amount (min. 0,30 USD)
10.2.12.	Daily spending limit		
10.2.12.1.	at merchants / with service providers	4 000,00 EUR	5 000,00 USD
10.2.12.2.	in ATMs	2 000,00 EUR	2 500,00 USD
10.2.13.	Administration of the card's daily spending limit ⁵	15,00 EUR	20,00 USD
10.2.14.	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 %

10.2.15.	Credit transaction fee	0,25 % of amount (min. 0,50 EUR)	0,25 % of amount (min. 0,80 USD)
10.2.16.	Collateral Amount	250,00 EUR	250,00 USD
10.2.17.	Other fees related to issuing/ sending the card		
10.2.17.1.	fee for changing the card collection location and/or method of receipt ⁶	25,00 EUR	40,00 USD
10.2.17.2.	card preparation for dispatch within the territory Latvia (a card issuance fee is charged simultaneously)	10,00 EUR	15,00 USD
10.2.17.3.	card preparation for dispatch outside the territory of Latvia (a card issuance fee is charged simultaneously)	100,00 EUR	120,00 USD
10.2.18.	Activation of card received by post		
10.2.18.1.	in Internet Bank	free of charge	free of charge
10.2.18.2.	at the Bank	10,00 EUR	15,00 USD

10.3. Mastercard Gold

No.	Service	Price, EUR	
		Card in EUR	Card in USD
10.3.1.	Issuance of a payment card / additional card	50,00 EUR	60,00 USD
10.3.2.	Fee for urgent card issue ¹	100,00 EUR	120,00 USD
10.3.3.	Annual card/ additional card fee	150,00 EUR	200,00 USD
10.3.4.	Payment card replacement or renewal before or after the expiration date	50,00 EUR	60,00 USD
10.3.5.	Interest on the use of the credit limit		
10.3.5.1.	interest on the authorized credit per annum	24 %	24 % ²
10.3.5.2.	interest on exceeding of the authorized credit limit per annum	60 %	60 % ²
10.3.6.	Reviewing a claim ³	free of charge	free of charge
10.3.7.	Overdraft arrangement fee	25,00 EUR	is not issued
10.3.8.	Overdraft extension or contract change fee	25,00 EUR	is not issued
10.3.9.	Cash withdrawal		
10.3.9.1.	in ATMs	3 % of amount (min. 5,00 EUR)	3 % of amount (min. 7,00 USD)
10.3.9.2.	Industra Bank POS terminals in Latvia	3 % of amount (min. 5,00 EUR)	3 % of amount (min. 7,00 USD)
10.3.9.3.	other bank's POS terminals	3 % of amount (min. 10,00 EUR)	3 % of amount (min. 15,00 USD)
10.3.10.	Checking of an account balance		
10.3.10.1.	at ATMs in SEPA countries ⁴	0,50 EUR	0,80 USD
10.3.10.2.	at ATMs outside SEPA countries ⁴	0,80 EUR	1,00 USD
10.3.11.	Purchases fee		
10.3.11.1.	in SEPA countries ⁴	0,15 %	0,15 %
10.3.11.2.	outside SEPA countries ⁴	0,25 % of amount (min. 0,20 EUR)	0,25 % of amount (min. 0,30 USD)
10.3.12.	Daily spending limit		

10.3.12.1.	at merchants / with service providers	7 000,00 EUR	9 000,00 USD
10.3.12.2.	in ATMs	2 800,00 EUR	3 500,00 USD
10.3.13.	Administration of the card's daily spending limit ⁵	15,00 EUR	20,00 USD
10.3.14.	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 %
10.3.15.	Credit transaction fee	0,25 % of amount (min. 0,50 EUR)	0,25 % of amount (min. 0,80 USD)
10.3.16.	Collateral Amount	250,00 EUR	250,00 USD
10.3.17.	Other fees related to issuing/ sending the card		
10.3.17.1.	fee for changing the card collection location and/or method of receipt ⁶	25,00 EUR	40,00 USD
10.3.17.2.	card preparation for dispatch within the territory Latvia (a card issuance fee is charged simultaneously)	10,00 EUR	15,00 USD
10.3.17.3.	card preparation for dispatch outside the territory of Latvia (a card issuance fee is charged simultaneously)	100,00 EUR	120,00 USD
10.3.18.	Activation of card received by post		
10.3.18.1.	in Internet Bank	free of charge	free of charge
10.3.18.2.	at the Bank	10,00 EUR	15,00 USD
10.3.19.	Travel insurance (Standard program)	free of charge	free of charge
10.3.20.	Priority Pass ⁷	35 EUR per visit per person	45 USD per visit per person
10.3.21.	Fast Track ⁸	according to the airport price list	according to the airport price list

10.4. Travel insurance

No.	Service	Price, EUR
10.4.1.	Standard program	10,00 EUR/per year
10.4.2.	Silver 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

¹ By agreement with the Customer for collecting the card at the Industra Bank head office, the card is prepared within 1 working day, provided the application is submitted by 12:00 p.m. The fee for card production is charged additionally.

