

## PRICE LIST FOR LEGAL ENTITIES NON-RESIDENTS

### 1. Current account

#### 1.1. Opening and closing

| No.      | Service                                                                                                                | Service fee                                   |
|----------|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| 1.1.1.   | Consideration of documents <sup>1</sup> and opening of a current account:                                              |                                               |
| 1.1.1.1. | fee for initial document assessment                                                                                    | 350,00 EUR                                    |
| 1.1.1.2. | opening of a current account                                                                                           | free of charge                                |
| 1.1.2.   | Maintaining a minimum balance in a current account <sup>2</sup>                                                        | 1000,00 EUR                                   |
| 1.1.3.   | Closing of a current account                                                                                           | 300,00 EUR                                    |
| 1.1.4.   | Obtaining information from another source that is necessary for checking the Customer's compliance and account opening | actual costs (min. 5,00 EUR, max. 500,00 EUR) |

#### 1.2. Maintenance

| No.      | Service                                                                                                                                                                    | Service fee                                    |
|----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| 1.2.1.   | Maintenance of a current account <sup>3</sup>                                                                                                                              | 200,00 EUR/per month                           |
| 1.2.2.   | Maintenance of a current account <sup>4</sup>                                                                                                                              | 300,00 EUR/per month                           |
| 1.2.3.   | Obtaining information required for checking the Customer's compliance or processing the correspondent bank's request for Customer or account servicing from another source | actual costs (min. 50,00 EUR, max. 500,00 EUR) |
| 1.2.4.   | Maintenance of an inactive <sup>5</sup> account                                                                                                                            | 400,00 EUR/per month                           |
| 1.2.5.   | Additional fee for maintaining an inactive <sup>7</sup> account <sup>6</sup> for a Customer with a special risk profile                                                    | 500,00 EUR/per month<br>+ standard Price list  |
| 1.2.6.   | Fee for holding of funds after the Bank has notified the Customer of the termination of cooperation                                                                        |                                                |
| 1.2.6.1. | up to 3 months (inclusive)                                                                                                                                                 | 1000,00 EUR/per month                          |
| 1.2.6.2. | as from the 4 <sup>th</sup> month                                                                                                                                          | 5000,00 EUR/per month                          |
| 1.2.6.3. | as from the 6 <sup>th</sup> month                                                                                                                                          | 10000,00 EUR/per month                         |
| 1.2.7.   | Fee for the storage of funds for customers who do not hold a current account with the Bank <sup>6</sup>                                                                    | 50,00 EUR/per month                            |

#### 1.3. Account statements

| No.      | Service                                                                                           | Service fee, incl. VAT                  |
|----------|---------------------------------------------------------------------------------------------------|-----------------------------------------|
| 1.3.1.   | Receiving the Customer's independently prepared account statement in the Internet Bank            | free of charge                          |
| 1.3.2.   | Receipt of an account statement prepared by the Bank at the Bank, via Internet Bank, or by e-mail |                                         |
| 1.3.2.1. | for a period of up to 12 months (inclusive)                                                       | 5,00 EUR per sheet<br>(min. 30,00 EUR)  |
| 1.3.2.2. | for a period of over 12 months                                                                    | 5,00 EUR per sheet<br>(min. 50,00 EUR)  |
| 1.3.3.   | Preparation of an account statement for a closed account                                          | 5,00 EUR per sheet<br>(min. 100,00 EUR) |

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

| No.    | Service                                                                                                                                                                                                                                                                                                                                                                                                                     | Service fee                                              |
|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|
| 1.4.1. | Acceptance for execution of a 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 institutions and official entitled to perform uncontested recovery                                                                                             | 150,00 EUR                                               |
| 1.4.2. | 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 institutions or official entitled to perform uncontested recovery, in accordance with the procedures laid down in laws and regulations | 20,00 EUR + according to the Bank's Transfers price list |

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

| No.    | Service                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Service fee                              |
|--------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| 1.5.1. | Customer enhanced due diligence <sup>7</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 25,00-1000,00 EUR                        |
| 1.5.2. | For reviewing a payment or transaction for compliance with AML/ CTF/ CPF requirements (anti-money laundering, counter-terrorist financing and counter-proliferation financing) and sanctions requirements (incl. in cases involving links to a high-risk country, cross-border transactions involving multiple jurisdictions, complex transactions, and checks requested by the Bank, correspondent bank, the beneficiary's bank, an intermediary bank or another institution involved in processing the payment), depending on the complexity of the review and the associated risk factors | up to 3 % of amount<br>(min. 100,00 EUR) |

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

<sup>2</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.

