

## PRICE LIST FOR LEGAL ENTITIES RESIDENTS

### 1. Current account

#### 1.1. Opening and closing

No.	Service	Price, EUR
1.1.1.	Consideration of documents <sup>1</sup> and opening of a current account <sup>2</sup>	
1.1.1.1.	fee for initial document assessment	50,00 EUR
1.1.1.2.	opening of a current account	free of charge
1.1.2.	Maintaining a minimum balance in a current account <sup>3</sup>	50,00 EUR or corresponds to a 1-month commission for account maintenance, which is set for each Customer individually
1.1.3.	Opening of a temporary account	50,00 EUR
1.1.4.	Closing of a current (incl. temporary) account <sup>4</sup>	25,00 EUR
1.1.5.	Obtaining information from the Commercial Register or any other register for customer compliance verification and account opening	actual costs (min. 5,00 EUR, max. 500,00 EUR)

#### 1.2. Maintenance

No.	Service	Price, EUR
1.2.1.	Maintenance of a current (incl. temporary) account <sup>3;5</sup>	10,00 EUR/per month
1.2.2.	Obtaining information required for checking the Customer's compliance or processing the correspondent bank's request for Customer or account servicing from another source	actual costs (min. 5,00 EUR, max. 500,00 EUR)
1.2.3.	Maintenance of an inactive <sup>6</sup> account	100,00 EUR/per month
1.2.4.	Commission fee for the storage of funds for a Customer with whom the Bank terminates cooperation	200,00 EUR/per month
1.2.5.	Commission fee for the storage of funds for customers who do not hold a current account with the Bank <sup>7</sup>	50,00 EUR/per month

#### 1.3. Commercial Activity Income Account<sup>8;9</sup>

No.	Service	Price, EUR
1.3.1.	Opening of a current account <sup>10</sup>	15,00 EUR
1.3.2.	Maintenance of an account	5,00 EUR/ per month <sup>11</sup>
1.3.3.	Maintenance <sup>5</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 copy (min. 5,00 EUR), incl. VAT
1.4.2.2.	for a period of over 12 months	0,50 EUR for copy (min. 10,00 EUR), incl. VAT
1.4.3.	Issuance of an account statement, upon Customer's request, if the account is closed	1,00 EUR for copy (min. 20,00 EUR), incl. VAT

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

No.	Service	Price, EUR
1.5.1.	Acceptance of 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.	<del>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</del>	50,00 - 1000,00 EUR
1.6.2.	Fee for Customer enhanced due diligence <sup>12</sup>	25,00 - 1000,00 EUR
1.6.3.	Fee for the review of transaction documents or compliance check <sup>13</sup>	100,00 EUR/per hour, max. 3000,00 EUR

<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> Individual tariffs for a current account opening and maintenance are applied for a legal entity whose main business activity/ partners are related to foreign countries and/or whose ownership structure is complex and/or whose ultimate beneficial owner /authorized person is a person from a foreign country/ is a politically exposed person or if there is, in the view of the Bank, any other indicator of an increased risk.

Individual tariffs for current account opening and maintenance are applied to a non-profit organization or an insolvent legal entity.

<sup>3</sup> 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. The minimum balance is not applied to the CAI account, Economic activity performers and Temporary account.

<sup>4</sup> The fee is also charged in cases where the cooperation with the Customer has been terminated and the balance has not been transferred to another credit institution within the specified period.

<sup>5</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. If the Gateway service is activated, its subscription fee is added to the current account maintenance fee.

<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 6 months (12 months for a Commercial Activity Income Account), and where the account's activity is not connected to other banking operations. The temporary account has not been converted to a permanent account within 6 months.

<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> For individual merchants, sole proprietorships, farming or fishing enterprises, and private individuals registered with the State Revenue Service as performers of economic activity under the micro-enterprise taxpayer regime, who are not registered as a value-added tax (VAT) payer and whose turnover does not exceed EUR 50 000 per year.

<sup>9</sup> All other fees are in accordance with the Bank's price list for legal entities who are residents of Latvia.

