

# Fee Information Document



**Account provider name: AS "Industra Bank"**

**Account name: Current account**

**Date: 23.10.2023**

- This document provides information on the fees applicable to the main services related with a payment account. It will help you to compare these fees with other accounts' fees.
- The fees can be also applied to services connected with the account but not listed herein. Full information is here: [industra.finance](https://industra.finance).
- List of standardized terms of services most frequently used in the Republic of Latvia and their definitions of the terms used herein is available for free.

Service <sup>1</sup>	Fee
<b>General account services</b>	
<b>Account maintaining</b>	
1) Opening the account (including the fee for verification of documents)	25,00 EUR
2) Maintaining/servicing the account	Monthly 1,00 EUR
	<b>Total annual fee 12,00 EUR</b>
3) Closing the account	5,00 EUR
4) Activating the Internet banking site	0,00 EUR
5) Using the Internet banking site	Monthly 0,00 EUR
	<b>Total annual fee 0,00 EUR</b>
<b>Payments (except cards)</b>	
<b>Transfer (payment)</b>	
1) Provision of service at a branch:	
a. Intra-bank transfer to own account	2,50 EUR
b. Intra-bank transfer to another person's account	2,50 EUR
c. Transfer to another bank in Latvia or EEA <sup>2</sup> country (SEPA payment):	
Up to 10 000 EUR	2,50 EUR
Over 10 000 EUR	5,00 EUR
2) Provision of service on the Internet banking site:	
a. Intra-bank transfer to own account	0,00 EUR
b. Intra-bank transfer to another person's account	0,25 EUR
c. Transfer to another bank in Latvia or EEA <sup>2</sup> country (SEPA payment):	
Up to 10 000 EUR	0,36 EUR
Over 10 000 EUR	0,50 EUR

<p><b>Standing order</b></p> <p>1) Applying for the service:</p> <p>a. At a branch</p> <p>b. On the Internet banking site</p> <p>2) Using the service:</p> <p>a. Intra-bank transfer to own account</p> <p>b. Intra-bank transfer to another person's account</p> <p>c. Transfer to another bank in Latvia or EEA<sup>2</sup> country (SEPA payment):</p> <p>Up to 10 000 EUR</p> <p>Over 10 000 EUR</p> <p><b>E-invoice</b></p> <p>1) Applying for the service:</p> <p>a. At a branch</p> <p>b. On the Internet banking site</p> <p>2) Using the service (for each transfer):</p> <p>a. Intra-bank transfer to another person's account</p> <p>b. Transfer to another bank in Latvia or EEA<sup>2</sup> country (SEPA payment)</p>	<p>5,00 EUR</p> <p>Service not available</p> <p>0,00 EUR</p> <p>0,25 EUR</p> <p>0,36 EUR</p> <p>0,50 EUR</p> <p>5,00 EUR</p> <p>Service not available</p> <p>0,36 EUR</p> <p>0,28 EUR</p> <p>0,36 EUR</p>
<p><b>Cards and cash</b></p>	
<p><b>Providing a debit card</b></p> <p>1) Making and issuing the card (including the fee for applying on the cheapest delivery channel (ordering in Internetbank and receiving by post))</p> <p>2) Using the card</p> <p><b>Providing a credit card</b></p> <p>1) Making and issuing the card (including the fee for applying on the cheapest delivery channel (ordering in Internetbank and receiving by post))</p> <p>2) Using the card</p> <p>3) Interest rate per annum on the amount used</p> <p><b>Cash withdrawal</b></p> <p>1) At a bank's branch:</p> <p>2) At an ATM with a debit card:</p> <p>3) At an ATM with a credit card</p>	<p>3,00 EUR</p> <p>Monthly 1,50 EUR</p> <p><b>Total annual fee 18,00 EUR</b></p> <p>3,00 EUR</p> <p>Monthly 2,00 EUR</p> <p><b>Total annual fee 24,00 EUR</b></p> <p>24%</p> <p>1% of amount (min. 10,00 EUR). free up to 400,00 EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR).</p> <p>free up to 600,00 EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR).</p>
<p><b>Account overdraft and related services</b></p>	
<p><b>Overdraft</b></p> <p>1) Handling and issuing the loan</p> <p>2) Interest rate per annum on the amount</p>	<p>Free of charge</p> <p>24%</p>

used	
<b>Comprehensive indicator of costs</b>	
<p>The comprehensive indicator of costs has been calculated on the basis of operations performed per year:</p> <ul style="list-style-type: none"> <li>• current account opened;</li> <li>• debit and/or credit card opened and used every month (not including credit limit);</li> <li>• Internet banking site activated and used every month;</li> <li>• means of authentication issued;</li> <li>• on the Internet banking site, unlimited transfers in EUR made to one's own account and/or 50 transfers to another person's account with the BANK;</li> <li>• on the Internet banking site, 30 transfers in EUR made to another bank in Latvia or the EEA<sup>2</sup>;</li> <li>• every month, cash withdrawn in the amount of the minimum salary with a debit card at a ATM in EEA<sup>2</sup>.</li> </ul>	<p><b>Total annual fee</b></p> <p><b>Without a product set</b> <b>84,60 EUR</b></p>

<sup>1</sup> The Rate Information Document includes services in EUR.

<sup>2</sup> EEA - (European Economic Area) countries - Austria, Belgium, Bulgaria, Czech Republic, Denmark, France, (including French Guiana, Guadeloupe, Martinique, Réunion), Greece, Croatia, Estonia, Italy, Ireland, Iceland, Cyprus, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden.