

PRICE LIST FOR INDIVIDUAL NON-RESIDENTS

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

1. Current account

1.1. Opening and closing

No.	Service	Service fee
1.1.1.	Consideration of documents ¹ and opening of a current account	
1.1.1.1.	Initial examination of documents for a person:	
1.1.1.1.1.	who is a citizen of the EU, EEA, or Switzerland	250,00 EUR
1.1.1.1.2.	who is not a citizen of the EU, EEA, or Switzerland	300,00 EUR
1.1.1.2.	Opening of a current account for a person:	
1.1.1.2.1.	who is a citizen of the EU, EEA, or Switzerland	free of charge
1.1.1.2.2.	who is not a citizen of the EU, EEA, or Switzerland	250,00 EUR
1.1.2.	Closing of a current account ²	100,00 EUR

1.2. Maintenance

No.	Service	Service fee
1.2.1.	Maintenance of a current account ^{3;4}	30,00 EUR/per month
1.2.1.1.	additional account maintenance fee for a connection ⁵ to a high-risk country	10,00 EUR/per month
1.2.2.	Maintenance of an inactive ⁶ account	
1.2.2.1.	up to the 24 th month inclusive	100,00 EUR/per month
1.2.2.2.	starting from the 25 th month	200,00 EUR/per month
1.2.3.	Obtaining information required for checking the Customer's compliance or processing the correspondent bank's request for Customer or account servicing from another source.	actual costs (min. 5,00 EUR, max.500,00 EUR)
1.2.4.	Fee for holding funds after the Bank has notified the Customer of the termination of cooperation	
1.2.4.1.	up to 3 months (inclusive)	200,00 EUR/per month
1.2.4.2.	as from the 4th month	700,00 EUR/per month
1.2.5.	Fee for the storage of funds for individuals who do not hold a current account with the Bank ⁷	50,00 EUR/per month

1.3. Commercial Activity Income Account⁸

For a micro-enterprise taxpayer or a private individual who is registered or plans to register as a micro-enterprise taxpayer.

No.	Service	Service fee
1.3.1.	Opening of a current account ⁴	15,00 EUR

No.	Service	Service fee
1.3.2.	Maintenance of an account ⁴	5,00 EUR per month
1.3.2.1.	Account maintenance where no incoming transactions have been recorded between the date on which the previous account maintenance fee was charged and the last business day of the current month	1,00 EUR/ per month
1.3.3.	Maintenance of an inactive ⁶ account	
1.3.3.1.	up to the 24 th month inclusive	10,00 EUR per month
1.3.3.2.	starting from the 25 th month	20,00 EUR per month
1.3.4.	Closing of an account	5,00 EUR
1.3.5.	Transfers to the single tax account (automatic payment of tax, simplified tax payment solution)	free of charge

1.4. Account statements

No.	Service	Service fee, incl. VAT
1.4.1.	Receiving the Customer's independently prepared account statement in the Internet Bank	free of charge
1.4.2.	Receipt of an account statement prepared by the Bank at the Bank, via Internet Bank, or by e-mail	
1.4.2.1.	for a period of up to 12 months (inclusive)	0,50 EUR for one copy (min. 5,00 EUR)
1.4.2.2.	for a period of over 12 months	0,50 EUR for one copy (min. 10,00 EUR)
1.4.3.	Preparation of an account statement for a closed account	1,00 EUR for one copy (min. 20,00 EUR)

1.5. Enforcement actions provided for in the law

No.	Service	Service fee
1.5.1.	Acceptance for execution of bailiff's order, a collection order issued by the State Revenue Service, an enforcement document (decision) issued by a court, a decision of the tax administration, or a document issued by another State or local government institution and official entitled to perform uncontested recovery	50,00 EUR
1.5.2.	Compulsory transfer of funds, in accordance with a bailiff's order, a collection order issued by the State Revenue Service, an enforcement document (decision) issued by the court, a decision of the tax administration, or a document issued by another State and local government institution or official entitled to perform uncontested recovery, in accordance with the procedures laid down in laws and regulations	according to the Bank's Transfers price list

1.6. Activities related to the management of money laundering, terrorist financing and proliferation financing (ML/TF/PF) risk, and sanctions risks

No.	Service	Service fee
1.6.1.	Customer enhanced due diligence ⁹	10,00-500,00 EUR
1.6.2.	Review of transaction documents or compliance check ¹⁰	100,00 EUR/per hour, max.3000,00 EUR

¹ Even if the account is not opened, the fee for document review shall not be refunded.