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<sup>10</sup> At the Customer's request, an additional current account is opened free of charge for use with the payment card.

<sup>11</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>12</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>13</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 (min. 5,00 EUR)
2.1.1.2.	over 5 000,01 (per day)	0,5% of amount
2.1.2.	In other currencies	2 % of amount (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 (min. 10,00 EUR)
2.2.2.	In other currencies <sup>5</sup>	2 % of amount (min. 20,00 EUR)
2.2.3.	Processing of cash payout application, for the delivery of money to the Customer, using the service of the Bank's cooperation partner	0,2 % of the amount (min. 10,00 EUR, max. 100,00 EUR)

### 2.3. Additional fees

No.	Service	Price, EUR
2.3.1.	Preparing cash for withdrawal by denominations requested by the Customer	1 % of amount (min. 5,00 EUR)
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. Money Exchange and Cash Handling Services

No.	Service	Price, EUR
2.4.1.	Exchange of banknotes and coins (EUR) <sup>5</sup>	-
2.4.1.1.	exchange of banknotes against banknotes of other denomination	0,5 % of amount (min. 5,00 EUR)
2.4.1.2.	exchange of coins against banknotes, and vice - versa, exchange of coins against coins of other denomination <sup>3</sup>	5,00 EUR for every 50 coins
2.4.2.	Exchange of banknotes and coins (in other currencies) <sup>5</sup>	1 % of amount (min. 5,00 EUR)
2.4.3.	Acceptance of worn and damaged banknotes <sup>2</sup>	
2.4.3.1.	EUR	free of charge
2.4.3.2.	in other currencies <sup>5</sup>	do not accept
2.4.4.	Verification of EUR banknotes for validity	0,5 % of amount (min. 10,00 EUR)
2.4.5.	Handling of coins <sup>6;7</sup>	
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 <sup>4</sup> (service available at the branch on Muiatas Street 1, Riga)	3,5 % of amount (min. 5,00 EUR)

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<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> Subject to availability at the Bank.

<sup>6</sup> Coins must be sorted by denominations.

<sup>7</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.	Statement confirming the existence and balance of an account	25,00 EUR, incl. VAT
3.2.2.	Issuance of other type statement, upon Customer's request	by agreement (min. 35,00 EUR, incl. VAT)
3.2.3.	Statement confirming deposition of share capital in a temporary account	25,00 EUR, incl. VAT
3.2.4.	Issuance of a statement after termination of business relationship with the Customer	150,00 EUR, incl. VAT
3.2.5.	Statement upon auditor's request, approval of auditors' requests	by agreement (min. 95,00 EUR, incl. VAT)
3.2.6.	Provision of information 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	25,00 EUR, incl. VAT
3.3.2.	Verification of notarized power of attorney	25,00 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)	25,00 EUR, incl. VAT
3.3.4.	Execution of documents in case of change of the Customer's representative	<del>10,00 EUR</del> 30,00 EUR
3.3.5.	Registration of change of ownership documents <sup>3</sup>	<del>25,00 EUR</del> 50,00 EUR
3.3.6.	Registration of other amendments in legal documents of the Customer's	<del>10,00 EUR</del> 30,00 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 of registered letter	10,00 EUR, incl. VAT + actual costs
3.4.3.	Additional commission fee for preparation of documents or statements in English or Russian	actual costs (min. 20,00 EUR, incl. VAT)
3.4.4.	Additional commission fee for notarization of documents or statements	actual costs (min. 100,00 EUR, incl. VAT)

<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.

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

No.	Service	Price, EUR
4.1.1.	In EUR, USD	free of charge <sup>3</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	3,00 EUR	3,00 EUR	free of charge	free of charge
4.2.2.	Transfer to an account of another Customer	3,00 EUR	5,00 EUR	free of charge	1,00 EUR

### 4.3. Domestic transfers to other banks in Latvia and SEPA payments<sup>2;4;5</sup>

No.	Currency	Priority	Cut-off time	Value date <sup>6</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>7</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>8</sup>	standard	13:00	D	5,00 EUR	0,36 EUR

