

## PRICE LIST FOR INDIVIDUAL RESIDENTS

The price list applies to a natural person who has the right to reside in the Republic of Latvia and whose permanent place of residence is in the Republic of Latvia.

### 1. Current account

#### 1.1. Opening and closing

| No.        | Service  | Price, EUR                                       |
|------------|--|--|
| 1.1.1.     | Consideration of documents and opening of a current account <sup>1</sup>   |  |
| 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 <sup>2</sup>   | 25,00 EUR  |
| 1.1.1.1.2. | who is not a citizen of the EU, EEA, or Switzerland  | 325,00 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  | free of charge                                   |
| 1.1.2.     | Closing of a 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<br>(min. 5,00 EUR, max. 500,00 EUR) |

#### 1.2. Maintenance

| No.      | Service  | Price, EUR   |
|----------|--|--|
| 1.2.1.   | Maintenance of a current account <sup>2;3;4</sup>  | 5,00 EUR per month<br>(1,00 EUR per month <sup>5</sup> ) |
| 1.2.2.   | Maintenance <sup>4</sup> of an inactive <sup>6</sup> account   |  |
| 1.2.2.1. | up to 24 months  | 10,00 EUR per month                                      |
| 1.2.2.2. | starting from the 24 <sup>th</sup> month   | 20,00 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<br>(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   | 100,00 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 <sup>7</sup>   | 50,00 EUR per month                                      |
| 1.2.6.   | Interest <sup>8;9</sup> calculation on the balance of each current account   |  |
| 1.2.6.1. | up to 10 000 EUR (excluding)   | not calculated   |
| 1.2.6.2. | from 10 000 EUR to 50 000 EUR  | 0,25 % per year  |
| 1.2.6.3. | from 50 000 EUR to 100 000 EUR   | 0,35 % per year  |
| 1.2.6.4. | from 100 000 EUR to 250 000 EUR  | 0,50 % per year  |
| 1.2.6.5. | over 250 000 EUR   | by agreement   |

#### 1.3. Commercial Activity Income Account<sup>10;11</sup>

| No.    | Service                                    | Price, EUR                       |
|--------|--|----------------------------------|
| 1.3.1. | Opening of a current account <sup>12</sup> | 15,00 EUR                        |
| 1.3.2. | Maintenance of an account                  | 5,00 EUR per month <sup>13</sup> |

|          |   |                     |
|----------|---|---------------------|
| 1.3.3.   | Maintenance <sup>4</sup> of an inactive <sup>6</sup> account                                    |                     |
| 1.3.3.1. | up to 24 months   | 10,00 EUR per month |
| 1.3.3.2. | starting from the 24 <sup>th</sup> 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), <b>incl. VAT</b>  |
| 1.4.2.2. | for a period of over 12 months   | 0,50 EUR for one copy (min. 10,00 EUR), <b>incl. VAT</b> |
| 1.4.3.   | Issuance of an account statement, upon Customer's request, if the account is closed    | 1,00 EUR for one copy (min. 10,00 EUR), <b>incl. VAT</b> |

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

| No.    | Service  | Price, 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 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 | 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 <sup>14</sup>  | 10,00-500,00 EUR    |
| 1.6.3. | Fee for additional due diligence/ compliance check of the Customer/ activity/ transaction / payment partner/ documents <sup>15</sup>  | 100,00 EUR per hour |

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

<sup>2</sup> For customers who make a deposit, **the consideration of documents** is free of charge. Customers with an active deposit agreement are exempt from current account maintenance fees during the term of the agreement.

<sup>3</sup> 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.

<sup>4</sup> No current account servicing or maintenance fee will be applied if the total average balance across all customer's current accounts for the month exceeds 10 000 EUR or its equivalent in another currency, based on the Bank's exchange rate.

<sup>5</sup> For customers using both the Internet Bank and Payment Card services, the current account servicing is EUR 1.00 per month.

<sup>6</sup> 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.

<sup>7</sup> The commission fee is charged starting from the 13<sup>th</sup> 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.

<sup>8</sup> Interest is not accrued on funds held in blocked accounts. Interest calculations commence from the start of the next calendar month following the unblocking of the account.

<sup>9</sup> When a customer's status changes from non-resident to resident, interest will be calculated beginning from the next calendar month after the Bank has registered the status change.

<sup>10</sup> 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.

<sup>11</sup> All other fees are in accordance with the Bank's price list for legal entities who are residents of Latvia.