<sup>3</sup> The fee shall be charged for the current month on the last business day of the month. Upon closure the account the fee shall be charged on the date of account closure. If the Gateway service is activated, its subscription fee is added to the current account maintenance fee.

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

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

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

<sup>6</sup> The 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>7</sup> The amount of the fee shall be determined unilaterally by the Bank in accordance with the complexity of the Customer/r activity and the risk factors to be assessed.

## 2. Cash operations

### 2.1. Cash deposit to own account<sup>1;2;3</sup>

| 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<sup>4</sup>

| No.    | Service                          | Service fee                    |
|--------|----------------------------------|--------------------------------|
| 2.2.1. | EUR <sup>3</sup>                 | 3% of amount (min 50,00 EUR)   |
| 2.2.2. | In other currencies <sup>5</sup> | 3,5% of amount (min 50,00 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. 10,00 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                                                                             | Service fee                    |
|----------|-------------------------------------------------------------------------------------|--------------------------------|
| 2.4.1.   | Exchange of banknotes <sup>5</sup> for banknotes of other denomination <sup>3</sup> | 1% of amount (min 10,00 EUR)   |
| 2.4.2.   | Acceptance of worn and damaged banknotes <sup>2</sup>                               |                                |
| 2.4.2.1. | EUR                                                                                 | free of charge                 |
| 2.4.2.2. | in other currencies                                                                 | do not accept                  |
| 2.4.3.   | Verification of EUR banknotes for validity                                          | 0,5% of amount (min 10,00 EUR) |
| 2.4.4.   | Handlings of coins <sup>6;7</sup>                                                   |                                |
| 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                    |
|--------|-----------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
| 2.5.1. | Cash withdrawal using 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) |

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

<sup>2</sup> 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).

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

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<sup>4</sup> 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.

<sup>5</sup> If such currency is available at the Bank.

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

<sup>7</sup> The coin processing fee is charged, in addition to the fee for cash deposit and cash withdrawal transactions.

### 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 confirmation of the copy | 25,00 EUR              |

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

| 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<br>(min. 100,00 EUR) |
| 3.2.3. | Issuance of a statement after termination of the business relationship with the Customer                                      | 300,00 EUR                        |
| 3.2.4. | Statement upon auditor's request, approval of auditors' requests                                                              | by agreement<br>(min. 200,00 EUR) |
| 3.2.5. | Statement upon auditor's request, approval of auditors' requests after termination of business relationship with the Customer | by agreement<br>(min. 500,00 EUR) |

#### 3.3. Additional services

| No.    | Service                                                                                                                              | Service fee          |
|--------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| 3.3.1. | Execution of a power of attorney in the Bank                                                                                         | 50,00 EUR, incl. VAT |
| 3.3.2. | Verification of notarized power of attorney                                                                                          | 50,00 EUR, incl. VAT |
| 3.3.3. | Verification of a notarized power of attorney before performing a separate transaction (without registration of a power of attorney) | 50,00 EUR, incl. VAT |
| 3.3.4. | Registration, verification and extension of authorization of the Official                                                            | 50,00 EUR            |
| 3.3.5. | Execution of documents in case of change of the Customer's representative                                                            | 150,00 EUR           |
| 3.3.6. | Execution of change of ownership rights at the Bank                                                                                  | 350,00 EUR           |
| 3.3.7. | Registration of other amendments in legal documents of the Customer                                                                  | 30,00 EUR            |
| 3.3.8. | Obtaining information from registers to verify compliance of the Customer                                                            | 100,00 EUR           |
| 3.3.9. | Copying of the Customer's documents held by the Bank at the Customer's request (per page)                                            | 1,21 EUR, incl. VAT  |

#### 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<br>+ actual costs       |
| 3.4.2. | Sending by registered letter                                                        | 10,00 EUR<br>+ actual costs       |
| 3.4.3. | Additional fee for the preparation of documents or statements in English or Russian | actual costs<br>(min. 20,00 EUR)  |
| 3.4.4. | Additional fee for notarization of documents or statements                          | actual costs<br>(min. 100,00 EUR) |

<sup>1</sup> 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

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of the relevant service fees set out in the Price List.