² For a non-resident individual who receive a pension of the Republic of Latvia into their current account with the Bank, the fee for closing the current account is 5,00 EUR. A minimum account balance of EUR 30 must be maintained in the account; this amount is blocked and is not available to the Customer throughout the entire period of cooperation between the Bank and the Customer).

³ The fee shall be charged for the current month on the last business day of the month. Upon closure of the account, the fee shall be charged on the date of account closure.

⁴ For a Customer with an CAI account opened with the Bank, the account required for the use of a payment card shall be opened and maintained free of charge.

⁵ A connection to a high-risk country shall be deemed to exist if the Customer's permanent place of residence is in a high-risk country, the Customer is a national of a high-risk country, or the Customer receives regular income in a high-risk country. [The list of high-risk countries](#) is available on the Bank's website.

⁶ 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.

⁷ The 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.

⁸ All other fees are in accordance with the Bank's price list for legal entities who are residents of Latvia.

⁹ The amount of the fee shall be determined unilaterally by the Bank in accordance with the complexity of the Customer/ activity and the risk factors to be assessed.

¹⁰ The amount of the fee shall be determined unilaterally by the Bank in accordance with the actual time incurred.

2. Cash operations

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

No.	Service	Service fee
2.1.1.	EUR, USD	1% of amount (min. 20,00 EUR)
2.1.2.	In other currencies	3% of amount (min. 20,00 EUR)
2.1.3.	To cover the service fee	free of charge

2.2. Cash withdrawal from the account ⁴

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

2.3. Additional fees

No.	Service	Service fee
2.3.1.	Preparation of cash for withdrawal in the denominations requested by the Customer	1% of amount (min. 5,00 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	Service fee
2.4.1.	Exchange of banknotes ³ for banknotes of other denominations ⁵	1 % of amount (min. 10,00 EUR)
2.4.2.	Acceptance of worn and damaged banknotes ²	
2.4.2.1.	EUR	free of charge
2.4.2.2.	in other currencies	not accepted
2.4.3.	Verification of EUR banknotes for validity	0,5 % of amount (min. 10,00 EUR)
2.4.4.	Handling of coins ^{6;7}	
2.4.4.1.	for Customers who hold an account with the Bank	5,00 EUR for every 50 coins
2.4.4.2.	for customers who do not hold an account with the Bank	10,00 EUR for every 50 coins

2.5. Cash withdrawal using payment cards issued by other banks at Bank's POS terminals

No.	Service	Service fee, EUR
2.5.1.	Cash withdrawal using payment cards issued by other banks ⁴ (service available at the branch on Muiatas 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 and damaged banknotes if they do not comply with the Bank's internal requirements (General Business Terms and Conditions).

³ The service is available (in all specified currencies) for Customer who hold an account with the Bank.

⁴ Amounts exceeding EUR 3 000 or the equivalent in another currency must be ordered in writing at a Customer Service Centre at least 2 (two) business days in advance.

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	Service fee, incl. VAT
3.1.1.	Issuance of a confirmed duplicate copy of payment document	5,00 EUR
3.1.2.	Search for the payment document in the archive and copy confirmation of the copy	25,00 EUR

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

No.	Service	Service fee, incl. VAT
3.2.1.	Confirming the existence and balance of an account	40,00 EUR
3.2.2.	Other types of statements	by agreement (min. 55,00 EUR)
3.2.3.	Issuance of a statement after termination of the business relationship with the Customer	100,00 EUR
3.2.4.	Statement upon auditor's request, approval of auditors' requests	by agreement (min. 100,00 EUR)

3.3. Additional services

No.	Service	Service fee, incl. VAT
3.3.1.	Execution of a power of attorney in the Bank	50,00 EUR
3.3.2.	Verification of notarized power of attorney	50,00 EUR
3.3.3.	Review of a decision issued by an official or institution regarding the appointment, dismissal, or changing of the Customer's representative, or granting of authority to the representative to act on the Customer's account	50,00 EUR
3.3.4.	Consideration of inheritance documents (for each heir)	50,00 EUR
3.3.5.	Copying of the Customer's documents held by the Bank at the Customer's request (per page)	1,21 EUR

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

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

¹ Where the content of a statement includes multiple services listed in the Price List, the fee for the statement shall be determined as the aggregate of the relevant service fees set out in the Price List.