<sup>12</sup> At the Customer's request, an additional current account is opened free of charge for use with the payment card.

<sup>13</sup> 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).

<sup>14</sup> 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 risk.

<sup>15</sup> 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 <sup>1;2;3</sup>

| No.      | Service                  | Price, EUR                         |
|----------|--------------------------|------------------------------------|
| 2.1.1.   | EUR, USD                 |                                    |
| 2.1.1.1. | up to 5 000,00 (per day) | 0,1 % of amount<br>(min. 2,00 EUR) |
| 2.1.1.2. | over 5 000,01 (per day)  | 0,5 % of amount                    |
| 2.1.2.   | In other currencies      | 2 % of amount<br>(min. 10,00 EUR)  |
| 2.1.3.   | To cover commissions     | free of charge                     |

### 2.2. Cash withdrawal from the account<sup>4</sup>

| No.    | Service                          | Price, EUR                                     |
|--------|----------------------------------|--|
| 2.2.1. | EUR                              | 1 % of amount<br>(min. 20,00 EUR) <sup>5</sup> |
| 2.2.2. | In other currencies <sup>6</sup> | 2 % of amount<br>(min.20,00 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<br>(min. 5,00EUR) |
| 2.3.2. | Cash withdrawal without prior notification <sup>4</sup>                  | 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. Exchange of money<sup>6</sup> 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<br>(min. 5,00EUR)                  |
| 2.4.1.2. | exchange of coins against banknotes, and vice - versa;<br>exchange of coins against coins of other denomination | <b>5,00 EUR</b><br>for every 50 coins <sup>3</sup> |
| 2.4.2.   | In other currencies <sup>6</sup>  | 1 % of amount<br>(min. 5,00 EUR)                   |

### 2.5. Acceptance of worn and damaged banknotes<sup>2</sup>

| No.    | Service                          | Price, EUR     |
|--------|----------------------------------|----------------|
| 2.5.1. | EUR                              | free of charge |
| 2.5.2. | In other currencies <sup>6</sup> | not accepted   |

### 2.6. Verification of banknotes

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

### 2.7. Handling of coins<sup>7;8</sup>

| No.    | Service                        | Price, EUR                            |
|--------|--------------------------------|---------------------------------------|
| 2.7.1. | For Customers of Industra Bank | <b>5,00 EUR</b><br>for every 50 coins |

|        |  |  |
|--------|--|--|
| 2.7.2. | For customers who hold no account with Industra Bank | <b>10,00 EUR</b><br>for every 50 coins |
|--------|--|--|

## 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 <sup>4</sup><br>(service available at the branch on Muītas Street 1, Riga) | 3,5 % of amount<br>(min. 5,00 EUR) |

<sup>1</sup> Foreign currency coins are not accepted by the Bank.

<sup>2</sup> 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).

<sup>3</sup> The service is available (in all specified currencies) for Customer of the Bank.

<sup>4</sup> Amounts exceeding EUR 3 000 or equivalent in other currencies must be ordered in writing at least 2 business days in advance through Customer Service Centres.

<sup>5</sup> Cash withdrawal is free of charge when closing an account with a balance of less than EUR 10.

<sup>6</sup> Subject to availability at the Bank.

<sup>7</sup> Coins must be sorted by denominations.

<sup>8</sup> 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 confirmation of the copy | 15,00 EUR, incl. VAT |

#### 3.2. Preparation and issuance of bank statements<sup>1,2</sup>

| No.    | Service   | Price, EUR                                  |
|--------|---|---|
| 3.2.1. | Information about the availability of an account in the Bank and its balance              | 12,00 EUR, incl. VAT                        |
| 3.2.2. | Another type of inquiry on request  | by agreement<br>(min. 18,00 EUR, incl. VAT) |
| 3.2.3. | Issuance of a statements after termination of the business relationship with the Customer | 35,00 EUR, incl. VAT                        |
| 3.2.4. | Providing comprehensive information about the Customer to the audit                       | by agreement<br>(min. 50,00 EUR, incl. VAT) |

#### 3.3. Additional services

| No.    | Service   | Price, EUR           |
|--------|---|----------------------|
| 3.3.1. | Execution of a power of attorney in the Bank  | 25,00 EUR, incl. VAT |
| 3.3.2. | Verification of notarized power of attorney   | 25,00 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 | 25,00 EUR, incl. VAT |
| 3.3.4. | Consideration of inheritance documents (for each heir)  | 18,00 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<br>(min. 20,00 EUR, incl. VAT)  |
| 3.4.4. | Additional commission fee for notarization of documents or statements                      | actual costs<br>(min. 100,00 EUR, incl. VAT) |

<sup>1</sup> 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.

