



Current account

Opening

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| 1. | Opening/restoring a current account | 30 EUR |
| 2. | Opening an additional current account (sub-account) | 10 EUR |
| 3. | Opening a temporary current account | 30 EUR |
| 4. | Opening/restoring a current account for companies providing lending services, payment institutions, electronic money institutions and credit institutions | 500 EUR |
| 5. | Opening/restoring a current account ¹ for the Customer in relation to whom insolvency proceedings have been initiated | 80 EUR |
| 6. | Additional commission fee ¹ where the documents required for opening the account are submitted outside Latvia | 300 EUR |
| 7. | Additional commission fee ¹ for opening/restoring a current account in case the complex structure of the Customer includes a politically exposed person ² | 100 EUR |
| 8. | Additional commission fee ¹ for opening/restoring an account in the event the Customer has a complex structure ³ | 300 EUR |

Servicing

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| 1. | Servicing of a current account ⁴ | 5 EUR per month |
| 2. | Servicing of an additional current account (sub-account) ⁴ | 5 EUR per month |
| 3. | Servicing of a temporary current account ⁵ | 5 EUR per month |
| 4. | Additional commission fee ⁶ for servicing/maintenance of a current account/sub-account for an inactive Customer ⁷ | 20 EUR per month |
| 5. | Commission fee for the servicing of a current account/sub-account for companies providing lending services, payment institutions, electronic money institutions and credit institutions | 250 EUR per month |
| 6. | Additional commission fee ⁶ for servicing of a current account for a Customer with a politically exposed person ² in its structure | 20 EUR per month |
| 7. | Additional commission fee ⁶ for the servicing of a current account/sub-account for a Customer in relation to whom insolvency proceedings have been initiated | 250 EUR per month |
| 8. | Use of the negative percentage rate for the balances of current accounts and sub-accounts in EUR for the aggregate sum which equals to or exceeds 500,000 EUR ⁸ | -0.1% per year + ECB rate |
| 9. | Use of the negative percentage rate for the current account balance in CHF which equals to or exceeds 100,000 CHF ⁸ | -0.1% per year + SNB rate |

¹ Applied in addition to the commission fee "Opening/restoring a current account".

² Politically exposed person – in accordance with the "Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing" of the Republic of Latvia.

³ Complex structure of the Customer – where the Customer has any of the following signs:

- presence of a person non-resident of the Republic of Latvia (individual/legal entity) in the Customer's ownership structure;
- the real beneficial owner of the company (individual) in the Customer's ownership structure is identified by revealing ownership chain, which includes two (and more) legal entities / formations;
- in the Register of Enterprises of the Republic of Latvia, the status "Real beneficial owner of the legal entity cannot be identified" is registered instead of information on the real beneficial owner(-s).

⁴ Applied individually for each current account and/or additional account (sub-account) opened as at the date of withholding of the commission fee.

⁵ Applied from the 5th month of servicing.

⁶ Applied in addition to the commission fee "Servicing of a current account".

⁷ An Inactive Customer is a Customer that has not made any payments over the last 3 calendar months. Not applicable for legal entities wherefor insolvency proceedings have been initiated.

⁸ Applied to the entire amount of the balance of the current account/-s for the actual days, when the balance at the end of day is equal to or exceeds the set amount, in the event the [deposit facility](#) set by the European Central Bank (ECB) (in case of EUR currency) or the rate set by the Swiss National Bank (SNB) (in case of CHF currency) is below 0%. Interest is deducted on a monthly basis.

Not applied if the [deposit facility](#) set by the ECB or the rate set by the SNB equals to or exceeds 0%.