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

## 4. Transfers

### 4.1. Crediting an incoming money transfer to Customer's account with the Bank<sup>1;2</sup>

| No.      | Service                                                                                                 | Service fee                 |
|----------|---------------------------------------------------------------------------------------------------------|-----------------------------|
| 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 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    | 1,00 EUR            |
| 4.2.2. | Transfer to an account of another Customer | 25,00 EUR   | 20,00 EUR           |

### 4.3. EUR transfers to EEA Countries<sup>2;4;5;6</sup>

| No.     | Transfer amount in EUR       | Priority                  | Cut-off time    | Value date <sup>7</sup>                                        | Service fee |                     |
|---------|------------------------------|---------------------------|-----------------|----------------------------------------------------------------|-------------|---------------------|
|         |                              |                           |                 |                                                                | In the Bank | Using Internet Bank |
| 4.3.1.  | Up to 1000 EUR               | SEPA instant <sup>8</sup> | no restrictions | D (executed within a few seconds)                              | 25,00 EUR   | 20,00 EUR           |
| 4.3.2.  | From 1 000 EUR to 10 000 EUR |                           |                 |                                                                | 75,00 EUR   | 50,00 EUR           |
| 4.3.3.  | Over 10 000 EUR              |                           |                 |                                                                | 120,00 EUR  | 100,00 EUR          |
| 4.3.4.  | Up to 1000 EUR               | standard                  | 13:00           | D                                                              | 25,00 EUR   | 20,00 EUR           |
| 4.3.5.  | From 1 000 EUR to 10 000 EUR |                           |                 |                                                                | 75,00 EUR   | 50,00 EUR           |
| 4.3.6.  | Over 10 000 EUR              |                           |                 |                                                                | 120,00 EUR  | 100,00 EUR          |
| 4.3.7.  | Up to 1000 EUR               | standard                  | 16:00           | D <sup>9</sup>                                                 | 25,00 EUR   | 20,00 EUR           |
| 4.3.8.  | From 1 000 EUR to 10 000 EUR |                           |                 |                                                                | 75,00 EUR   | 50,00 EUR           |
| 4.3.9.  | Over 10 000 EUR              |                           |                 |                                                                | 120,00 EUR  | 100,00 EUR          |
| 4.3.10. | -                            | express                   | 16:00           | D (executed within 1 hour during on the Bank's business hours) | 170,00 EUR  | 115,00 EUR          |

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

| No.    | Currency | Priority | Cut-off time | Value date <sup>6</sup>                                            | Service fee |            |                     |            |
|--------|----------|----------|--------------|--------------------------------------------------------------------|-------------|------------|---------------------|------------|
|        |          |          |              |                                                                    | In the Bank |            | Using Internet Bank |            |
|        |          |          |              |                                                                    | SHA         | OUR        | SHA                 | OUR        |
| 4.4.1. | EUR      | standard | 17:00        | D + 1                                                              | 120,00 EUR  | 150,00 EUR | 100,00 EUR          | 130,00 EUR |
| 4.4.2. |          | urgent   | 15:00        | D                                                                  | 130,00 EUR  | 170,00 EUR | 110,00 EUR          | 150,00 EUR |
| 4.4.3. |          | express  | 15:00        | D<br>(executed within 2 hours during on the Bank's business hours) | 150,00 EUR  | 190,00 EUR | 130,00 EUR          | 170,00 EUR |
| 4.4.4. | CNY      | standard | 17:00        | D + 3                                                              | 120,00 EUR  | 150,00 EUR | 100,00 EUR          | 130,00 EUR |