<sup>2</sup> 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 Bank<sup>1</sup>

| No.      | Service   | Price, EUR                  |
|----------|---|-----------------------------|
|          |   | In the Bank                 |
| 4.1.1.   | In EUR, USD   | free of charge <sup>2</sup> |
| 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 EUR  | 50,00 EUR                   |

### 4.2. Transfers between Customers of Industra Bank

| No.    | Service                                    | Price, EUR  |                     |                     |                     |
|--------|--|-------------|---------------------|---------------------|---------------------|
|        |  | In the Bank |                     | Using Internet Bank |                     |
|        |  | EUR         | In other currencies | EUR                 | In other currencies |
| 4.2.1. | Transfer to one's own account              | 2,50 EUR    | 2,50 EUR            | free of charge      | free of charge      |
| 4.2.2. | Transfer to an account of another Customer | 2,50 EUR    | 5,00 EUR            | free of charge      | 1,00 EUR            |

### 4.3. Domestic transfers to other banks in Latvia and SEPA payments<sup>3;4</sup>

| No.    | Currency          | Priority | Cut-off time | Value date <sup>5</sup>                  | Price, EUR  |                     |
|--------|-------------------|----------|--------------|--|-------------|---------------------|
|        |                   |          |              |  | In the Bank | Using Internet Bank |
| 4.3.1. | EUR domestic      | standard | 13:00        | D  | 5,00 EUR    | 0,36 EUR            |
|        |                   |          | 16:00        | D <sup>6</sup>                           |             |                     |
| 4.3.2. | EUR domestic      | express  | 16:00        | D (within 1 hour on a Bank business day) | 20,00 EUR   | 15,00 EUR           |
| 4.3.3. | SEPA <sup>7</sup> | standard | 13:00        | D  | 5,00 EUR    | 0,36 EUR            |

### 4.4. International transfers<sup>3;4</sup>

| No.    | Currency         | Priority | Cut-off time | Value date <sup>5</sup>                   | Price, EUR  |           |                     |           |
|--------|------------------|----------|--------------|---|-------------|-----------|---------------------|-----------|
|        |                  |          |              |   | In the Bank |           | Using Internet Bank |           |
|        |                  |          |              |   | SHA         | OUR       | SHA                 | OUR       |
| 4.4.1. | EUR              | standard | 17:00        | D + 1                                     | 25,00 EUR   | 55,00 EUR | 20,00 EUR           | 50,00 EUR |
| 4.4.2. |                  | urgent   | 15:00        | D   | 30,00 EUR   | 70,00 EUR | 25,00 EUR           | 65,00 EUR |
| 4.4.3. |                  | express  | 15:00        | D (within 2 hours on a Bank business day) | 45,00 EUR   | 90,00 EUR | 40,00 EUR           | 85,00 EUR |
| 4.4.4. |                  | standard | 17:00        | D + 3                                     | 25,00 EUR   | 55,00 EUR | 20,00 EUR           | 50,00 EUR |
| 4.4.5. | KZT <sup>8</sup> | 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 <b>and SEPA payments</b> | 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 <sup>9</sup>   | 5,00 EUR   | 70,00 EUR               |
| 4.5.4.  | Request to revoke a money transfer <sup>9</sup>  | 10,00 EUR  | 100,00 EUR              |
| 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 <sup>9</sup>                          | 10,00 EUR  | 100,00 EUR              |
| 4.5.8.  | Investigation in connection with an expected incoming money transfer, upon Customer's request <sup>9</sup> | 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  | 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, EUR  |
|--------|-------------------------------------|---|
| 4.7.1. | Registration, <b>or corrections</b> | 5,00 EUR, <b>incl. VAT</b>                          |
| 4.7.2. | Execution of transfers              | according to the Internet Bank Transfers price list |

**4.8. Regular payment of electronic invoices**

| No.    | Service  | Price, EUR                 |
|--------|--|----------------------------|
| 4.8.1. | Registration, <b>corrections</b>                     | 5,00 EUR, <b>incl. VAT</b> |
| 4.8.2. | <b>Cancellation of payment for an unpaid invoice</b> | <b>3,00 EUR</b>            |
| 4.8.3. | Payment of invoices                                  | 0,36 EUR <sup>10</sup>     |

**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.

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<sup>1</sup> An additional commission fee 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).

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

<sup>3</sup> An additional commission fee 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).

<sup>4</sup> 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.

<sup>5</sup> D - the date on which the Customer submits the payment order to the Bank.

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

<sup>7</sup> 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 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 beneficiary details must be correct.

If any of these details are missing, the transfer is processed as an international transfer, and the corresponding fee is applied.

<sup>8</sup> Transfers in KZT require prior approval from the Bank.

<sup>9</sup> 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.

<sup>10</sup> A fee of 0,28 EUR applies, provided the company-service provider holds a current account with Industra Bank.

## 5. Internet Bank and SMS - alert

### 5.1. Internet Bank

| No.      | Service   | Price, 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.   | Subscription 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 | 35,00 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. Currency exchange

### 6.1. Cash<sup>1;2</sup>

| No.    | Service   | Price, EUR   |
|--------|---|--|
| 6.1.1. | Currency exchange   | according to the rates of Industra Bank, 0,1 % of amount (min. 10,00 EUR)          |
| 6.1.2. | 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) |

### 6.2. Non-cash

| No.    | Service                        | Price, EUR                                     |
|--------|--------------------------------|--|
| 6.2.1. | Currency exchange <sup>2</sup> | according to the rates of Bank, free of charge |

<sup>1</sup> The Bank accepts USD banknotes issued from 2009 onwards.

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

## 7. Lending services

### 7.1. Loan<sup>1;2</sup>

| No.      | Service  | Price, EUR                                  |
|----------|--|---|
| 7.1.1.   | Loan application processing  | by agreement<br>(min. 200,00 EUR)           |
| 7.1.2.   | Arrangement of a loan agreement (incl. Loan increase)  | 1 % of loan amount<br>(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<br>(min. 100,00 EUR)           |
| 7.1.3.3. | other changes at the Customer's request  | by agreement<br>(min 250,00 EUR)            |
| 7.1.4.   | Resource reservation   | free of charge                              |
| 7.1.5.   | 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 <sup>3</sup>                     |
| 7.1.6.   | Preparation of references, approvals, or consents  | by agreement<br>(min. 70,00 EUR, incl. VAT) |

### 7.2. Credit card limits<sup>4</sup>

| No.      | Service   | Price, 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<br>(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  |

<sup>1</sup> If the commission fee for a service is not specified in the Bank's 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.

<sup>2</sup> This also applies to leasing services.

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

<sup>4</sup> Commission fees are applicable to credit card limit agreements assumed from Privatbank.

## 8. Deposits

### 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) <sup>1</sup> | according to <a href="#">Deposit Rates</a> |

### 8.2. Subordinated deposit

| No.    | Service                           | Interest rates |
|--------|-----------------------------------|----------------|
|        |                                   | Term           |
| 8.2.1. | Subordinated deposit <sup>2</sup> | by agreement   |

### 8.3. Early termination of the deposit agreement<sup>3</sup>

| No.    | Service   | Price, 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 |

<sup>1</sup> The minimum deposit amount required to receive interest is EUR 3 000.

<sup>2</sup> The minimum deposit amount required to receive interest is EUR 50 000.

<sup>3</sup> 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.