² Interest is calculated on a negative account balance.

³ If investigating a complaint requires transaction confirmation documents, a fee based on the actual service cost will apply.

⁴ SEPA – the Single Euro Payment Area.

⁵ Changing the limit independently via Internet Bank is free of charge.

⁶ The fee is applied from the moment the card is handed over for dispatch. The commission retained for the initially chosen card collection location and method is non-refundable.

⁷ The service provides access to over 1500 VIP airport lounges across more than 143 countries.

⁸ The service offers priority access to security checkpoints at airports worldwide, including Riga, Vilnius, and Tallinn, through a user-friendly app.

11. Broker operations

11.1. Transactions with financial instruments¹

No.	Service	Price, EUR
11.1.1.	USA and Canadian stocks	0,05 % USD/ CAD per share (min. 50,00 USD/ CAD) ²
11.1.2.	Baltic, European, and Scandinavian stocks/ exchange-traded funds (ETFs)	0,4 % of trading amount (min. 50,00 EUR)
11.1.3.	Other financial instruments	by agreement
11.1.4.	Bonds	0,1 % of trading amount (min. 100,00 EUR)

11.2. Financial instruments custody¹

No.	Service	Price, 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.	Holding financial instruments (per month) ³	
11.3.3.1.	NASDAQ CSD registered shares	0,025 % (min. 1,00 EUR)
11.3.3.2.	investment funds registered with NASDAQ CSD	0,025 % (min. 50,00 EUR)
11.3.3.3.	shares registered in other depositories / exchange-traded funds (ETFs)	0,025 % (min. 10,00 EUR)
11.3.3.4.	bonds	0,025 % (min. 50,00 EUR)
11.3.3.5.	other financial instruments	by agreement
11.3.4.	Custody of defaulted Bonds (per month)	0,005 % face value (min. 20.00 EUR for ISIN)
11.3.5.	Receiving an account statement in the Internet Bank	according to the price list section Account statement
11.3.6.	Receiving an account statement in the Bank	according to the price list section Account statement
11.3.7.	Another type of inquiry/statement on request	100,00 EUR, incl. VAT (for inquiry/statement)
11.3.8.	Financial instruments blocking for shareholder meeting	by agreement
11.3.9.	Deregistration of financial instruments	20,00 EUR
11.3.10.	Acceptance/transfer of financial instruments registered Nasdaq CSD (LV):	
11.3.10.1.	stocks, bonds	10,00 EUR
11.3.10.2.	other financial instruments	17,00 EUR
11.3.10.3.	direct transfer within Industra Bank	10,00 EUR
11.3.11.	Acceptance/transfers ¹ financial instruments registered in other depositories:	
11.3.11.1.	financial instruments acceptance	50,00 EUR per ISIN
10.2.11.2.	transfer of bonds	0,5 % (min 100,00 EUR)
10.2.11.3.	transfer of other financial instruments	0,5 % (min. 50,00 EUR)
11.3.12.	Participation in corporate events of choice	by agreement

¹ Third-party commission fees (e.g., state duties, taxes, commissions, interest, penalties, or other expenses not mentioned in this Bank's Price List) are charged to the Customer's account.

² Commissions are charged in EUR.

³ The custody fee is calculated based on the current market value as of the last day of the month, according to the type of each financial instrument (shares, bonds, investment funds).

12. Escrow account**12.1. Application**

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

12.2. Execution of agreement

No.	Service	Price, 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)	by agreement (min.50,00 EUR)

12.3. Closing

No.	Service	Price, EUR
12.3.1.	Closing an account	free of charge

12.4. Other services

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

¹ The fee is payable for processing the application. If an Escrow account agreement is concluded, the fee for executing the Escrow account agreement will be reduced by this amount. If the Bank declines to open an account, the document review fee is non-refundable.

² For unpledged real estate sale and purchase transactions between a single buyer and a single seller, the contract is executed in Latvian.

³The Escrow account agreement can be executed after the full set of documents has been submitted to the Bank.