² The Bank reserves the right to charge an additional fee for expedited preparation of a statement (within 24 hours); the expedited statement service is offered only at the Bank's Customer Service Centre in Riga, Muiņas Street 1.

4. Transfers

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

No.	Service	Service fee	
		In the Bank	
4.1.1.	In EUR, USD	free of charge ²	
4.1.2.	In other currencies	by agreement	
4.1.3.	Execution of an incoming transfer with the commission type OUR (commission is paid by the sending bank)		
4.1.3.1.	up to 20000 EUR (inclusive)	20,00 EUR	
4.1.3.2.	from 20000 EUR to 50000 EUR (inclusive)	35,00 EUR	
4.1.3.3.	over 50000 EUR	50,00 EUR	

4.2. Transfers within the Bank

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

4.3. EUR transfers to EEA Countries^{3;4;5}

No.	Priority	Cut-off time	Value date ⁶	Service fee	
				In the Bank	Using Internet Bank
4.3.1.	SEPA Instant ⁷	no restrictions	D (executed within a few seconds)	20,00 EUR	15,00 EUR
4.3.2.	standard	13:00	D		
4.3.3.		16:00	D ⁸		
4.3.4.	express	16:00	D (executed within 1 hour during on the Bank's business hours)	35,00 EUR	30,00 EUR

4.4. International transfers^{3;4}

No.	Currency	Priority	Cut-off time	Value date ⁶	Service fee			
					In the Bank		Using Internet Bank	
					SHA	OUR	SHA	OUR
4.4.1.	EUR	standard	17:00	D + 1	30,00 EUR	60,00 EUR	25,00 EUR	55,00 EUR
4.4.2.		urgent	15:00	D	35,00 EUR	70,00 EUR	30,00 EUR	65,00 EUR
4.4.3.		express	15:00	D (executed within 2 hours during on the Bank business hours)	80,00 EUR	95,00 EUR	75,00 EUR	90,00 EUR

No.	Currency	Priority	Cut-off time	Value date ⁶	Service fee			
					In the Bank		Using Internet Bank	
					SHA	OUR	SHA	OUR
4.4.4.	CNY	standard	17:00	D + 3	25,00 EUR	55,00 EUR	20,00 EUR	50,00 EUR

4.5. Other services related to transfer servicing

No.	Service	Service fee	
		EUR transfers to/from EEA ⁶ Countries	International transfers
4.5.1.	Drawing up of a payment order	6,00 EUR	10,00 EUR
4.5.2.	Amendments in an unexecuted payment	5,00 EUR	15,00 EUR
4.5.3.	Amendments and additions in an executed payment ⁹	10,00 EUR	70,00 EUR
4.5.4.	Request to revoke a money transfer ⁹	10,00 EUR	100,00 EUR
4.5.5.	Request to cancel a money transfer	10,00 EUR	100,00 EUR
4.5.6.	Investigation of an incoming money transfer with incorrect details	10,00 EUR	50,00 EUR
4.5.7.	Investigation of an executed money transfer, upon the Customer's request ⁹	10,00 EUR	100,00 EUR
4.5.8.	Investigation of an expected incoming money transfer, upon the Customer's request ⁹	10,00 EUR	150,00 EUR
4.5.9.	Return of an incoming money transfer at the request of the payer's bank or payer	50,00 EUR	50,00 EUR
4.5.10.	Return of an incoming money transfer to the payer's bank if the Bank is unable to process the incoming money transfer	-	50,00 EUR
4.5.11.	Additional fee for manual processing of payment details	50,00 EUR	50,00 EUR

4.6. Regular payment

No.	Service	Service fee
4.6.1.	Registration, corrections	10,00 EUR, incl. VAT
4.6.2.	Execution of transfers	according to the Internet Bank Transfers price list

SHA The Payer pays the fee set by Bank for the transfer. All other 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 fees.