## 9. Payment cards

### 9.1. Mastercard Debit

| No.       | Service   | Price, EUR   |                                |
|-----------|---|--|--------------------------------|
|           |   | Card in EUR  | Card in USD                    |
| 9.1.1.    | Issuance of a payment card /additional card   | 5,00 EUR   | 10,00 USD                      |
| 9.1.2.    | Receipt of payment card /additional card (a card issuance fee is charged simultaneously)            |  |                                |
| 9.1.2.1.  | using postal services within the territory of Latvia <sup>1</sup>                                   | free of charge   | free of charge                 |
| 9.1.2.2.  | at the Bank   | 10,00 EUR  | 15,00 USD                      |
| 9.1.3.    | Urgent issuance of a card <sup>2</sup>  | 35,00 EUR  | 50,00 USD                      |
| 9.1.4.    | Monthly fee for a card/ additional card   | 1,75 EUR   | 4,00 USD                       |
| 9.1.5.    | Payment card replacement or renewal before or after the expiration date                             | 5,00 EUR   | 10,00 USD                      |
| 9.1.5.1.  | receipt using postal services within the territory of Latvia  | free of charge   | free of charge                 |
| 9.1.5.2.  | receipt at the Bank   | 10,00 EUR  | 15,00 USD                      |
| 9.1.6.    | Reviewing a claim <sup>3</sup>  | free of charge   | free of charge                 |
| 9.1.7.    | Interest on the use of the credit limit   |  |                                |
| 9.1.7.1.  | interest on the authorized credit per annum   | 24 %   | 24 % <sup>4</sup>              |
| 9.1.7.2.  | interest on exceeding of the authorized credit limit per annum                                      | 60 %   | 60 % <sup>4</sup>              |
| 9.1.8.    | Overdraft arrangement fee   | free of charge   | is not issued                  |
| 9.1.9.    | Overdraft extension or contract change fee  | 10,00 EUR  | is not issued                  |
| 9.1.10.   | Cash withdrawal   |  |                                |
| 9.1.10.1. | ATMs in SEPA countries <sup>5</sup>   | 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. | ATMs in non-SEPA <sup>5</sup> countries   | 2 % of amount (min. 3,00 EUR)  | 2 % of amount (min.5,00 USD)   |
| 9.1.10.3. | Industra Bank POS terminals in Latvia   | 2 % of amount (min. 7,00 EUR)  | 2 % of amount (min. 10,00 USD) |
| 9.1.10.4. | other bank's POS terminals  | 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. | at ATMs in SEPA countries <sup>5</sup>  | 0,25 EUR   | 0,40 USD                       |
| 9.1.11.2. | ATMs in non-SEPA countries <sup>5</sup>   | 0,50 EUR   | 0,70 USD                       |
| 9.1.12.   | Purchase fee  |  |                                |
| 9.1.12.1. | in SEPA countries <sup>5</sup>  | free of charge   | free of charge                 |
| 9.1.12.2. | in non-SEPA countries <sup>5</sup>  | free of charge   | 0,25 %                         |
| 9.1.13.   | Daily spending limit  |  |                                |
| 9.1.13.1. | at merchants / with service providers   | 2 500 EUR  | 3 500 USD                      |
| 9.1.13.2. | in ATMs   | 1 500 EUR  | 1 800 USD                      |
| 9.1.14.   | Administration of the card's daily spending limit <sup>6</sup>                                      | 10,00 EUR  | 15,00 USD                      |
| 9.1.15.   | Currency conversion surcharge, if the currency of the basic account attached to the payment card is | 3 %  | 3 %                            |

|           |   |                                  |                                  |
|-----------|---|----------------------------------|----------------------------------|
|           | not the same as the transaction currency and the payment currency   |                                  |                                  |
| 9.1.16.   | Other fees related to issuing/ sending the card   |                                  |                                  |
| 9.1.16.1. | fee for changing the card collection location and/or method of receipt <sup>7</sup>                           | 10,00 EUR                        | 15,00 USD                        |
| 9.1.16.2. | card preparation for dispatch outside the territory of Latvia (a card issuance fee is charged simultaneously) | 100,00 EUR                       | 120,00 USD                       |
| 9.1.17.   | Activation of card received by post   |                                  |                                  |
| 9.1.17.1. | in Internet Bank  | free of charge                   | free of charge                   |
| 9.1.17.2. | at the Bank   | 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) |

## 9.2. Mastercard Standard

| No.       | Service   | Price, EUR   |                                |
|-----------|---|--|--------------------------------|
|           |   | Card in EUR  | Card in USD                    |
| 9.2.1.    | Issuance of a payment card / additional card  | 5,00 EUR   | 10,00 USD                      |
| 9.2.2.    | Receipt of payment card / additional card (a card issuance fee is charged simultaneously) |  |                                |
| 9.2.2.1.  | using postal services within the territory of Latvia <sup>1</sup>                         | free of charge   | free of charge                 |
| 9.2.2.2.  | at the Bank   | 10,00 EUR  | 15,00 USD                      |
| 9.2.3.    | Urgent issuance of a card <sup>2</sup>  | 35,00 EUR  | 50,00 USD                      |
| 9.2.4.    | Monthly card\ additional card fee   | 2,50 EUR   | 5,00 USD                       |
| 9.2.5.    | Payment card replacement or renewal before or after the expiration date                   | 5,00 EUR   | 10,00 USD                      |
| 9.2.5.1.  | receipt using postal services within the territory of Latvia <sup>1</sup>                 | free of charge   | free of charge                 |
| 9.2.5.2.  | receipt at the Bank (a card issuance fee is charged simultaneously)                       | 10,00 EUR  | 15,00 USD                      |
| 9.2.6.    | Reviewing a claim <sup>3</sup>  | free of charge   | free of charge                 |
| 9.2.7.    | Interest on the use of the credit limit   |  |                                |
| 9.2.7.1.  | interest on the authorized credit per annum   | 24 %   | 24 % <sup>4</sup>              |
| 9.2.7.2.  | interest on exceeding the authorized credit limit per annum                               | 60 %   | 60 % <sup>4</sup>              |
| 9.2.8.    | Overdraft arrangement fee   | free of charge   | is not issued                  |
| 9.2.9.    | Overdraft extension or contract change fee  | 10,00 EUR  | is not issued                  |
| 9.2.10.   | Cash withdrawal   |  |                                |
| 9.2.10.1. | ATMs in SEPA countries <sup>5</sup>   | 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. | ATMs in non-SEPA <sup>5</sup> countries   | 2 % of amount (min. 3,00 EUR)  | 2 % of amount (min. 5,00 USD)  |
| 9.2.10.3. | Industra Bank POS terminals in Latvia   | 2 % of amount (min. 7,00 EUR)  | 2 % of amount (min. 10,00 USD) |
| 9.2.10.4. | other bank's POS terminals  | 2 % of amount  | 2 % of amount                  |

|           |   | (min. 7,00 EUR)                     | (min.10,00 USD)                     |
|-----------|---|-------------------------------------|-------------------------------------|
| 9.2.11.   | Checking of an account balance  |                                     |                                     |
| 9.2.11.1. | at ATMs in SEPA countries <sup>5</sup>  | 0,25 EUR                            | 0,40 USD                            |
| 9.2.11.2. | at ATMs in non-SEPA countries <sup>5</sup>  | 0,50 EUR                            | 0,70 USD                            |
| 9.2.12.   | Purchase fee  |                                     |                                     |
| 9.2.12.1. | in SEPA countries <sup>5</sup>  | free of charge                      | free of charge                      |
| 9.2.12.2. | in non-SEPA countries <sup>5</sup>  | free of charge                      | 0,25 % of amount (min. 0,20 USD)    |
| 9.2.13.   | Daily spending limit  |                                     |                                     |
| 9.2.13.1. | at merchants / with service providers   | 4 000 EUR                           | 5000 USD                            |
| 9.2.13.2. | in ATMs   | 2 000 EUR                           | 2500 USD                            |
| 9.2.14.   | Administration of the card's daily spending limit <sup>6</sup>  | 10,00 EUR                           | 15,00 USD                           |
| 9.2.15.   | 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 %                                 |
| 9.2.16.   | Other fees related to issuing / sending the card  |                                     |                                     |
| 9.2.16.1. | fee for changing the card collection location and/or method of receipt <sup>7</sup>   | 10,00 EUR                           | 15,00 USD                           |
| 9.2.16.2. | card preparation for dispatch outside the territory of Latvia (a card issuance fee is charged simultaneously)   | 100,00 EUR                          | 120,00 USD                          |
| 9.2.17.   | Activation of card received by post   |                                     |                                     |
| 9.2.17.1. | in Internet Bank  | free of charge                      | free of charge                      |
| 9.2.17.2. | at the Bank   | 10,00 EUR                           | 15,00 USD                           |
| 9.2.18.   | Credit transaction fee  | 0,15 % of amount<br>(min. 0,10 EUR) | 0,15 % of amount<br>(min. 0,15 USD) |