### 4.4. International transfers<sup>2;4;5</sup>

No.	Currency	Priority	Cut-off time	Value date <sup>6</sup>	Price, EUR			
					In the Bank		Using Internet Bank	
					SHA	OUR	SHA	OUR
4.4.1.	EUR	standard	17:00	D + 1	30,00 EUR	55,00 EUR	25,00 EUR	50,00 EUR
4.4.2.		urgent	15:00	D	35,00 EUR	70,00 EUR	30,00 EUR	65,00 EUR
4.4.3.		express	15:00	D (within 2 hours on a Bank business day)	50,00 EUR	95,00 EUR	45,00 EUR	90,00 EUR
4.4.4.	CNY	standard	17:00	D + 3	25,00 EUR	55,00 EUR	20,00 EUR	50,00 EUR

4.4.5.	KZT <sup>9</sup>	standard	17:00	D + 2	-	55,00 EUR	-	50,00 EUR
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#### 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	3,00 EUR	10,00 EUR
4.5.2.	Amendments in an unexecuted payment order	5,00 EUR	10,00 EUR
4.5.3.	Amendments and additions in an executed payment order <sup>10</sup>	10,00 EUR	70,00 EUR
4.5.4.	Request to revoke a money transfer <sup>10</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>10</sup>	10,00 EUR	100,00 EUR
4.5.8.	Investigation in connection with an expected incoming money transfer, upon Customer's request <sup>10</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	30,00 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

#### 4.8. Regular payment of electronic invoices

No.	Service	Price, EUR
4.8.1.	Registration, or corrections	10,00 EUR, incl. VAT
4.8.3.	Cancellation of payment for an unpaid invoice	7,00 EUR
4.8.4.	Payment of invoices	0,36 EUR <sup>11</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 - 1.2% of the amount (min. EUR 350.00), 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.

<sup>2</sup> 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>.

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

<sup>4</sup> An additional commission fee - 1.2% of the amount (min. EUR 350.00), is applied for debiting an outgoing payment from an Industra Bank Customer's account to a credit institution located in countries under international sanctions.

<sup>5</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>6</sup> D - the date on which the Customer submits the payment order to the Bank.

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

<sup>8</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>9</sup> Transfers in KZT require prior approval from of the Bank.

<sup>10</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>11</sup> A fee of EUR 0.28 applies, provided the company-service provider holds a current account with Industra Bank.

## 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	10,00 EUR
5.1.2.	Subscription fee	free of charge
5.1.3.	Connecting to the SMS authorization service	free of charge
5.1.4.	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. 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 <sup>1</sup>

### 5.3. SMS alert

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

<sup>1</sup> The subscription fee is added to the current account maintenance fee.

## 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 the amount (min. 10,00 EUR)
6.1.2.	Currency exchange services for non-account holders of Industra Bank	according to the rates of 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<sup>1;2</sup>****7.1. Loan**

No.	Service	Price, EUR
7.1.1.	Loan application processing	by agreement (min. 500,00 EUR)
7.1.2.	Arrangement of a loan agreement (incl. Loan increase)	1 % of loan amount (min. 500,00 EUR)
7.1.3.	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)
7.1.4.	Other changes at the Customer's request	by agreement (min 500,00 EUR)
7.1.5.	Resource reservation	by agreement
7.1.6.	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)
7.1.7.	Preparation of references, approvals, or consents	by agreement (min. 100,00 EUR, incl. VAT)
7.1.8.	Early repayment of the loan	2 % of the amount repaid early (min. 500,00 EUR)

**7.2. Financial leasing (applies to contracts concluded after 09.10.2023)**

No.	Service	Price, EUR
7.2.1.	Leasing application processing	free of charge
7.2.2.	Arrangement of leasing documents	1,5 % of the financing amount (min. 200,00 EUR, incl. VAT)
7.2.3.	Processing of changes and contractual amendments at the customer's request	by agreement (min. 200,00 EUR, incl. VAT)
7.2.4.	Preparation of documents (references, power of attorneys, consents and other documents)	by agreement (min. 25,00 EUR, incl. VAT)
7.2.5.	Commission fee for cancellation of an early repayment invoice	50,00 EUR, incl. VAT
7.2.6.	State register service fee	according to the Price list of the holder of the relevant register (e.g. SJSC "Road Traffic Safety Directorate" (CSDD), "State Technical Supervision Agency" and others)
7.2.7.	Other commission fees	according to the agreement

<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.

