

PRICE LIST FOR LEGAL ENTITIES NON-RESIDENTS

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. | fee for initial document assessment | 350,00 EUR |
| 1.1.1.2. | opening of a current account | free of charge |
| 1.1.2. | Maintaining a minimum balance in a current account ² | 1000,00 EUR |
| 1.1.3. | Closing of a current account | 300,00 EUR |
| 1.1.4. | 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) 100,00 EUR |

1.2. Maintenance

| No. | Service | Price, EUR |
|----------|--|---|
| 1.2.1. | Maintenance of a current account ³ | 200,00 EUR/per month |
| 1.2.2. | Maintenance of a current account ⁴ | 300,00 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 | 100,00 EUR |
| 1.2.4. | Maintenance of an inactive ⁵ account | 400,00 EUR/per month |
| 1.2.5. | Maintenance of an inactive ⁷ account ⁶ | 500,00 EUR/per month + standard price list |
| 1.2.6. | Commission fee for the storage of funds for a Customer with whom the Bank terminates cooperation | |
| 1.2.6.1. | up to 3 months | 1000,00 EUR/per month |
| 1.2.6.2. | as from the 4th month | 5000,00 EUR/per month |
| 1.2.6.3. | as from the 6th month | 10000,00 EUR/per month |
| 1.2.7. | Commission fee for the storage of funds for customers who do not hold a current account with the Bank ⁶ | 50,00 EUR/per month |

1.3. Account statements

| No. | Service | Price, EUR |
|----------|--|---|
| 1.3.1. | Receiving the Customer's independently prepared account statement in the Internet Bank | free of charge |
| 1.3.2. | Receiving an account statement prepared at the Bank via Bank, Internet Bank, or e-mail | |
| 1.3.2.1. | for a period of up to 12 months | 5,00 EUR per sheet (min. 30,00 EUR), incl. VAT |
| 1.3.2.2. | for a period of over 12 months | 5,00 EUR per sheet (min. 50,00 EUR), incl. VAT |
| 1.3.3. | Issuance of an account statement, upon Customer's request, if the account is closed | 5,00 EUR per sheet (min. 100,00 EUR), incl. |

VAT

1.4. Enforcement actions provided for in the law

| No. | Service | Price, EUR |
|--------|--|--|
| 1.4.1. | 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 | 150,00 EUR |
| 1.4.2. | 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 | 20,00 EUR + according to the Bank's Transfers price list |

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

| No. | Service | Price, EUR |
|--------|--|---|
| 1.5.1. | Penalty for failure to submit documents or information, as requested by the Bank and required for the management of the Customer's ML/TF/PF (money laundering, terrorism financing and proliferation financing) risk and sanctions risk, within the term or in the amount specified by the Bank | 100,00-5000,00 EUR |
| 1.5.2. | Fee for Customer enhanced due diligence ⁷ | 50,00-2000,00 EUR 25,00-1000,00 EUR |
| 1.5.3. | Fee for the review of transaction documents or compliance check ⁸ | 100,00 EUR/per hour, max.3000,00 EUR |

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

² 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. If the Gateway service is activated, its subscription fee is added to the current account maintenance fee.

⁴ The bank fees for current account maintenance are applied for the Customers having any of the following indicators:

a) the legal entity has no connection with the actual economic activity or the legal entity's activity creates little or no economic value, or
b) legislative acts of the country of registration of the legal entity do not provide for the obligation of the company to prepare and submit financial reports to competent supervisory institutions, or
c) the legal entity has no place of business (office) in the country of registration of the legal entity.

⁵ 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, and where the account's activity is not connected to other banking operations

⁶ 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.

⁷ 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.

⁸ The Bank unilaterally determines the fee for due diligence or verification procedures, based on is the actual time incurred.