### 9.3. Mastercard Gold

| No.      | Service  | Price, EUR     |                   |
|----------|--|----------------|-------------------|
|          |  | Card in EUR    | Card in USD       |
| 9.3.1.   | Issuance of a payment card / additional card   | 5,00 EUR       | 10,00 USD         |
| 9.3.2.   | Receipt of payment card /additional card (a card issuance fee is charged simultaneously) |                |                   |
| 9.3.2.1. | using postal services within the territory of Latvia <sup>3</sup>                        | free of charge | free of charge    |
| 9.3.2.2. | at the Bank  | 10,00 EUR      | 15,00 USD         |
| 9.3.3.   | Urgent issuance of a card <sup>2</sup>   | 35,00 EUR      | 50,00 USD         |
| 9.3.4.   | Monthly fee for a card/ additional card  | 5,00 EUR       | 10,00 USD         |
| 9.3.5.   | Payment card replacement or renewal before or after the expiration date                  | 5,00 EUR       | 10,00 USD         |
| 9.3.5.1. | receipt using postal services within the territory of Latvia                             | free of charge | free of charge    |
| 9.3.5.2. | receipt at the Bank  | 10,00 EUR      | 15,00 USD         |
| 9.3.6.   | Reviewing a claim <sup>3</sup>   | free of charge | free of charge    |
| 9.3.7.   | Interest on the use of the credit limit  |                |                   |
| 9.3.7.1. | interest on the authorized credit per annum  | 24 %           | 24 % <sup>4</sup> |



|           |   |   |                                     |
|-----------|---|---|-------------------------------------|
| 9.3.7.2.  | interest on exceeding of the authorized credit limit per annum  | 60 %  | 60 % <sup>4</sup>                   |
| 9.3.8.    | Overdraft arrangement fee   | free of charge  | is not issued                       |
| 9.3.9.    | Overdraft extension or contract change fee  | 10,00 EUR   | is not issued                       |
| 9.3.10.   | Cash withdrawal   |   |                                     |
| 9.3.10.1. | ATMs in SEPA <sup>5</sup> countries   | 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. | ATMs in non-SEPA <sup>5</sup> countries   | 2 % of amount (min. 3,00 EUR)   | 2 % of amount (min. 5,00 USD)       |
| 9.3.10.3. | Industra Bank POS terminals in Latvia   | 2 % of amount (min. 7,00 EUR)   | 2 % of amount (min. 10,00 USD)      |
| 9.3.10.4. | other bank's POS terminals  | 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. | at ATMs in SEPA countries <sup>5</sup>  | 0,25 EUR  | 0,40 USD                            |
| 9.3.11.2. | at ATMs in non-SEPA countries <sup>5</sup>  | 0,50 EUR  | 0,70 USD                            |
| 9.3.12.   | Purchase fee  | -   |                                     |
| 9.3.12.1. | in SEPA countries <sup>5</sup>  | free of charge  | free of charge                      |
| 9.3.12.2. | in non-SEPA countries <sup>5</sup>  | free of charge  | 0,25 %                              |
| 9.3.13.   | Daily spending limit  | -   |                                     |
| 9.3.13.1. | at merchants / with service providers   | 7 000 EUR   | 9 000 USD                           |
| 9.3.13.2. | in ATMs   | 2 800 EUR   | 3 500 USD                           |
| 9.3.14.   | Administration of the card's daily spending limit <sup>6</sup>  | 10,00 EUR   | 15,00 USD                           |
| 9.3.15.   | 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 %                                 |
| 9.3.16.   | Other fees related to issuing / sending the card  |   |                                     |
| 9.3.16.1. | fee for changing the card collection location and/or method of receipt <sup>7</sup>   | 10,00 EUR   | 15,00 USD                           |
| 9.3.16.2. | card preparation for dispatch outside the territory of Latvia (a card issuance fee is charged simultaneously)   | 100,00 EUR  | 120,00 USD                          |
| 9.3.17.   | Activation of card received by post   |   |                                     |
| 9.3.17.1. | in Internet Bank  | free of charge  | free of charge                      |
| 9.3.17.2. | at the Bank   | 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 <sup>8</sup>  | 35 EUR per visit per person   | 45 USD per visit per person         |
| 9.3.21.   | Fast Track <sup>9</sup>   | according to the airport price list   | according to the airport price list |

#### 9.4. Travel insurance

| No.    | Service               | Price, EUR           |
|--------|-----------------------|----------------------|
| 9.4.1. | Standard program      | 10,00 EUR / per year |
| 9.4.2. | <b>Silver</b> 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 |

<sup>1</sup> The fee covers the two consignments within Latvia: the card and PIN code.

<sup>2</sup> 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.**

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

<sup>4</sup> Interest is calculated on a negative account balance.

<sup>5</sup> SEPA – the Single Euro Payment Area.

<sup>6</sup> **Changing the limit independently via Internet Bank is free of charge.**

<sup>7</sup> 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.**

<sup>8</sup> The service provides access to over 1500 VIP airport lounges across more than 143 countries.