**4.5. Other services related to transfer servicing**

| No.     | Service                                                                                                               | Service fee                                      |                         |
|---------|-----------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|-------------------------|
|         |                                                                                                                       | EUR transfers to/from EEA <sup>6</sup> Countries | International transfers |
| 4.5.1.  | Drawing up of a payment order                                                                                         | 5,00 EUR                                         | 10,00 EUR               |
| 4.5.2.  | Amendments in an unexecuted payment                                                                                   | 10,00 EUR                                        | 15,00 EUR               |
| 4.5.3.  | Amendments and additions in an executed payment <sup>10</sup>                                                         | 20,00 EUR                                        | 100,00 EUR              |
| 4.5.4.  | Request to revoke a money transfer <sup>10</sup>                                                                      | 10,00 EUR                                        | 120,00 EUR              |
| 4.5.5.  | Request to cancel a money transfer                                                                                    | 10,00 EUR                                        | 120,00 EUR              |
| 4.5.6.  | Investigation of an incoming money transfer with incorrect details                                                    | 10,00 EUR                                        | 120,00 EUR              |
| 4.5.7.  | Investigation of an executed money transfer, upon the Customer's request <sup>10</sup>                                | 10,00 EUR                                        | 150,00 EUR              |
| 4.5.8.  | Investigation of an expected incoming money transfer, upon the 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                                      | 70,00 EUR                                        | 70,00 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 | -                                                | 70,00 EUR               |
| 4.5.11. | Additional fee for manual processing of payment details                                                               | 70,00 EUR                                        | 70,00 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, the Correspondent Bank, Intermediary Bank, and the Payee's payment service

provider – are paid by the Payer. The Payer also agrees to cover any additional fees imposed by the banks involved in the executing the transfer, if any. 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 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.

<sup>1</sup> An additional fee of 1,2% of the amount (min. EUR 350) is applied for crediting an incoming payment to a 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 received SWIFT MT 103 message.

<sup>4</sup> An additional fee of 1,2% of the amount (min. EUR 350) is applied to outgoing payments made from the Bank's Customer account to a credit institution located in a country subject to international sanctions.

<sup>5</sup> The Bank processes the Customer's payment order with a value date that determined by the payment priority indicated in the order (Standard, Urgent, Express), considering the Bank's specified times for payment order submission. The value date may be postponed to the next available date in cases of non-business days at the Bank or non-working days in the relevant currency's clearing system.

<sup>6</sup> EEA payment prerequisites:

- the payment currency is EUR;
- the beneficiary's account 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, Czech Republic, Denmark, France, Greece, Estonia, Italy, Iceland, Ireland, Cyprus, Latvia, Lithuania, Luxembourg, Liechtenstein, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany and Sweden, as well as to the United Kingdom, Andorra, Gibraltar, San Marino, Monaco, Switzerland and 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.

<sup>7</sup> D – the date on which the Customer submits the payment order to the Bank.

<sup>8</sup> 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.

<sup>9</sup> If transfers are directed to banks that participate in the electronic clearing system of the Bank of Latvia ([List of participants](#)).

<sup>10</sup> 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, Industra Gateway 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                                                                | 20,00 EUR      |
| 5.1.2.   | Subscription fee                                                                    | free of charge |
| 5.1.3.   | Connecting to the SMS authorization service                                         | free of charge |
| 5.1.4.   | Providing and/or replacement of code calculator DIGIPASS DP260 on Customers request | 70,00 EUR      |
| 5.1.5.   | Reissue of Internet Bank user login on Customer's request                           | 25,00 EUR      |
| 5.1.6.   | Internet Bank user and/or code calculator DIGIPASS DP260 unlocking                  | free of charge |

### 5.2. Industra Gateway

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

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

## 6. Currency exchange

### 6.1. Non-cash

| No.    | Service                                                               | Service fee    |
|--------|-----------------------------------------------------------------------|----------------|
| 6.1.1. | Currency exchange <sup>1</sup> according to the rates set by the Bank | free of charge |

<sup>1</sup> For information on amounts exceeding EUR 3000 or the equivalent in another currency, please contact us at +371 67019324 or +371 67019325.

**7. Lending services<sup>1;2</sup>**

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

<sup>1</sup> 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.

<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                                                                                                      | Service fee                                    |
|---------|----------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| 8.1.1.  | Processing of guarantee application / preparation of a draft guaranty (applicable where the 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                                         | Service fee                                    |
|--------|---------------------------------------------------------|------------------------------------------------|
| 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                                 | Service fee  |
|--------|-------------------------------------------------|--------------|
| 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 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 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                                                                                                               | 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 |