Servicing

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| 10. | Penalty for non-provision of information and documents by the Customer requested by the Bank in full and within the timeframe specified in the request ⁹ | 100 EUR |
| 11. | Changing/adding an authorized person of the Customer | 20 EUR |
| 12. | Changing/adding a real beneficial owner of the Customer | 30 EUR |
| 13. | Receiving an extract on each legal entity non-resident in the Client's ownership structure from the available official public database upon the Client's application | 100 EUR |
| 14. | Additional enhanced due diligence of the Customer's transaction or counterparties | Individually, min. 500 EUR max. 5% of the transaction amount |
| 15. | Examination of estate documents | 150 EUR |

Closing

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| 1. | Closing a current account | 10 EUR |
| 2. | Closing an additional current account (sub-account) | free of charge |
| 3. | Closing a temporary current account | free of charge |
| 4. | Storage of funds in the current account after terminating business relations with the Customer ¹⁰ | 5% (min. 500 EUR) of balance per month |

Account statement

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|----|---|---|
| 1. | Regular | |
| | by e-mail | free of charge |
| | in the Bank | 3 EUR |
| | by mail or by courier ¹¹ | 5 EUR |
| 2. | Upon demand | |
| | by e-mail | 5 EUR |
| | in the Bank | 0.50 EUR per sheet, min. 10 EUR per year |
| | by mail or by courier ¹¹ | 0.50 EUR per sheet, min. 10 EUR per year |
| 3. | After the termination of business relations | |
| | by e-mail | 15 EUR per year |
| | in the Bank | 0.50 EUR per sheet, min. 15 EUR per year |
| | by mail or by courier ¹¹ | 0.50 EUR per sheet, min. 15 EUR per year |

⁹ The payment of the penalty shall not release the Customer from the obligation to submit documents.

¹⁰ If business relations are terminated upon the initiative of the Bank and there is a balance remaining in the current account, the commission fee is charged in 30 calendar days after the termination of business relations. If business relations are terminated upon the initiative of the Customer and there is a balance remaining in the current account, the commission is charged in 50 calendar days after the day when the Bank receives a written notification from the Customer.

¹¹ Actual expenses are paid individually.

Internet Bank

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| 1. | Registration | free of charge |
| 2. | Maintenance | free of charge |
| 3. | Connection to an existing user | 10 EUR |
| 4. | Digipass (an electronic device) | |
| 4.1. | Registration | 15 EUR |
| | Registration, where the electronic device is received outside Latvia | 70 EUR |
| 4.2. | Replacement | 15 EUR |
| | Replacement, where the electronic device is received outside Latvia | 70 EUR |
| 4.3. | Unblocking | 7 EUR |
| 5. | Digipass (a virtual solution) | |
| 5.1. | Registration | 15 EUR |
| 5.2. | Replacement | 15 EUR |

Payment Gateway

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| 1. | Registration | 50 EUR |
| 2. | Monthly fee | 25 EUR per month |

SMS Bank

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| 1. | Registration | free of charge |
| 2. | Commission for each SMS sent | 0.09 EUR |

Servicing of escrow account

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| 1. | Escrow account opening ¹ | 0.4%, min. 500 EUR |
| 2. | Changes in agreement of escrow account | 50 EUR |
| 3. | Closing the escrow account | free of charge |

Additional services

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|-----|---|--------------------------|
| 1. | Bank reference letter ^{2,3,4} | 10 EUR |
| 2. | Irregular reference letter ^{2,3,4} / Bank recommendation ^{2,3,4} | 50 EUR |
| 3. | Bank reference after termination of business relations with the Customer ^{2,3,4} | 50 EUR |
| 4. | Confirmation of Auditor's request ² | 100 EUR |
| 5. | Notarial certification and/or authentication/apostillation of a reference letter ² | 50 EUR + actual expenses |
| 6. | Processing of orders of the State Revenue Service and the Sworn Bailiff | 10 EUR for each order |
| 7. | Copy of SWIFT message about incoming transfer ² | 4 EUR |
| 8. | Copy of SWIFT message about outgoing transfer | free of charge |
| 9. | Copy of documents ² | 0.50 EUR per sheet |
| 10. | Copy of a document with the Bank's seal ² | 3 EUR per sheet |
| 11. | Courier services ² | 50 EUR |
| 12. | Postal services in Latvia ² | 5 EUR + actual expenses |

¹ Bank is entitled to individualize a commission fee for transactions exceeding 50,000 EUR.

² Commission fee includes VAT.

³ An additional commission fee for an urgent reference letter or recommendation (within 2h) is 50 EUR.

⁴ The document is upon the request of the Customer in Latvian, English or Russian.¹