OUR All fees related to the transfer—including fees from 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. Bank reserves the right to deduct additional 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. Bank is not liable if the Correspondent Bank, Intermediary Bank, or the Payee's payment service provider fails to follow Bank's instructions or if the transfer is not received in full due to circumstances beyond Bank's control.

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

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

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

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

⁵ EEA Prerequisites:

- The payment currency is Euro;
 - 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 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.

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

⁷ The payment can be executed as an instant payment (SEPA Instant) provided that:

- the beneficiary's account is held with a payment service provider established in an EEA country that participates in the instant payment system RT1 or TIPS;
- the execution date is not set in the future (i.e., it is not a scheduled payment);
- the payment amount is up to EUR 100,000.

If the beneficiary bank cannot accept the payment as an instant payment, or if there are other obstacles or additional checks are required, the instant payment will not be executed. In such cases, the payment may be sent with Standard or Express execution speed.

⁸ If transfers are directed to banks that participate in the electronic clearing system of the Bank of Latvia ([List of participants](#)).

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

5. Internet Bank and SMS - alert**5.1. Internet Bank**

No.	Service	Service fee
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	70,00 EUR
5.1.5.	Reissue of Internet Bank user login on Customer's request	10,00 EUR
5.1.6.	Internet Bank user and/or code calculator DIGIPASS DP260 unlocking	free of charge

5.2. SMS alert

No.	Service	Service fee
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 message	free of charge

6. Product sets

6.1. Guest set (for private persons - foreign customers who have a temporary residence permit in the Republic of Latvia)

No.	Service	Service fee	
6.1.1.	Guest set, which includes:		
6.1.1.1.	Consideration of documents and opening of a current account		
6.1.1.1.1.	Commission fee for initial examination of documents ¹ for a person:		
6.1.1.1.1.1.	a citizen of the EU, EEA, or Switzerland	200,00 EUR	
6.1.1.1.1.2.	who is not a citizen of the EU, EEA, or Switzerland	300,00 EUR	
6.1.1.1.2.	Opening of a current account for a person:		
6.1.1.1.2.1.	a citizen of the EU, EEA, or Switzerland	free of charge	
6.1.1.1.2.2.	who is not a citizen of the EU, EEA, or Switzerland	200,00 EUR	
6.1.1.2.	Internet Bank		
6.1.1.3.	Connecting to the SMS - alert service		
6.1.1.4.	Service	15,00 EUR/per month	
6.1.2.	Cash deposit to Customer's account		
6.1.2.1.	EUR, USD		
6.1.2.1.1.	up to 3 000 (per day)	0,15% of amount (min. 5,00 EUR)	
6.1.2.1.2.	from 3 000 (per day)	0,55% of amount	
6.1.2.2.	In other currencies	2% of amount (min. 10,00 EUR)	
6.1.3.	Transfers (EUR)		
6.1.3.1.	Transfers within the Bank	In the Bank	Using Internet Bank
6.1.3.1.1.	transfer to one's own account	3,00 EUR	free of charge
6.1.3.1.2.	transfer to an account of another Customer	3,00 EUR	1,00 EUR
6.1.3.2.	EUR transfers (standard and SEPA Instant) to EEA Countries	5,00 EUR	1,00 EUR
6.1.4.	Issuance of a payment card/ additional card Mastercard Standard (EUR)	5,00 EUR	
6.1.4.1.	Receipt of payment card / additional card (where the card issuance fee is also charged)		
6.1.4.1.1.	collection in the Bank	15,00 EUR	
6.1.4.1.2.	delivery by post within Latvia ²	free of charge	
6.1.4.1.3.	preparation of a card for dispatch outside Latvia (the card issuance fee is also charged)	100,00 EUR	
6.1.4.2.	Monthly fee ³ for a card / additional card	2,50 EUR	
6.1.4.3.	Cash withdrawal at ATMs		
6.1.4.3.1.	in SEPA countries ⁴	2 % (min. 3,00 EUR)	
6.1.4.3.2.	in non- SEPA countries ⁴	2 % (min. 3,00 EUR)	
6.1.4.4.	Account balance at ATMs		
6.1.4.4.1.	in Latvia	0,25 EUR	
6.1.4.4.2.	abroad	0,50 EUR	
6.1.4.5.	Purchases fee		

No.	Service	Service fee
6.1.4.5.1.	in Latvia	free of charge
6.1.4.5.2.	abroad	0,15 EUR
6.1.4.6.	Activation of card received by post	
6.1.4.6.1.	in Internet Bank	free of charge
6.1.4.6.2.	at the Bank	10,00 EUR

¹ The fee for document review will not be refunded, including in cases where the account is no opened.

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

³ The monthly fee for the card/additional card is charged for each calendar month, starting from the date the card is produced until the card is closed.

⁴ SEPA – the Single Euro Payment Area.

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

7. Currency exchange

7.1. Cash^{1;2}

No.	Service	Service fee
7.1.1.	Currency exchange for Customer holding an account with the Bank	according to the rates of Bank, 0,1% of the amount (min. 10,00 EUR)
7.1.2.	Currency exchange for Customer who do not hold an account with the Bank	according to the rates set by Bank, 0,2% of the amount (min. 10,00 EUR)

7.2. Non-cash

No.	Service	Service fee
7.2.1.	Currency exchange ² according to the rates set by the Bank	, free of charge

¹ The Bank accepts only new-design USD banknotes issued from 2009 onwards.

² For information on amounts exceeding EUR 3000 or the equivalent in another currency, please contact us at: +371 67019324 or +371 67019325.

8. Lending services^{1;2}

No.	Service	Service fee
8.1.	Loan application processing	by agreement (min. 200,00 EUR)
8.2.	Loan agreement, including an increase in the Loan amount	1 % of loan amount (min. 300,00 EUR)
8.3.	Execution of changes and amendments to the contract at the request of the Customer:	
8.3.1.	change of payment date, change of repayment account or extension of the term of issuance of loan or submission of documents up to 1 month	by agreement (min. 100,00 EUR)
8.3.2.	other changes at the Customer's request ³	by agreement (min 250,00 EUR)
8.4.	Resource reservation	by agreement
8.5.	Preparation, drawing up or reconciliation of documents in the event of a sale of the property mortgaged to the Bank, if the transaction is financed by another creditor	free of charge ⁴
8.6.	Preparation of references, approvals, or consents	by agreement (min. 70,00 EUR, incl. VAT)

¹ If the fee for a service is not specified in the Bank's Price list, or if the administrative costs of the service exceed those set out therein, the Bank shall determine an individual fee and agree it with the Customer prior to providing the service.

² This also applies to leasing services.

³ If the loan has been granted for the Customer's personal needs, the fee for amendments may be reduced in cases provided for by law.

⁴ If the loan is granted for the Customer's business or economic purposes, the Price list for legal entities shall apply in the event of sale of property pledged to the Bank as well as where the Customer refinances with another creditor.

9. Deposits

9.1. Ordinary deposit

No.	Service	Interest rates
		Term
9.1.1.	Ordinary deposit (interest of the deposit will be paid at the end of term) ¹	according to Deposit Rates

9.2. Subordinated deposit

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

9.3. Early termination of the deposit agreement³

No.	Service	Service fee
9.3.1.	If the Customer does not notify the Bank of termination of the deposit agreement at least 30 calendar days in advance	0,75% of the deposit amount
9.3.2.	For agreements concluded from 01.07.2022., if the Customer notifies the Bank at least 30 calendar days in advance	0,50% of the deposit amount

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

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

³ If the deposit agreement is terminated before maturity, no accrued interest shall be paid to the Customer, and any interest previously paid shall be deducted from the deposit amount of the deposit to be paid out. **The terms for termination of a subordinated deposit are set out in the agreement concluded between the Bank and the Customer.**

10. Payment cards

10.1. Mastercard Debit

No.	Service	Service fee	
		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 fee for a card/ additional card	60,00 EUR	80,00 USD
10.1.4.	Payment card replacement or renewal before or after its expiry date	50,00 EUR	60,00 USD
10.1.5.	Interest on the use of the authorized credit limit per annum	24%	is not issued
10.1.6.	Interest on exceeding the authorized credit limit or on an unauthorized negative balance per annum ²	60%	60%
10.1.7.	Credit limit arrangement fee	25,00 EUR	is not issued
10.1.8.	Credit limit extension or contract amendment fee	25,00 EUR	is not issued
10.1.9.	Review a claim ³	free of charge	free of charge
10.1.10.	Cash withdrawal		
10.1.10.1.	in ATMs	3% of amount (min. 5,00 EUR)	3% of amount (min. 7,00 USD)
10.1.10.2.	at the Bank's POS terminals in Latvia	3% of amount (min. 5,00 EUR)	3% of amount (min. 7,00 USD)
10.1.10.3.	at other bank's POS terminals	3% of amount (min. 10,00 EUR)	3% of amount (min. 15,00 USD)
10.1.11.	Account balance at ATMs		
10.1.11.1.	in SEPA countries ⁴	0,50 EUR	0,80 USD
10.1.11.2.	in non-SEPA countries ⁴	0,80 EUR	1,00 USD
10.1.12.	Purchases fee		
10.1.12.1.	in SEPA countries ⁴	free of charge	free of charge
10.1.12.2.	in non- SEPA countries ⁴	0,25% of amount (min. 0,20 EUR)	0,25% of amount (min. 0,30 USD)
10.1.13.	Daily spending limit		
10.1.13.1.	at merchants / service providers	2 500,00 EUR	3 500,00 USD
10.1.13.2.	at ATMs	1 500,00 EUR	1 800,00 USD
10.1.14.	Administration of the card's daily spending limit ⁵	15,00 EUR	20,00 USD
10.1.15.	Currency conversion surcharge if the currency of the card-linked account differs from the transaction currency	3%	3%
10.1.16.	Processing of a payment credited to the card	0,25% of amount (min. 0,50 EUR)	0,25% of amount (min. 0,80 USD)
10.1.17.	Collateral Amount ⁶	250,00 EUR	250,00 USD
10.1.18.	Other fees related to card issuance and delivery		
10.1.18.1.	fee for changing the card collection location and/ or method of receipt ⁷	25,00 EUR	40,00 USD
10.1.18.2.	preparation of a card for dispatch within Latvia (the card issuance fee is also charged)	10,00 EUR	15,00 USD

No.	Service	Service fee	
		Card in EUR	Card in USD
10.1.18.3.	preparation of a card for dispatch outside Latvia (the card issuance fee is also charged)	100,00 EUR	120,00 USD
10.1.19.	Activation of card received by post		
10.1.19.1.	in Internet Bank	free of charge	free of charge
10.1.19.2.	at the Bank	10,00 EUR	15,00 USD