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

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

<sup>3</sup> 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 Business

| 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 <sup>1</sup>                                                                                         | 100,00 EUR                          | 120,00 USD                          |
| 10.1.3.    | Annual fee for a card / additional card                                                                                        | 120,00 EUR                          | 150,00 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 <b>authorized</b> credit limit <b>per annum</b>                                                     | 24%                                 | <b>is not issued</b>                |
| 10.1.6.    | Interest on exceeding the authorized credit limit or <b>on an unauthorized negative account balance</b> per annum <sup>2</sup> | 60%                                 | 60%                                 |
| 10.1.7.    | <b>Credit limit</b> arrangement fee                                                                                            | 50,00 EUR                           | is not issued                       |
| 10.1.8.    | <b>Credit limit</b> extension or contract amendment fee                                                                        | 50,00 EUR                           | is not issued                       |
| 10.1.9.    | Review a claim <sup>3</sup>                                                                                                    | free of charge                      | free of charge                      |
| 10.1.10.   | Cash withdrawal                                                                                                                | -                                   | -                                   |
| 10.1.10.1. | at ATMs                                                                                                                        | 3% of the amount (min. 5,00 EUR)    | 3% of the amount (min. 7,00 USD)    |
| 10.1.10.2. | at the Bank's POS terminals in Latvia                                                                                          | 3% of the amount (min. 5,00 EUR)    | 3% of the amount (min. 7,00 USD)    |
| 10.1.10.3. | at other bank's POS terminals                                                                                                  | 3% of the amount (min. 10,00 EUR)   | 3% of the amount (min. 15,00 USD)   |
| 10.1.11.   | Account balance at ATMs                                                                                                        | -                                   | -                                   |
| 10.1.11.1. | in SEPA <sup>4</sup> countries                                                                                                 | 0,50 EUR                            | 0,80 USD                            |
| 10.1.11.2. | in non- SEPA <sup>4</sup> countries                                                                                            | 0,80 EUR                            | 1,00 USD                            |
| 10.1.12.   | Purchases fee                                                                                                                  | 0,25% of the amount                 | 0,25% of the amount                 |
| 10.1.13.   | Daily spending limit                                                                                                           | -                                   | -                                   |
| 10.1.13.1. | at merchants / service providers                                                                                               | 4 000,00 EUR                        | 5 000,00 USD                        |
| 10.1.13.2. | at ATMs                                                                                                                        | 2 000,00 EUR                        | 2 500,00 USD                        |
| 10.1.14.   | Administration of the card's daily spending limit <sup>5</sup>                                                                 | 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 the amount (min. 0,50 EUR) | 0,25% of the amount (min. 0,80 USD) |
| 10.1.17.   | Collateral Amount <sup>6</sup>                                                                                                 | 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 <sup>7</sup>                                            | 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                           |
| 10.1.18.3. | preparation of a card for dispatch outside Latvia <sup>3</sup> (the card issuance fee is also charged)                         | 100,00 EUR                          | 120,00 USD                          |

| No.        | Service                             | Service fee    |                |
|------------|-------------------------------------|----------------|----------------|
|            |                                     | Card in EUR    | Card in 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 Business World

| 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 <sup>1</sup>                                                                                         | 100,00 EUR                          | 120,00 USD                          |
| 10.2.3.    | Annual fee for a card/ additional card                                                                                         | 180,00 EUR                          | 220,00 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 <b>authorized</b> credit limit <sup>2</sup> <b>per annum</b>                                        | 24%                                 | <b>is not issued</b>                |
| 10.2.6.    | Interest on exceeding the authorized credit limit <b>or on an unauthorized negative account balance</b> per annum <sup>2</sup> | 60%                                 | 60%                                 |
| 10.2.7.    | <b>Credit limit</b> arrangement fee                                                                                            | 50,00 EUR                           | is not issued                       |
| 10.2.8.    | <b>Credit limit</b> extension or contract amendment fee                                                                        | 50,00 EUR                           | is not issued                       |
| 10.2.9.    | Review a claim <sup>3</sup>                                                                                                    | free of charge                      | free of charge                      |
| 10.2.10.   | Cash withdrawal                                                                                                                | -                                   | -                                   |
| 10.2.10.1. | in ATMs                                                                                                                        | 3% of the amount (min. 5,00 EUR)    | 3% of the amount (min. 7,00 USD)    |
| 10.2.10.2. | at the Bank's POS terminals in Latvia                                                                                          | 3% of the amount (min. 5,00 EUR)    | 3% of the amount (min. 7,00 USD)    |
| 10.2.10.3. | at other bank's POS terminals                                                                                                  | 3% of the amount (min. 10,00 EUR)   | 3% of the amount (min. 15,00 USD)   |
| 10.2.11.   | Account balance at ATMs                                                                                                        | -                                   | -                                   |
| 10.2.11.1. | in in SEPA <sup>4</sup> countries                                                                                              | 0,50 EUR                            | 0,80 USD                            |
| 10.2.11.2. | in non-SEPA <sup>4</sup> countries                                                                                             | 0,80 EUR                            | 1,00 USD                            |
| 10.2.12.   | Purchases fee                                                                                                                  | 0,25% of the amount                 | 0,25% of the amount                 |
| 10.2.13.   | Daily spending limit                                                                                                           | -                                   | -                                   |
| 10.2.13.1. | at merchants / service providers                                                                                               | 10 000,00 EUR                       | 12 000,00 USD                       |
| 10.2.13.2. | at ATMs                                                                                                                        | 3 000,00 EUR                        | 3 500,00 USD                        |
| 10.2.14.   | Administration of card's daily spending limit <sup>5</sup>                                                                     | 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 the amount (min. 0,50 EUR) | 0,25% of the amount (min. 0,80 USD) |
| 10.2.17.   | Collateral Amount <sup>6</sup>                                                                                                 | 250,00 EUR                          | 250,00 USD                          |
| 10.2.18.   | Other fees related to card issuance and delivery                                                                               |                                     |                                     |

