

PRICE LIST FOR LEGAL ENTITIES RESIDENTS

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 ² :	
1.1.1.1.	fee for initial document assessment	50,00 EUR
1.1.1.2.	opening of a current account	free of charge
1.1.2.	Maintaining a minimum balance in a current account ³	50,00 EUR or an amount equal to 1-month's account maintenance fee, as determined individually for each Customer
1.1.3.	Opening of a temporary account	50,00 EUR
1.1.4.	Closing of a current (incl. temporary) account ⁴	25,00 EUR
1.1.5.	Obtaining information from the Commercial Register or any other register for customer compliance verification and account opening	actual costs (min. 5,00 EUR, max.500,00 EUR)

1.2. Maintenance

No.	Service	Service fee
1.2.1.	Maintenance of a current (incl. temporary) account ^{3;5;6}	10,00 EUR/per month
1.2.2.	Obtaining information required for checking the Customer's compliance or processing the correspondent bank's request for Customer or account servicing from another source	actual costs (min. 5,00 EUR, max.500,00 EUR)
1.2.3.	Maintenance of an inactive ⁷ account	100,00 EUR/per month
1.2.4.	Fee for holding funds after the Bank has notified the Customer of the termination of cooperation	200,00 EUR/per month
1.2.5.	Fee for the storage of funds for customers who do not hold a current account with the Bank ⁸	50,00 EUR/per month

1.3. Commercial Activity Income Account⁹

For an individual merchant, sole proprietorships, farming or fishing enterprise registered or planning to register with the State Revenue Service as micro-enterprise taxpayer and carrying out economic activity.

No.	Service	Service fee
1.3.1.	Opening of a current account ⁶	15,00 EUR
1.3.2.	Maintenance of an account ⁶	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 ⁵ of an inactive ⁷ 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
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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 copy (min. 5,00 EUR)
1.4.2.2.	for a period of over 12 months	0,50 EUR for copy (min. 10,00 EUR)
1.4.3.	Preparation of an account statement for a closed account	1,00 EUR for 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 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 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, terrorism financing and proliferation financing (ML/TF/PF) risk, and sanctions risks

No.	Service	Service fee
1.6.1.	Customer enhanced due diligence ¹⁰	25,00 -1000,00 EUR
1.6.2.	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, beneficiary's bank, an intermediary bank or other institution involved in processing the payment), depending on the complexity of the review and the associated risk factors	up to 3 % of amount (min. 100,00 EUR)

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

² Individual tariffs for a current account opening and maintenance are applied for a legal entity whose main business activity/ partners are related to foreign countries and/or whose ownership structure is complex and/or whose ultimate beneficial owner /authorized person is a person from a

foreign country/ is a politically exposed person or if there is, in the view of the Bank, any other indicator of an increased risk.

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

³ The account must have the minimum balance that is blocked and not available to the Customer during the entire period of cooperation between the Bank and the Customer. The minimum balance is not applied to the CAI account, Economic activity performers and Temporary account.

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

⁵ 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.

⁶ 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.

⁷ An inactive current account is one in which no incoming or outgoing non-cash payments or cash transactions have been made within a period 6 months (12 months for a Commercial Activity Income Account), and where the account's activity is not connected to other banking operations. The temporary account has not been converted to a permanent account within 3 months.

⁸ 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.

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

¹⁰ 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.

2. Cash operations

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

No.	Service	Service fee
2.1.1.	EUR, USD	
2.1.1.1.	up to 3 000 (per day)	0,15% of amount (min. 5,00 EUR)
2.1.1.2.	over 3 000 (per day)	0,55% of amount
2.1.2.	In other currencies	2,50% of amount (min. 10,00 EUR)
2.1.3.	To cover the service fee	free of charge

2.2. Cash withdrawal from the account⁴

No.	Service	Service fee
2.2.1.	EUR	1% of amount (min. 20,00 EUR)
2.2.2.	In other currencies	2% of amount (min. 20,00 EUR)
2.2.3.	Processing of cash payout application, for the delivery of money to the Customer, using the service of the Bank's cooperation partner	0,2% of the amount (min. 10,00 EUR, max. 100,00 EUR)

2.3. Additional fees

No.	Service	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 ³ of banknotes ⁵ against banknotes of other denomination	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	do not accept
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
2.5.1.	Cash withdrawal using payment cards issued by other banks ⁴ (service available at the branch on Muižas 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 If such currency is available at the Bank.

⁶ Coins must be sorted by denomination.

⁷ 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 bank statements^{1,2}

No.	Service	Service fee, incl. VAT
3.2.1.	Confirming the existence and balance of an account	25,00 EUR
3.2.2.	Other types of statements	by agreement (min. 35,00 EUR)
3.2.3.	Statement confirming deposition of share capital in a temporary account	25,00 EUR
3.2.4.	Issuance of a statement after termination of the business relationship with the Customer	150,00 EUR
3.2.5.	Statement upon auditor's request, approval of auditors' requests	by agreement (min. 95,00 EUR)
3.2.6.	Statement upon auditor's request, approval of auditors' requests after termination of business relationship with the Customer	by agreement (min. 500,00 EUR)

3.3. Additional services

No.	Service	Service fee
3.3.1.	Execution of a power of attorney in the Bank	25,00 EUR, incl. VAT
3.3.2.	Verification of notarized power of attorney	25,00 EUR, incl. VAT
3.3.3.	Verification of a notarized power of attorney before performing a separate transaction (without registration of a power of attorney)	25,00 EUR, incl. VAT
3.3.4.	Execution of documents in case of change of the Customer's representative	30,00 EUR
3.3.5.	Registration of change of ownership documents ³	50,00 EUR
3.3.6.	Registration of other amendments in legal documents of the Customer's	30,00 EUR
3.3.7.	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+ 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 the expedited preparation of a statement (within 24 hours); the expedited statement service is offered only at the Bank's Customer Service Centre in Riga, Muiža Street 1.

4. Transfers

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

No.	Service	Service fee
4.1.1.	In EUR, USD	free of charge ³
4.1.2.	In other currencies	by agreement
4.1.3.	Execution of an incoming transfer with the commission type OUR (commission is paid by the sending bank)	
4.1.3.1.	up to 20000 EUR (inclusive)	20,00 EUR
4.1.3.2.	from 20000 EUR to 50000 EUR (inclusive)	35,00 EUR
4.1.3.3.	over 50000 EUR	50,00 EUR

4.2. Transfers within the Bank

No.	Service	Service fee			
		In the Bank		Using Internet Bank	
		EUR	In other currencies	EUR	In other currencies
4.2.1.	Transfer to one's own account	3,00 EUR	3,00 EUR	free of charge	free of charge
4.2.2.	Transfer to an account of another Customer	3,00 EUR	5,00 EUR	free of charge	1,00 EUR

4.3. EUR transfers to EEA Countries^{2;4;5;6}

No.	Priority	Cut-off time	Value date ⁷	Service fee	
				In the Bank	Using Internet Bank
4.3.1.	SEPA Instant ⁸	no restrictions	D (executed within a few seconds)		
4.3.2.	standard	13:00	D	5,00 EUR	0,36 EUR
		16:00	D ⁹		
4.3.3.	express	16:00	D (executed within 1 hour during on the Bank's business hours)	20,00 EUR	15,00 EUR

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

No.	Currency	Priority	Cut-off time	Value date ⁷	Service fee			
					In the Bank		Using Internet Bank	
					SHA	OUR	SHA	OUR
4.4.1.	EUR	standard	17:00	D + 1	30,00 EUR	55,00 EUR	25,00 EUR	50,00 EUR
4.4.2.		urgent	15:00	D	35,00 EUR	70,00 EUR	30,00 EUR	65,00 EUR
4.4.3.		express	15:00	D (execute d within 2 hours during on the Bank's business hours)	50,00 EUR	95,00 EUR	45,00 EUR	90,00 EUR
4.4.4.		CNY	standard	17:00	D + 3	25,00 EUR	55,00 EUR	20,00 EUR

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	3,00 EUR	10,00 EUR
4.5.2.	Amendments in an unexecuted payment	5,00 EUR	10,00 EUR
4.5.3.	Amendments and additions in an executed payment ¹⁰	10,00 EUR	70,00 EUR
4.5.4.	Request to revoke a money transfer ¹⁰	10,00 EUR	100,00 EUR
4.5.5.	Request to cancel a money transfer	10,00 EUR	50,00 EUR
4.5.6.	Investigation of an incoming money transfer with incorrect details	10,00 EUR	50,00 EUR
4.5.7.	Investigation of an executed money transfer upon the Customer's request ¹⁰	10,00 EUR	100,00 EUR
4.5.8.	Investigation of an expected incoming money transfer upon the Customer's request ¹⁰	10,00 EUR	150,00 EUR
4.5.9.	Return of an incoming money transfer at the request of the payer's bank or payer	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	30,00 EUR	30,00 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

4.7. Regular payment of electronic invoices

No.	Service	Service fee
4.7.1.	Registration, corrections	10,00 EUR, incl. VAT
4.7.2.	Cancellation of payment for an unpaid invoice	7,00 EUR
4.7.3.	Payment of invoices	0,36 EUR ¹¹

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 - 1.2% of the amount (min. EUR 350.00), is applied for crediting an incoming payment to an Bank Customer's account from a credit institution located in countries subject to international sanctions.