10.2. Mastercard Standard

No.	Service	Service fee	
		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 fee for a card / additional card	70,00 EUR	90,00 USD
10.2.4.	Payment card replacement or renewal before or after its expiry date	50,00 EUR	60,00 USD
10.2.5.	Interest on the use of the authorized credit limit per annum	24 %	is not issued
10.2.6.	Interest on exceeding the authorized credit limit or on an unauthorized negative account balance² per annum	60 %	60 %
10.2.7.	Credit limit arrangement fee	25,00 EUR	is not issued
10.2.8.	Credit limit extension or contract amendment fee	25,00 EUR	is not issued
10.2.9.	Review a claim ³	free of charge	free of charge
10.2.10.	Cash withdrawal		
10.2.10.1.	at ATMs	3% of amount (min. 5,00 EUR)	3% of amount (min. 7,00 USD)
10.2.10.2.	at the Bank's POS terminals in Latvia	3% of amount (min. 5,00 EUR)	3% of amount (min. 7,00 USD)
10.2.10.3.	at other bank's POS terminals	3% of amount (min. 10,00 EUR)	3% of amount (min. 15,00 USD)
10.2.11.	Account balance at ATMs		
10.2.11.1.	in SEPA countries ⁴	0,50 EUR	0,80 USD
10.2.11.2.	in non-SEPA countries ⁴	0,80 EUR	1,00 USD
10.2.12.	Purchases fee		
10.2.12.1.	in SEPA countries ⁴	free of charge	free of charge
10.2.12.2.	in non-SEPA countries ⁴	0,25% of amount (min. 0,20 EUR)	0,25% of amount (min. 0,30 USD)
10.2.13.	Daily spending limit		
10.2.13.1.	at merchants / service providers	4 000,00 EUR	5 000,00 USD
10.2.13.2.	at ATMs	2 000,00 EUR	2 500,00 USD
10.2.14.	Administration of the card's daily spending limit ⁵	15,00 EUR	20,00 USD
10.2.15.	Currency conversion surcharge, if the currency of the card-linked account differs from the transaction currency	3%	3%
10.2.16.	Processing of a payment credited to the card	0,25% of amount	0,25% of amount

No.	Service	Service fee	
		Card in EUR	Card in USD
		(min. 0,50 EUR)	(min. 0,80 USD)
10.2.17.	Collateral Amount ⁶	250,00 EUR	250,00 USD
10.2.18.	Other fees related to card issuance and delivery		
10.2.18.1.	fee for changing the card collection location and/or method of receipt ⁷	25,00 EUR	40,00 USD
10.2.18.2.	preparation of a card for dispatch within Latvia (the card issuance fee is also charged)	10,00 EUR	15,00 USD
10.2.18.3.	preparation of a card for dispatch outside Latvia (the card issuance fee is also charged)	100,00 EUR	120,00 USD
10.2.19.	Activation of card received by post		
10.2.19.1.	in Internet Bank	free of charge	free of charge
10.2.19.2.	at the Bank	10,00 EUR	15,00 USD

10.3. Mastercard Gold

No.	Service	Service fee	
		Card in EUR	Card in USD
10.3.1.	Issuance of a payment card / additional card	50,00 EUR	60,00 USD
10.3.2.	Fee for urgent card issue ¹	100,00 EUR	120,00 USD
10.3.3.	Annual fee for a card/ additional card	150,00 EUR	200,00 USD
10.3.4.	Payment card replacement or renewal before or after its expiry date	50,00 EUR	60,00 USD
10.3.5.	Interest on the use of the authorized credit limit per annum	24%	is not issued
10.3.6.	Interest on exceeding the authorized credit limit or on an unauthorized negative account balance per annum ²	60%	60%
10.3.7.	Review a claim ³	free of charge	free of charge
10.3.8.	Credit limit arrangement fee	25,00 EUR	is not issued
10.3.9.	Credit limit extension or contract amendment fee	25,00 EUR	is not issued
10.3.10.	Cash withdrawal		
10.3.10.1.	in ATMs	3% of amount (min. 5,00 EUR)	3% of amount (min. 7,00 USD)
10.3.10.2.	at the Bank's POS terminals in Latvia	3% of amount (min. 5,00 EUR)	3% of amount (min. 7,00 USD)
10.3.10.3.	at other bank's POS terminals	3% of amount (min. 10,00 EUR)	3% of amount (min. 15,00 USD)
10.3.11.	Account balance at ATMs		
10.3.11.1.	in SEPA countries ⁴	0,50 EUR	0,80 USD
10.3.11.2.	in non-SEPA countries ⁴	0,80 EUR	1,00 USD
10.3.12.	Purchases fee		
10.3.12.1.	in SEPA countries ⁴	0,15%	0,15%
10.3.12.2.	in non-SEPA countries ⁴	0,25% of amount (min. 0,20 EUR)	0,25% of amount (min. 0,30 USD)
10.3.13.	Daily spending limit		
10.3.13.1.	at merchants / service providers	7 000,00 EUR	9 000,00 USD