## 8. Arranging Bank guarantees<sup>1</sup>

### 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

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

### 9.2. Subordinated deposit

No.	Service	Interest rates
		Term
9.2.1.	Subordinated deposit <sup>2</sup>	by agreement

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

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

<sup>1</sup> The minimum deposit amount required to receive interest is 3000 EUR.

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

<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.

**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	5,00 EUR	10,00 USD
10.1.2.	Receipt of payment card /additional card (a card issuance fee is charged simultaneously)		
10.1.2.1.	using postal services within the territory of Latvia <sup>1</sup>	free of charge	free of charge
10.1.2.2.	at the Bank	10,00 EUR	15,00 USD
10.1.3.	Urgent issuance of a card <sup>2</sup>	35,00 EUR	50,00 USD
10.1.4.	Monthly fee <sup>3</sup> for a card/ additional card	4,00 EUR	10,00 USD
10.1.5.	Payment card replacement or renewal before or after the expiration date	5,00 EUR	10,00 USD
10.1.5.1.	receipt using postal services within the territory of Latvia	free of charge	free of charge
10.1.5.2.	receipt at the Bank	10,00 EUR	15,00 USD
10.1.6.	Reviewing a claim <sup>4</sup>	free of charge	free of charge
10.1.7	Interest on the use of the credit limit		
10.1.7.1.	interest on the authorized credit per annum	24 %	24 % <sup>5</sup>
10.1.7.2.	interest on exceeding the authorized credit limit per annum	60 %	60 % <sup>5</sup>
10.1.8.	Overdraft arrangement fee	50,00 EUR	are not issued
10.1.9.	Overdraft extension or contract change fee	50,00 EUR	are not issued
10.1.10.	Cash withdrawal		
10.1.10.1.	ATMs	2 % of the amount (min. 3,00 EUR)	2 % of the amount (min. 5,00 USD)
10.1.10.2.	Industra Bank POS terminals in Latvia	2 % of the amount (min. 7,00 EUR)	2 % of the amount (min. 10,00 USD)
10.1.10.3.	other bank's POS terminals	2 % of the amount (min. 7,00 EUR)	2 % of the amount (min. 10,00 USD)
10.1.11.	Checking of an account balance		
10.1.11.1.	at ATMs in SEPA <sup>6</sup> countries	0,25 EUR	0,40 USD
10.1.11.2.	at ATMs outside SEPA <sup>6</sup> countries	0,50 EUR	0,70 USD
10.1.12.	Purchases fee	free of charge	0,25 % of the amount
10.1.13.	Daily spending limit		
10.1.13.1.	at merchants / with service providers	4 000,00 EUR	5 000,00 USD
10.1.13.2.	in ATMs	2 000,00 EUR	2 500,00 USD
10.1.14.	Administration of the card's daily spending limit <sup>7</sup>	10,00 EUR	15,00 USD
10.1.15.	Credit transaction fee	0,15 % of the amount (min. 0,10 EUR)	0,15 % of the amount (min. 0,15 USD)
10.1.16.	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	3 %	3 %

	payment currency		
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 <sup>8</sup>	10,00 EUR	15,00 USD
10.1.17.2.	card preparation for dispatch outside the territory of Latvia (a card issuance fee is charged simultaneously)	100,00 EUR	120,00 USD
10.1.18.	Activation of card received by post		
10.1.18.1.	in Internet Bank	free of charge	free of charge
10.1.18.2.	at the Bank	10,00 EUR	15,00 USD