² If the beneficiary's or payer's bank is registered in one of the high-risk and very high-risk jurisdictions, then the additional fee is charged: 0.5% of the amount (min. EUR 150). The list of countries is available at <https://industria.finance/en/bank/questions-and-answers>.

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

⁴ An additional fee of 1.2% of the amount (min. EUR 350.00), is applied to outgoing payments made from the Bank's Customer account to a credit institution located in a country subject to international sanctions.

⁵ 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.

⁶ 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.

⁷ D - the date on which the Customer submits the payment order to the Bank.

⁸ 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.

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

¹⁰ 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.

¹¹ A fee of EUR 0.28 applies, provided the company-service provider holds a current account with Bank.

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	10,00 EUR
5.1.2.	Subscription fee	free of charge
5.1.3.	Connecting to the SMS authorization service	free of charge
5.1.4.	Providing and/or replacement of code calculator DIGIPASS DP260 on Customers request	35,00 EUR
5.1.5.	Reissue of Internet Bank user login on Customer's request	10,00 EUR
5.1.6.	Internet Bank user and/or code calculator DIGIPASS DP260 unlocking	free of charge

5.2. Industra Gateway

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

5.3. SMS alert

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

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

6. Currency exchange

6.1. Cash^{1;2}

No.	Service	Service fee
6.1.1.	Currency exchange for Customer holding an account with the Bank	according to the rates offset by Bank, 0,1% of the amount (min. 10,00 EUR)
6.1.2.	Currency exchange for Customers 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)

6.2. Non-cash

No.	Service	Service fee
6.2.1.	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.

7. Lending services^{1;2}

7.1. Loan

No.	Service	Service fee
7.1.1.	Loan application processing	by agreement (min. 500,00 EUR)
7.1.2.	Loan agreement, including an increase of the Loan amount)	1% of loan amount (min. 500,00 EUR)
7.1.3.	Change of payment date, change of repayment account or extension of the term of issuance of loan or submission of documents up to 1 month	by agreement (min. 200,00 EUR)
7.1.4.	Other changes at the Customer's request	by agreement (min 500,00 EUR)
7.1.5.	Resource reservation	by agreement
7.1.6.	Preparation, drawing up, or reconciliation of documents to ensure the refinancing process, incl. in the case of the sale of mortgaged property if the transaction is financed by another creditor	2% of the remaining loan amount (min. 1000,00 EUR)
7.1.7.	Preparation of references, approvals, or consents	by agreement (min. 100,00 EUR, incl. VAT)
7.1.8.	Early repayment of the loan	2% of the amount repaid early (min. 500,00 EUR)

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

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

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.

8. Arranging Bank guarantees¹

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

¹ 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) 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 3000 EUR.

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

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 Business

No.	Service	Service fee	
		Card in EUR	Card in USD
10.1.1.	Issuance of a payment card/ additional card	5,00 EUR	10,00 USD
10.1.2.	Receipt of payment card /additional card (where the card issuance fee is also charged)		
10.1.2.1.	using postal services within the territory of Latvia ¹	free of charge	free of charge
10.1.2.2.	at the Bank	10,00 EUR	15,00 USD
10.1.3.	Urgent issuance of a card ²	35,00 EUR	50,00 USD
10.1.4.	Monthly fee ³ for a card/ additional card	4,00 EUR	10,00 USD
10.1.5.	Payment card replacement or renewal before or after its expiry date	5,00 EUR	10,00 USD
10.1.5.1.	delivery by post services within Latvia	free of charge	free of charge
10.1.5.2.	collection at the Bank	10,00 EUR	15,00 USD
10.1.6.	Review a claim ⁴	free of charge	free of charge
10.1.7.	Interest on the use of the authorized credit limit per annum	24%	is not issued
10.1.8.	Interest on exceeding the authorized credit limit or on an unauthorized negative account balance ⁵ per annum	60%	60%
10.1.9.	Credit limit arrangement fee	50,00 EUR	is not issued
10.1.10.	Credit limit extension or contract amendment fee	50,00 EUR	is not issued
10.1.11.	Cash withdrawal		
10.1.11.1.	at ATMs	2% of the amount (min. 3,00 EUR)	2% of the amount (min. 5,00 USD)
10.1.11.2.	at the Bank's POS terminals in Latvia	2% of the amount (min. 7,00 EUR)	2% of the amount (min. 10,00 USD)
10.1.11.3.	at other bank's POS terminals	2% of the amount (min. 7,00 EUR)	2% of the amount (min. 10,00 USD)
10.1.12.	Account balance at ATMs		
10.1.12.1.	in SEPA ⁶ countries	0,25 EUR	0,40 USD
10.1.12.2.	in non- SEPA ⁶ countries	0,50 EUR	0,70 USD
10.1.13.	Purchases fee	free of charge	0,25 % of the amount
10.1.14.	Daily spending limit		
10.1.14.1.	at merchants / service providers	4 000,00 EUR	5 000,00 USD
10.1.14.2.	at ATMs	2 000,00 EUR	2 500,00 USD
10.1.15.	Administration of the card's daily spending limit ⁷	10,00 EUR	15,00 USD
10.1.16.	Processing of a payment credited to the card	0,15% of the amount (min. 0,10 EUR)	0,15% of the amount (min. 0,15 USD)
10.1.17.	Currency conversion surcharge if the currency of the card-linked account differs from the transaction currency	3%	3%
10.1.18.	Other fees related to card issuance/ and delivery		-