<sup>9</sup> The service offers priority access to security checkpoints at airports worldwide, including Riga, Vilnius, and Tallinn, through a user-friendly app.

## 10. Broker operations

### 10.1. Transactions with financial instruments<sup>1</sup>

| No.     | Service   | Price, EUR  |
|---------|---|---|
| 10.1.1. | USA and Canadian stocks   | 0,05 % USD / CAD per share<br>(min. 50,00 USD / CAD) <sup>2</sup> |
| 10.1.2. | Baltic, European, and Scandinavian stocks /<br>exchange-traded funds (ETFs) | 0,4 % of trading amount<br>(min. 50,00 EUR)                       |
| 10.1.3. | Other financial instruments   | by agreement  |
| 10.1.4. | Bonds   | 0,1 % of trading amount<br>(min. 100,00 EUR)                      |

### 10.2. Financial instruments custody<sup>1</sup>

| No.        | Service  | Price, EUR   |
|------------|--|--|
| 10.2.1.    | Opening of financial instrument account  | free of charge   |
| 10.2.2.    | Closing of financial instrument account  | free of charge   |
| 10.2.3.    | Holding of financial instruments (per month) <sup>3</sup> :                                      |  |
| 10.2.3.1.  | NASDAQ CSD registered shares   | 0,025 % (min. 1,00 EUR)                                  |
| 10.2.3.2.  | investment funds registered with NASDAQ<br>CSD   | 0,025 % (min. 50,00 EUR)                                 |
| 10.2.3.3.  | bonds  | 0,025 % (min. 50,00 EUR)                                 |
| 10.2.3.4.  | shares registered in other depositories /<br>exchange-traded funds (ETFs)                        | 0,025 % (min. 10,00 EUR)                                 |
| 10.2.3.5.  | other financial instruments  | by agreement   |
| 10.2.4.    | Custody of defaulted Bonds (per month)   | 0,005 % face value<br>(min. 20,00 EUR for ISIN)          |
| 10.2.5.    | Receiving an account statement in the Internet<br>Bank   | according to the price list section<br>Account statement |
| 10.2.6.    | Receiving an account statement in the Bank   | according to the price list section<br>Account statement |
| 10.2.7.    | Another type of inquiry/statement on request   | 100,00 EUR, incl. VAT<br>(for inquiry/statement)         |
| 10.2.8.    | Financial instruments blocking for shareholder<br>meeting  | by agreement   |
| 10.2.9.    | Deregistration of financial instruments  | 20,00 EUR  |
| 10.2.10.   | Acceptance/transfer of financial instruments<br>registered with NASDAQ CSD (LV):                 |  |
| 10.2.10.1. | stocks, bonds  | 10,00 EUR  |
| 10.2.10.2. | other financial instruments  | 17,00 EUR  |
| 10.2.10.3. | direct transfer within Industra Bank   | 10,00 EUR  |
| 10.2.11.   | Acceptance/transfers of financial instruments<br>registered in other depositories <sup>1</sup> : |  |
| 10.2.11.1. | 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)                                   |
| 10.2.12.   | Participation in corporate events of choice  | by agreement   |

<sup>1</sup> 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.

<sup>2</sup> Commissions are charged in EUR.

<sup>3</sup> 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).

**11. Escrow account****11.1. Application**

| No.     | Service                      | Price, EUR                                     |
|---------|------------------------------|--|
| 11.1.1. | Consideration of application | by agreement<br>(min. 50,00 EUR <sup>1</sup> ) |

**11.2. Execution of agreement**

| No.       | Service   | Price, EUR                                      |
|-----------|---|---|
| 11.2.1.   | Execution of standard agreement <sup>2</sup>                        |   |
| 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) <sup>3</sup> | 0,6 % from transaction amount (min. 500,00 EUR) |
| 11.2.2.   | Execution of non-standard agreement                                 | by agreement<br>(min. 500,00 EUR)               |
| 11.2.3.   | Amendments to the agreement (for each time)                         | by agreement<br>(min. 50,00 EUR)                |

**11.3. Closing**

| No.     | Service            | Price, EUR     |
|---------|--------------------|----------------|
| 11.3.1. | Closing an account | free of charge |

**11.4. Other services**

| No.     | Service   | Price, EUR           |
|---------|---|----------------------|
| 11.4.1. | Preparation of a printout from the State Unified Computerized Land Register | 15,00 EUR, incl. VAT |

<sup>1</sup> 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.

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

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

