

## 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
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

#### 1.2. Maintenance

No.	Service	Price
1.2.1.	Maintenance of a current account <sup>2;3;4</sup>	5,00 EUR per month (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 the 24 <sup>th</sup> month (inclusive)	10,00 EUR per month
1.2.2.2.	starting from the 25 <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 (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
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 the 24 <sup>th</sup> month (inclusive)	10,00 EUR per month

No.	Service	Price
1.3.3.2.	starting from the 25 <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
1.4.1.	Receiving the Customer's independently prepared account statement in the Internet Bank	free of charge
1.4.2.	Receiving an account statement prepared at the Bank via Bank, Internet Bank, or e-mail	
1.4.2.1.	for a period of up to 12 months	0,50 EUR for one copy (min. 5,00 EUR, incl. VAT)
1.4.2.2.	for a period of over 12 months	0,50 EUR for one copy (min. 10,00 EUR, incl. VAT)
1.4.3.	Issuance of an account statement, upon Customer's request, if the account is closed	1,00 EUR for one copy (min. 10,00 EUR, incl. VAT)

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

No.	Service	Price
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
1.6.1.	Fee for Customer enhanced due diligence <sup>14</sup>	10,00-500,00 EUR
1.6.2.	Fee for the review of transaction documents or compliance check <sup>15</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> 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

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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
2.1.1.	EUR, USD	
2.1.1.1.	up to 5 000 (per day)	0,1 % of amount (min. 2,00 EUR)
2.1.1.2.	over 5 000 (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
2.2.1.	EUR	1 % of amount (min. 20,00 EUR) <sup>5</sup>
2.2.2.	In other currencies <sup>6</sup>	2 % of amount (min.20,00 EUR)

### 2.3. Additional fees

No.	Service	Price
2.3.1.	Preparing cash for withdrawal by denominations requested by the Customer	1 % of amount (min. 5,00EUR)
2.3.2.	Cash withdrawal without prior notification <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
2.4.1.	Exchange of banknotes and coins (EUR) <sup>6</sup>	
2.4.1.1.	exchange of banknotes against banknotes of other denomination	0,5 % of amount (min. 5,00EUR)
2.4.1.2.	exchange of coins against banknotes, and vice - versa; exchange of coins against coins of other denomination	5,00 EUR for every 50 coins <sup>3</sup>
2.4.2.	Exchange of banknotes (in other currencies) <sup>6</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>6</sup>	not accepted
2.4.4.	Verification of EUR banknotes for validity	0,5 % of amount (min.10,00EUR)
2.4.5.	Handling of coins <sup>7;8</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
2.5.1.	Cash advance from payment cards issued by other banks <sup>4</sup> (service available at the branch on Muižas 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> 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
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
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 (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 (min. 50,00 EUR, incl. VAT)

#### 3.3. Additional services

No.	Service	Price
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
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.

## 4. Transfers

### 4.1. Crediting an incoming money transfer to Customer's account with Industra Bank<sup>1</sup>

No.	Service	Price
		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			
		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	
					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			
					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.	CNY	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	
		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	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
4.6.1.	Additional commission fee for incorrect details in money transfers	25,00 EUR

**4.7. Regular payment**

No.	Service	Price
4.7.1.	Registration, or corrections	5,00 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
4.8.1.	Registration, corrections	5,00 EUR, incl. VAT
4.8.2.	Cancellation of payment for an unpaid invoice	3,00 EUR
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
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
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
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
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
7.1.1.	Loan application processing	by agreement (min. 200,00 EUR)
7.1.2.	Arrangement of a loan agreement (incl. Loan increase)	1 % of loan amount (min. 300,00 EUR)
7.1.3.	Execution of changes and amendments to the contract at the request of the Customer:	
7.1.3.1.	change of payment date	30 EUR
7.1.3.2.	change of repayment account or extension of the term of issuance of loan or submission of documents up to 1 month	by agreement (min. 100,00 EUR)
7.1.3.3.	other changes at the Customer's request	by agreement (min 250,00 EUR)
7.1.4.	Resource reservation	free of charge
7.1.5.	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	free of charge <sup>3</sup>
7.1.6.	Preparation of references, approvals, or consents	by agreement (min. 70,00 EUR, incl. VAT)

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

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

<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
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	
		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 %

No.	Service	Price	
		Card in EUR	Card in USD
	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	
		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	2 % of amount

No.	Service	Price	
		Card in EUR	Card in USD
		(min. 7,00 EUR)	(min. 10,00 USD)
9.2.10.4.	other bank's POS terminals	2 % of amount (min. 7,00 EUR)	2 % of amount (min. 10,00 USD)
9.2.11.	Checking of an account balance		
9.2.11.1	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 (min. 0,10 EUR)	0,15 % of amount (min. 0,15 USD)

### 9.3. Mastercard Gold

No.	Service	Price	
		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



No.	Service	Price	
		Card in EUR	Card in 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)

No.	Service	Price	
		Card in EUR	Card in 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
9.4.1.	Standard program	10,00 EUR / per year
9.4.2.	Silver 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
10.1.1.	USA and Canadian stocks	0,05 % USD / CAD per share (min. 50,00 USD / CAD) <sup>2</sup>
10.1.2.	Baltic, European, and Scandinavian stocks / exchange-traded funds (ETFs)	0,4 % of trading amount (min. 50,00 EUR)
10.1.3.	Other financial instruments	by agreement
10.1.4.	Bonds	0,1 % of trading amount (min. 100,00 EUR)

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

No.	Service	Price
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 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 / 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 (min. 20,00 EUR for ISIN)
10.2.5.	Receiving an account statement in the Internet Bank	according to the price list section Account statement
10.2.6.	Receiving an account statement in the Bank	according to the price list section Account statement
10.2.7.	Another type of inquiry/statement on request	100,00 EUR, incl. VAT (for inquiry/statement)
10.2.8.	Financial instruments blocking for shareholder meeting	by agreement
10.2.9.	Deregistration of financial instruments	20,00 EUR
10.2.10.	Acceptance/transfer of financial instruments 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 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
11.1.1.	Consideration of application	by agreement (min. 50,00 EUR <sup>1</sup> )

**11.2. Execution of agreement**

No.	Service	Price
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 (min. 500,00 EUR)
11.2.3.	Amendments to the agreement (for each time)	by agreement (min.50,00 EUR)

**11.3. Closing**

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

**11.4. Other services**

No.	Service	Price
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.