No.	Service	Service fee	
		Card in EUR	Card in USD
10.1.18.1.	fee for changing the card collection location and/or method of receipt ⁸	10,00 EUR	15,00 USD
10.1.18.2.	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 Business World

No.	Service	Service fee	
		Card in EUR	Card in USD
10.2.1.	Issuance of a payment card/ additional card		
10.2.2.	Receipt of payment card /additional card (where the card issuance fee is also charged)	5,00 EUR	10,00 USD
10.2.2.1.	delivery by post within Latvia ¹	free of charge	free of charge
10.2.2.2.	collection at the Bank	10,00 EUR	15,00 USD
10.2.3.	Urgent issuance of a card ²	35,00 EUR	50,00 USD
10.2.4.	Monthly fee ³ for a card/ additional card	10,00 EUR	15,00 USD
10.2.5.	Payment card replacement or renewal before or after its expiry date	5,00 EUR	10,00 USD
10.2.5.1.	delivery by post within Latvia ¹	free of charge	free of charge
10.2.5.2.	collection at the Bank (a card replacement or renewal fee is also charged)	10,00 EUR	15,00 USD
10.2.6.	Review a claim ⁴	free of charge	free of charge
10.2.7.	Interest on the use of the authorized credit limit per annum	24%	is not issued
10.2.8.	Interest on exceeding the authorized credit limit or on an unauthorized negative account balance⁵ per annum	60%	60%
10.2.9.	Credit limit arrangement fee	50,00 EUR	is not issued
10.2.10.	Credit limit extension or contract amendment fee	50,00 EUR	is not issued
10.2.11.	Cash withdrawal		
10.2.11.1.	at ATMs	2% of the amount (min. 3,00 EUR)	2% of the amount (min. 5,00 USD)
10.2.11.2.	at the Bank's POS-terminals in Latvia	2% of the amount (min. 7,00 EUR)	2% of the amount (min. 10,00 USD)
10.2.11.3.	at other bank's POS-terminals	2% of the amount (min. 7,00 EUR)	2% of the amount (min. 10,00 USD)
10.2.12.	Account balance at ATMs		
10.2.12.1.	in SEPA ⁶ countries	0,25 EUR	0,40 USD
10.2.12.2.	in non- SEPA ⁶ countries	0,50 EUR	0,70 USD
10.2.13.	Purchase fee	free of charge	0,25% of the amount
10.2.14.	Daily spending limit		
10.2.14.1.	at merchants / service providers	10 000,00 EUR	12 000,00 USD

No.	Service	Service fee	
		Card in EUR	Card in USD
10.2.14.2.	at ATMs	3 000,00 EUR	3 500,00 USD
10.2.15.	Administration of the card's daily spending limit ⁷	10,00 EUR	15,00 USD
10.2.16.	Processing of a payment credited to the card	0,15 % of the amount (min. 0,10 EUR)	0,15 % of the amount (min. 0,15 USD)
10.2.17.	Currency conversion surcharge if the currency of the card-linked account differs from the transaction currency	3 %	3 %
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 ⁸	10,00 EUR	15,00 USD
10.2.18.2.	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 ⁹	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 ¹⁰	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

¹ The fee covers two consignments within Latvia: the card and the PIN code.

² The card is issued at the Bank's Customer Service Centre in Riga, 1 Muiža 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.

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

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

⁵ **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.**

⁶ SEPA - the Single Euro Payment Area.

⁷ Changing the limit independently via Internet Bank is free of charge.

⁸ 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.

⁹ The service provides access to over 1500 VIP airport lounges across more than 143 countries.

¹⁰ 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 of financial instruments ³ (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

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 transactions between one buyer and one seller after the full set of required documents has been submitted to the Bank.