2. Cash operations

2.1. Cash deposit to own account^{1;2;3}

| No. | Service | Price, EUR |
|--------|----------------------|---------------------------------|
| 2.1.1. | EUR, USD | 0,5 % of amount (min 20,00 EUR) |
| 2.1.2. | In other currencies | 2,5 % of amount (min 20,00 EUR) |
| 2.1.3. | To cover commissions | free of charge |

2.2. Cash withdrawal from the account⁴

| No. | Service | Price, EUR |
|--------|----------------------------------|---------------------------------|
| 2.2.1. | EUR | 3 % of amount (min 50,00 EUR) |
| 2.2.2. | In other currencies ⁵ | 3,5 % of amount (min 50,00 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. 10,00 EUR) |
| 2.3.2. | Cash withdrawal without prior notification ⁴ | 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. Money Exchange and Cash Handling Services

| No. | Service | Price, EUR |
|----------|---|---------------------------------|
| 2.4.1. | Exchange of banknotes and coins (EUR) ⁵ | - |
| 2.4.1.1. | exchange of banknotes against banknotes of other denomination | 0,5 % of amount (min 10,00 EUR) |
| 2.4.1.2. | exchange of coins against banknotes, and vice - versa, exchange of coins against coins of other denomination ³ | 5,00 EUR for every 50 coins |
| 2.4.2. | Exchange of banknotes and coins (in other currencies) ⁵ | 1 % of amount (min. 5,00 EUR) |
| 2.4.3. | Acceptance of worn and damaged banknotes ² | |
| 2.4.3.1. | EUR | free of charge |
| 2.4.3.2. | in other currencies ⁵ | do not accept |
| 2.4.4. | Verification of EUR banknotes for validity | 0,5 % of amount (min 10,00 EUR) |
| 2.4.5. | Handling coins ^{6;7} | |
| 2.4.5.1. | for Customers of Industra Bank | 5,00 EUR for every 50 coins |
| 2.4.5.2. | for customers who hold no account with Industra Bank | 10,00 EUR for every 50 coins |

2.5. Cash advance for payment cards at Industra Bank POS terminals

| No. | Service | Price, EUR |
|--------|---|---------------------------------|
| 2.5.1. | Cash advance from payment cards issued by other banks ⁴ (service available at the branch on Muiņas 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 The service is available (in all specified currencies) for Customer of the Bank.

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

⁵ Subject to availability at 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 confirmation of the copy | 20,00 EUR, incl. VAT |

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

| No. | Service | Price, EUR |
|--------|---|--|
| 3.2.1. | Confirming the existence and balance of an account | 40,00 EUR, incl. VAT |
| 3.2.2. | Issuance of other type statement, upon Customer's request | by agreement (min. 100,00 EUR, incl. VAT) |
| 3.2.3. | Issuance of a statement after termination of business relationship with the Customer | 300,00 EUR, incl. VAT |
| 3.2.4. | Statement upon auditor's request, approval of auditors' requests | by agreement (min. 200,00 EUR, incl. VAT) |
| 3.2.5. | Statement upon auditor's request, approval of auditors' requests after termination of business relationship with the Customer | by agreement (min. 500,00 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. | Verification of a notarized power of attorney before performing a separate transaction (without registration of a power of attorney) | 50,00 EUR, incl. VAT |
| 3.3.4. | Registration, verification and extension of authorization of the Official | 50,00 EUR |
| 3.3.5. | Execution of documents in case of change of the Customer's representative | 150,00 EUR |
| 3.3.6. | Execution of change in ownership documents ³ | 350,00 EUR |
| 3.3.7. | Registration of other amendments in legal documents of the Customer | 30,00 EUR |
| 3.3.8. | Obtaining information from registers to verify compliance of the Customer | 100,00 EUR |

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 by 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.

³ A legal entity whose participant and / or the beneficial owner / authorized representative is from abroad is charged a commission fee of EUR 100.