## 10.2. Mastercard Business World

No.	Service	Price, EUR	
		Card in EUR	Card in USD
10.2.1.	Issuance of a payment card/ additional card		
10.2.2.	Receipt of payment card /additional card (a card issuance fee is charged simultaneously)	5,00 EUR	10,00 USD
10.2.2.1.	using postal services within the territory of Latvia <sup>1</sup>	free of charge	free of charge
10.2.2.2.	at the Bank	10,00 EUR	15,00 USD
10.2.3.	Urgent issuance of a card <sup>2</sup>	35,00 EUR	50,00 USD
10.2.4.	Monthly fee <sup>3</sup> for a card/ additional card	10,00 EUR	15,00 USD
10.2.5.	Payment card replacement or renewal before or after the expiration date	5,00 EUR	10,00 USD
10.2.5.1.	receipt using postal services within the territory of Latvia <sup>1</sup>	free of charge	free of charge
10.2.5.2.	receipt at the Bank (a card issuance fee is charged simultaneously)	10,00 EUR	15,00 USD
10.2.6.	Reviewing a claim <sup>4</sup>	free of charge	free of charge
10.2.7.	Interest on the use of the credit limit		
10.2.7.1.	interest on the authorized credit per annum	24 %	24 % <sup>5</sup>
10.2.7.2.	interest on exceeding the authorized credit limit per annum	60 %	60 % <sup>5</sup>
10.2.8.	Overdraft arrangement fee	50,00 EUR	are not issued
10.2.9.	Overdraft extension or contract change fee	50,00 EUR	are not issued
10.2.10.	Cash withdrawal		
10.2.10.1.	ATMs	2 % of the amount (min. 3,00 EUR)	2 % of the amount (min. 5,00 USD)
10.2.10.2.	Industra Bank POS-terminals in Latvia	2 % of the amount (min. 7,00 EUR)	2 % of the amount (min. 10,00 USD)
10.2.10.3.	other bank's POS-terminals	2 % of the amount (min. 7,00 EUR)	2 % of the amount (min. 10,00 USD)
10.2.11.	Checking of an account balance		
10.2.11.1.	at ATMs in SEPA <sup>6</sup> countries	0,25 EUR	0,40 USD
10.2.11.2.	at ATMs outside SEPA <sup>6</sup> countries	0,50 EUR	0,70 USD
10.2.12.	Purchases charge	free of charge	0,25 % of the amount



10.2.13.	Daily spending limit		
10.2.13.1.	at merchants / with service providers	10 000,00 EUR	12 000,00 USD
10.2.13.2.	in ATMs	3 000,00 EUR	3 500,00 USD
10.2.14.	Administration of the card's daily spending limit <sup>7</sup>	10,00 EUR	15,00 USD
10.2.15.	Credit transaction fee	0,15 % of the amount (min. 0,10 EUR)	0,15 % of the amount (min. 0,15 USD)
10.2.16.	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 %
10.2.17.	Other fees related to issuing / sending the card		-
10.2.17.1.	fee for changing the card collection location and/or method of receipt <sup>8</sup>	10,00 EUR	15,00 USD
10.2.17.2.	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 <sup>9</sup>	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 <sup>10</sup>	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

<sup>1</sup> The fee covers 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> The monthly card usage fee is not charged for each additional payment card if, during the previous month, at least one purchase or cash withdrawal transaction of EUR 1 or more was made with the respective card.

<sup>4</sup> If investigating a complaint requires transaction confirmation documents, a fee based on the actual service cost will apply.

<sup>5</sup> Interest is calculated on a negative account balance.

<sup>6</sup> SEPA - the Single Euro Payment Area.

<sup>7</sup> Changing the limit independently via Internet Bank is free of charge.

<sup>8</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>9</sup> The service provides access to over 1500 VIP airport lounges across more than 143 countries. The service is available from 05.02.2024.

<sup>10</sup> 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 instruments<sup>1</sup>

No.	Service	Price, EUR
11.1.1.	USA and Canadian stocks	0,05 % USD/ CAD per share (min. 50,00 USD/ CAD) <sup>2</sup>
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 custody<sup>1</sup>

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

## 12. Escrow account

### 12.1. Application

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

### 12.2. Execution of agreement

No.	Service	Price, EUR
12.2.1.	Execution of standard agreement <sup>2</sup>	
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) <sup>3</sup>	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

<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.