| No.        | Service                                                                                   | Service fee                                                                |                                                                            |
|------------|-------------------------------------------------------------------------------------------|----------------------------------------------------------------------------|----------------------------------------------------------------------------|
|            |                                                                                           | Card in EUR                                                                | Card in USD                                                                |
| 10.2.18.1. | fee for changing the card collection location and/or method of receipt <sup>7</sup>       | 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                                                                  |
| 10.2.20.   | Travel insurance (Silver program)                                                         | free of charge                                                             | free of charge                                                             |
| 10.2.21.   | Priority Pass <sup>8</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 |
| 10.2.22.   | Fast Track <sup>9</sup>                                                                   | according to the airport price list                                        | according to the airport price list                                        |

### 10.3. Travel insurance

| No.     | Service          | Service fee per year |
|---------|------------------|----------------------|
| 10.3.1. | Standard program | 10,00 EUR            |
| 10.3.2. | Silver program   | 20,00 EUR            |
| 10.3.3. | Gold program     | 30,00 EUR            |
| 10.3.4. | Platinum program | 40,00 EUR            |

<sup>1</sup> 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.

<sup>2</sup> 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.

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

<sup>4</sup> SEPA – Single EURO Payment Area.

<sup>5</sup> Changing the limit independently via Internet Bank is free of charge.

<sup>6</sup> 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.

<sup>7</sup> 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.

<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.

## 11. Broker operations

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

| No.     | Service                                                                 | Service fee                                                 |
|---------|-------------------------------------------------------------------------|-------------------------------------------------------------|
| 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. 120,00 EUR)                    |

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

| 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 of financial instruments <sup>3</sup> (per month):                      |                                                       |
| 11.2.3.1.  | NASDAQ CSD registered shares                                                    | 0,025% (min. 1,00 EUR)                                |
| 11.2.3.2.  | bonds                                                                           | 0,025% (min. 50,00 EUR)                               |
| 11.2.3.3.  | shares registered in other depositories / exchange-traded funds (ETFs)          | 0,025% (min. 10,00 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 with Nasdaq CSD (LV):   |                                                       |
| 11.2.10.1. | stocks, bonds                                                                   | 10,00 EUR                                             |
| 11.2.10.2. | other financial instruments                                                     | 17,00 EUR                                             |
| 11.2.10.3. | direct transfer within the Bank                                                 | 10,00 EUR                                             |
| 11.2.11.   | Acceptance/transfers of 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)             |
| 11.2.12.   | Participation in corporate events of choice                                     | by agreement                                          |

<sup>1</sup> Third-party (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> Fees 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                      | Service fee                                    |
|---------|------------------------------|------------------------------------------------|
| 12.1.1. | Consideration of application | by agreement<br>(min. 50,00 EUR <sup>1</sup> ) |

### 12.2. Execution of agreement

| No.       | Service                                                    | Service fee                                       |
|-----------|------------------------------------------------------------|---------------------------------------------------|
| 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<br>(min. 500,00 EUR) |
| 12.2.1.2. | according to the expedited procedure (within 24 hours)     | 0,6% from transaction amount<br>(min. 500,00 EUR) |
| 12.2.2.   | Execution of non-standard agreement                        | by agreement<br>(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              |

<sup>1</sup> 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.

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