4. Transfers

4.1. Crediting an incoming money transfer to Customer's account with Industra Bank^{1;2}

| No. | Service | Price, EUR |
|----------|---|-----------------------------|
| 4.1.1. | In EUR, USD | free of charge ³ |
| 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 |
| 4.2.1. | Transfer to one's own account | 5,00 EUR | 1,00 EUR |
| 4.2.2. | Transfer to an account of another Customer | 25,00 EUR | 20,00 EUR |

4.3. Domestic transfers to other banks in Latvia and SEPA payments^{2;4;5}

| No. | Currency | Transfer amount in EUR | Priority | Cut-off time | Value date ⁶ | Price, EUR | |
|---------|-------------------|------------------------------|----------|--------------|--|-------------|---------------------|
| | | | | | | In the Bank | Using Internet Bank |
| 4.3.1. | EUR domestic | Up to 1000 EUR | standard | 13:00 | D | 25,00 EUR | 20,00 EUR |
| 4.3.2. | | From 1 000 EUR to 10 000 EUR | | | | 75,00 EUR | 50,00 EUR |
| 4.3.3. | | Over 10 000 EUR | | | | 120,00 EUR | 100,00 EUR |
| 4.3.4. | | Up to 1000 EUR | standard | 16:00 | D ⁷ | 25,00 EUR | 20,00 EUR |
| 4.3.5. | | From 1 000 EUR to 10 000 EUR | | | | 75,00 EUR | 50,00 EUR |
| 4.3.6. | | Over 10 000 EUR | | | | 120,00 EUR | 100,00 EUR |
| 4.3.7. | | - | express | 16:00 | D (within 1 hour on a Bank business day) | 170,00 EUR | 115,00 EUR |
| 4.3.8. | SEPA ⁸ | Up to 1000 EUR | standard | 13:00 | D | 25,00 EUR | 20,00 EUR |
| 4.3.9. | | From 1 000 EUR to 10 000 EUR | | | | 75,00 EUR | 50,00 EUR |
| 4.3.10. | | Over 10 000 EUR | | | | 120,00 EUR | 100,00 EUR |

4.4. International transfers^{2;4;5}

| No. | Currency | Priority | Cut-off time | Value date ⁶ | Price, EUR | | | |
|--------|----------|----------|--------------|-------------------------|-------------|------------|---------------------|------------|
| | | | | | In the Bank | | Using Internet Bank | |
| | | | | | SHA | OUR | SHA | OUR |
| 4.4.1. | EUR | standard | 17:00 | D + 1 | 120,00 EUR | 150,00 EUR | 100,00 EUR | 130,00 EUR |
| 4.4.2. | | urgent | 15:00 | D | 130,00 EUR | 170,00 EUR | 110,00 EUR | 150,00 EUR |

| | | | | | | | | |
|--------|------------------|----------|-------|---|------------|------------|------------|------------|
| 4.4.3. | | express | 15:00 | D (within 2 hours on a Bank business day) | 150,00 EUR | 190,00 EUR | 130,00 EUR | 170,00 EUR |
| 4.4.4. | CNY | standard | 17:00 | D + 3 | 120,00 EUR | 150,00 EUR | 100,00 EUR | 130,00 EUR |
| 4.4.5. | KZT ⁹ | standard | 17:00 | D + 2 | - | 150,00 EUR | - | 130,00 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 | 5,00 EUR | 10,00 EUR |
| 4.5.2. | Amendments in an unexecuted payment order | 10,00 EUR | 15,00 EUR |
| 4.5.3. | Amendments and additions in an executed payment order ¹⁰ | 20,00 EUR | 100,00 EUR |
| 4.5.4. | Request to revoke a money transfer ¹⁰ | 10,00 EUR | 120,00 EUR |
| 4.5.5. | Request to cancel a money transfer | 10,00 EUR | 120,00 EUR |
| 4.5.6. | Investigation of an incoming money transfer with incorrect details | 10,00 EUR | 120,00 EUR |
| 4.5.7. | Investigation of an executed money transfer, upon Customer's request ¹⁰ | 10,00 EUR | 150,00 EUR |
| 4.5.8. | Investigation in connection with an expected incoming money transfer, upon Customer's request ¹⁰ | 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 | 70,00 EUR | 70,00 EUR |
| 4.5.10. | Return of an incoming payment to the payer's bank if the Bank is unable to process the incoming transfer | - | 70,00 EUR |

4.6. Additional commission fee

| No. | Service | Price, EUR |
|--------|---|------------|
| 4.6.1. | Additional commission fee for incorrect details in money transfers | 70,00 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, the 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 the 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 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 1,2 % of the amount (min. EUR 350) 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.

² If the beneficiary's or payer's bank is registered in one of the high-risk and very high-risk jurisdictions, then the additional fee is charged: 0,5% of the amount (min. EUR 150). The list of countries is available at <https://industria.finance/en/bank/questions-and-answers>.

³ This applies only if the Customer's IBAN account number is correctly specified in the "recipient" field of the received SWIFT MT 103 message.

⁴ An additional commission fee of 1,2 % of the amount (min. EUR 350) is applied for debiting an outgoing payment from an Industra Bank Customer's account to a credit institution located in countries under international sanctions.

⁵ The Bank processes the Customer's payment order with a value date that 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.

⁶ D – the date on which the Customer submits the payment order to the Bank.

⁷ If transfers are directed to banks that participate in the electronic clearing system of the Bank of Latvia ([List of participants](#)).

⁸ 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 the 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.

⁹ Transfers in KZT require prior approval from the Bank.

¹⁰ 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, Industra Gateway 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 | 20,00 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 | 70,00 EUR |
| 5.1.5. | Reissue of Internet Bank user login on Customer's request | 25,00 EUR |
| 5.1.6. | Internet Bank user and/or code calculator DIGIPASS DP260 unlocking | free of charge |

5.2. Industra Gateway

| No. | Service | Price, EUR |
|--------|-------------------------|----------------------------------|
| 5.2.1. | Registering the service | 50,00 EUR |
| 5.2.2. | Subscription fee | 20,00 EUR per month ¹ |

5.3. SMS alert

| No. | Service | Price, EUR |
|--------|-----------------------------|----------------|
| 5.3.1. | Connecting to the SMS alert | 5,00 EUR |
| 5.3.2. | Subscription fee | free of charge |
| 5.3.3. | The cost of one SMS | free of charge |

¹ The subscription fee is added to the current account maintenance fee.

6. Currency exchange

6.1. Non-cash

| No. | Service | Price, EUR |
|--------|--------------------------------|--|
| 6.1.1. | Currency exchange ¹ | according to the rates of Bank, free of charge |

¹ 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^{1;2}

| No. | Service | Price, EUR |
|------|---|---|
| 7.1. | Loan application processing | by agreement (min. 500,00 EUR) |
| 7.2. | Arrangement of a loan agreement (incl. Loan increase) | 1 % of loan amount (min. 500,00 EUR) |
| 7.3. | Change of payment date, change of repayment account or extension of the term of issuance of loan or submission of documents up to 1 month | by agreement (min. 200,00 EUR) |
| 7.4. | Other changes at the Customer's request | by agreement (min 500,00 EUR) |
| 7.5. | Resource reservation | by agreement |
| 7.6. | Preparation, drawing up, or reconciliation of documents to ensure the refinancing process, incl. in the case of the sale of mortgaged property if the transaction is financed by another creditor | 2 % of the remaining loan amount (min. 1000,00 EUR) |
| 7.7. | Preparation of references, approvals, or consents | by agreement (min. 100,00 EUR, incl. VAT) |
| 7.8. | Early repayment of the loan | 2 % of the amount repaid early (min. 500,00 EUR) |

¹ 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.

² This also applies to leasing services.

8. Arranging Bank guarantees¹

8.1. Import guarantee service

| No | Type of service | Price, EUR |
|---------|--|---|
| 8.1.1. | Processing of guarantee application/draft preparation (applicable if guarantee is not issued) | as per agreement (min. 100,00 EUR) |
| 8.1.2. | Guarantee application processing, issue of guarantee, with cash collateral | 0,2 % of the amount (min. 200,00 EUR) |
| 8.1.3. | Use fee, with cash collateral | 1 %-1,5 % per year (min. 100,00 EUR) |
| 8.1.4. | Amendment to guarantee terms | 100,00 EUR or 0,2 % of the increased amount |
| 8.1.5. | Guarantee application processing, issue of guarantee, without cash collateral | as per agreement (min. 250,00 EUR) |
| 8.1.6. | Use fee, without cash collateral | as per agreement |
| 8.1.7. | Amendment to guarantee terms, without cash collateral | as per agreement |
| 8.1.8. | Administration of the advance payment to the Customer's account (when the advance payment is the collateral) | 1,5 % of the amount (min. 200,00 EUR) |
| 8.1.9. | Confirmation of issuing of the guarantee | 50,00 EUR |
| 8.1.10. | Handling and payment of a demand for payment | 0,2 % of the amount requested (min. 200,00 EUR) |

8.2. Export guarantee service

| No | Type of service | Price, EUR |
|--------|---|---|
| 8.2.1. | Advice of a guarantee, issued by another bank | 100,00 EUR |
| 8.2.2. | Advice of a guarantee amendment, issued by another bank | 100,00 EUR |
| 8.2.3. | Forwarding a demand for payment on a Customer's request | 0,2 % of the requested amount (min. 200,00 EUR) |

8.3. Other fees related to guarantee servicing

| No | Type of service | Price, EUR |
|--------|---|--------------|
| 8.3.1. | Cancellation before the expiry of the guarantee | 100,00 EUR |
| 8.3.2. | SWIFT message | 10,00 EUR |
| 8.3.3. | Courier costs | actual costs |

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.

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 for 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 earlier will be deducted from the deposit amount before payout.

10. Payment cards**10.1. Mastercard Business**

| 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 fee/ additional card | 120,00 EUR | 150,00 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 the authorized credit limit per annum | 60 % | 60 % ² |
| 10.1.6. | Overdraft arrangement fee | 50,00 EUR | are not issued |
| 10.1.7. | Overdraft extension or contract changes fee | 50,00 EUR | are 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 the amount (min. 5,00 EUR) | 3 % of the amount (min. 7,00 USD) |
| 10.1.9.2. | Industra Bank POS terminals in Latvia | 3 % of the amount (min. 5,00 EUR) | 3 % of the amount (min. 7,00 USD) |
| 10.1.9.3. | other bank's POS terminals | 3 % of the amount (min. 10,00 EUR) | 3 % of the amount (min. 15,00 USD) |
| 10.1.10. | Checking of account balance | - | - |
| 10.1.10.1. | at ATMs in in SEPA ⁴ countries | 0,50 EUR | 0,80 USD |
| 10.1.10.2. | at ATMs outside SEPA ⁴ countries | 0,80 EUR | 1,00 USD |
| 10.1.11. | Purchases fee | 0,25 % of the amount | 0,25 % of the amount |
| 10.1.12. | Daily spending limit | - | - |
| 10.1.12.1. | at merchants / with service providers | 4 000,00 EUR | 5 000,00 USD |
| 10.1.12.2. | in ATMs | 2 000,00 EUR | 2 500,00 USD |
| 10.1.13. | 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 % |
| 10.1.14. | Administration of the card's daily spending limit ⁵ | 15,00 EUR | 20,00 USD |
| 10.1.15. | Credit transaction fee | 0,25 % of the amount (min. 0,50 EUR) | 0,25 % of the 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 Latvia ³ (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 ³ (a card issuance fee is | 100,00 EUR | 120,00 USD |

| | | | |
|------------|-------------------------------------|----------------|----------------|
| | charged simultaneously) | | |
| 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 Business World

| 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 | 180,00 EUR | 220,00 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 | 50,00 EUR | are not issued |
| 10.2.7. | Overdraft extension or contract changes fee | 50,00 EUR | are 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 the amount (min. 5,00 EUR) | 3 % of the amount (min. 7,00 USD) |
| 10.2.9.2. | Industra Bank POS terminals in Latvia | 3 % of the amount (min. 5,00 EUR) | 3 % of the amount (min. 7,00 USD) |
| 10.2.9.3. | other bank's POS terminals | 3 % of the amount (min. 10,00 EUR) | 3 % of the amount (min. 15,00 USD) |
| 10.2.10. | Inspection of account balance | - | - |
| 10.2.10.1. | at ATMs in in SEPA ⁴ countries | 0,50 EUR | 0,80 USD |
| 10.2.10.2. | at ATMs outside SEPA ⁴ countries | 0,80 EUR | 1,00 USD |
| 10.2.11. | Purchases fee | 0,25 % of the amount | 0,25 % of the amount |
| 10.2.12. | Daily spending limit | - | - |
| 10.2.12.1. | at merchants / with service providers | 10 000,00 EUR | 12 000,00 USD |
| 10.2.12.2. | in ATMs | 3 000,00 EUR | 3 500,00 USD |
| 10.2.13. | Administration of 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 the amount (min. 0,50 EUR) | 0,25 % of the 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 | 25,00 EUR | 40,00 USD |

| | | | |
|------------|---|--|--|
| | and/or method of receipt ⁶ | | |
| 10.2.17.2. | card preparation for dispatch within 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 |
| 10.2.19. | Travel insurance (Silver program) | free of charge | free of charge |
| 10.2.20. | Priority Pass ⁷ | one visit per person per calendar year is free of charge, each next 35 EUR | one visit per person per calendar year is free of charge, each next 45 USD |
| 10.2.21. | Fast Track ⁸ | according to the airport price list | according to the airport price list |

10.3. Travel insurance

| No. | Service | Price, EUR |
|---------|------------------|--------------------|
| 10.3.1. | Standard program | 10,00 EUR/per year |
| 10.3.2. | Silver program | 20,00 EUR/per year |
| 10.3.3. | Gold program | 30,00 EUR/per year |
| 10.3.4. | 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 investigation a complaint requires transaction confirmation documents, a fee based on the actual service cost will apply.

⁴ SEPA – 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. The service is available from 05.02.2024.

⁸ The service offers priority access to security checkpoints at airports worldwide, including Riga, Vilnius and Tallinn, through a user-friendly app. The service is available from 05.02.2024.

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 |
|------------|---|---|
| 11.2.1. | Opening of financial instrument account | free of charge |
| 11.2.2. | Closing of financial instrument account | free of charge |
| 11.2.3. | Holding of financial instruments ³ (per month): | |
| 11.2.3.1. | NASDAQ CSD registered shares | 0,025 % (min. 1,00 EUR) |
| 11.2.3.2. | investment funds registered with NASDAQ CSD | 0,025 % (min. 50,00 EUR) |
| 11.2.3.3. | bonds | 0,025 % (min. 50,00 EUR) |
| 11.2.3.4. | shares registered in other depositories / exchange-traded funds (ETFs) | 0,025 % (min. 10,00 EUR) |
| 11.2.3.5. | other financial instruments | by agreement |
| 11.2.4. | Custody of defaulted Bonds (per month) | 0,005 % face value (min. 20,00 EUR for ISIN) |
| 11.2.5. | Receiving an account statement in the Internet Bank | according to the price list section Account statement |
| 11.2.6. | Receiving an account statement in the Bank | according to the price list section Account statement |
| 11.2.7. | Another type of inquiry/statement on request | 100,00 EUR, incl. VAT (for inquiry/statement) |
| 11.2.8. | Financial instruments blocking for shareholder meeting | by agreement |
| 11.2.9. | Deregistration of financial instruments | 20,00 EUR |
| 11.2.10. | Acceptance/transfer of financial instruments registered with Nasdaq CSD (LV): | |
| 11.2.10.1. | stocks, bonds | 10,00 EUR |
| 11.2.10.2. | other financial instruments | 17,00 EUR |
| 11.2.10.3. | direct transfer within Industra Bank | 10,00 EUR |
| 11.2.11. | Acceptance/transfers of financial instruments registered in other depositories ¹ : | |
| 11.2.11.1. | financial instruments acceptance | 50,00 EUR per ISIN |
| 11.2.11.2. | transfer of bonds | 0,5 % (min. 100,00 EUR) |
| 11.2.11.3. | transfer of other financial instruments | 0,5 % (min. 50,00 EUR) |
| 11.2.12. | 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.

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