No.	Service	Service fee	
		Card in EUR	Card in USD
10.3.13.2.	at ATMs	2 800,00 EUR	3 500,00 USD
10.3.14.	Administration of the card's daily spending limit ⁵	15,00 EUR	20,00 USD
10.3.15.	Currency conversion surcharge if the currency of the card-linked account differs from the transaction currency	3%	3%
10.3.16.	Processing of a payment credited to the card	0,25% of amount (min. 0,50 EUR)	0,25% of amount (min. 0,80 USD)
10.3.17.	Collateral Amount ⁶	250,00 EUR	250,00 USD
10.3.18.	Other fees related to card issuance and delivery		
10.3.18.1.	fee for changing the card collection location and/or method of receipt ⁷	25,00 EUR	40,00 USD
10.3.18.2.	preparation of a card for dispatch within Latvia (the card issuance fee is also charged)	10,00 EUR	15,00 USD
10.3.18.3.	preparation of a card for dispatch outside Latvia (the card issuance fee is also charged)	100,00 EUR	120,00 USD
10.3.19.	Activation of card received by post		
10.3.19.1.	in Internet Bank	free of charge	free of charge
10.3.19.2.	at the Bank	10,00 EUR	15,00 USD
10.3.20.	Travel insurance (Standard program)	free of charge	free of charge
10.3.21.	Priority Pass ⁸	35 EUR per visit per person	45 USD per visit per person
10.3.22.	Fast Track ⁹	according to the airport price list	according to the airport price list

10.4. Travel insurance

No.	Service	Service fee per year
10.4.1.	Standard program	10,00 EUR
10.4.2.	Silver program	20,00 EUR
10.4.3.	Gold program	30,00 EUR
10.4.4.	Platinum program	40,00 EUR

¹ The card is issued at the Bank's Customer Service Centre in Riga, 1 Muita Street, if the Customer's application is submitted to the Bank by 12:00 the card is issued within the same business day; if the application is submitted after 12:00, it is issued within the next working day. In all cases, an additional card issuance fee shall apply.

² The fee is calculated on the amount exceeding the funds available in the Customer's account; however, where a credit limit has been granted for the account, it is calculated on the amount exceeding the authorized credit limit.

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

⁴ SEPA – the Single Euro Payment Area.

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

⁶ Minimum balance to be maintained in the account. It is blocked and is not available to the Customer until obligations arising from card transactions are fulfilled.

⁷ The fee is applied from the moment the card is handed over for dispatch. The fee charged for the initially select card collection location and method is non-refundable.

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

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

11. Broker operations

11.1. Transactions with financial instruments¹

No.	Service	Service fee
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. 120,00 EUR)

11.2. Financial instruments custody¹

No.	Service	Service fee
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 financial instruments (per month) ³	
11.2.3.1.	NASDAQ CSD registered shares	0,025% (min. 1,00 EUR)
11.2.3.2.	shares registered in other depositories / exchange-traded funds (ETFs)	0,025% (min. 10,00 EUR)
11.2.3.3.	bonds	0,025% (min. 50,00 EUR)
11.2.3.4.	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 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 the Bank	10,00 EUR
11.2.11.	Acceptance/transfers financial instruments registered in other depositories:	
11.2.11.1.	financial instruments acceptance	50,00 EUR per ISIN
11.2.11.2.	transfer of bonds	0,5% of the market value (min 100,00 EUR)
11.2.11.3.	transfer of other financial instruments	0,5% of the market value (min. 50,00 EUR)
11.3.12.	Participation in corporate events of choice	by agreement

¹ Third-party 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 Fees 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	Service fee
12.1.1.	Consideration of application	by agreement (min. 50,00 EUR ¹)

12.2. Execution of agreement

No.	Service	Service fee
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)	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	Service fee
12.3.1.	Closing an account	free of charge

12.4. Other services

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

¹ The application is reviewed after payment of the service fee. If an Escrow account agreement is concluded, the fee for preparation of the Escrow account agreement is concluded, the fee for preparation of the Escrow account agreement shall be reduced by this amount. If the Escrow account agreement is not concluded, the document review fee shall not be refunded.

² The agreement is executed in Latvian for an unpledged real estate sale and purchase transaction between one buyer and a one seller after the full set of required documents has been submitted to the Bank.