

Incoming and Intrabank transfers

| Type of Transfer | Commission | Submission Time ¹ | Value Day ² |
|--|----------------|------------------------------|------------------------|
| Incoming transfer | free of charge | 17:00 | T |
| Transfer between the accounts of one Customer | free of charge | 17:00 | T |
| Transfer between the accounts of different Customers | free of charge | 17:00 | T |

European transfers^{3,5} in EUR currency

| Type of Transfer | Commission | | Submission Time ¹ | Value Day ² |
|------------------|--------------|----------|------------------------------|------------------------|
| SEPA payment | < 10,000 EUR | 0,50 EUR | 15:00 | T |
| | > 10,000 EUR | 10 EUR | 15:00 | T |
| Urgent | 20 EUR | | 17:00 | T (in 1h) |

International transfers^{4,5} in EUR currency

| Type of Transfer | Commission | | | Submission Time ¹ | Value Day ² |
|------------------|--------------------|------------------|------------------|------------------------------|------------------------|
| | OUR ^{6,9} | SHA ⁶ | BEN ⁶ | | |
| Urgent | 30 EUR | 20 EUR | free of charge | 17:00 | T+1 |
| Express | 50 EUR | 35 EUR | free of charge | 16:00 | T |

Transfers in other currencies⁵

| Type of Transfer | Commission | | | Submission Time ¹ | Value Day ² |
|------------------|------------------|--------------------|------------------|------------------------------|------------------------|
| | OUR ⁶ | SHA ^{6,7} | BEN ⁶ | | |

USD

| | | | | | |
|---------|--------|--------|----------------|-------|-----|
| Urgent | 30 EUR | 25 EUR | free of charge | 17:00 | T+1 |
| Express | 40 EUR | 35 EUR | free of charge | 15:00 | T |

RUB

| | | | | | |
|---------|--------|---|---|-------|-----|
| Urgent | 25 EUR | - | - | 17:00 | T+1 |
| Express | 40 EUR | - | - | 12:00 | T |

Other currencies⁸

| | | | | | |
|----------|--------|--------|---|-------|-----|
| Standard | 40 EUR | 35 EUR | - | 17:00 | T+2 |
| Urgent | 50 EUR | 45 EUR | - | 17:00 | T+1 |

¹ Should the payment order be submitted after the payment order submission time, it shall be effected on the next working day of the Bank.

² T – the same Bank's working day; T+1 – the next Bank's working day; T+2 – the day after the next Bank's working day.

³ European transfer is a payment in EUR within the Single Euro Payments Area or SEPA, i.e., to recipient banks in the countries of the European Economic Area (EEA) (Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden), as well as SEPA countries outside the EEA (Albania, Andorra, Moldova, Monaco, Montenegro, North Macedonia, San Marino, Serbia, Switzerland, Vatican, United Kingdom), if the respective recipient bank participates in the SEPA system. The payment is executed with the SHA commission fee. It is mandatory to provide the recipient's account number in IBAN format in the payment order.

If a transfer with the standard priority cannot be executed as an instant payment (SEPA Instant Credit Transfer), it is automatically executed as a SEPA payment according to the specified submission time.

If the option "Execute only as an instant payment" is marked in the payment order and the recipient bank cannot accept the transfer due to technical or other reasons, the instant payment is rejected and the payment's amount is credited back to the account; this payment is not automatically executed as a SEPA payment.

⁴ International transfers are payments in EUR where the beneficiary's bank is located outside the Single Euro Payments Area (SEPA).

⁵ If extra actual costs arise (including any commissions requested by the banks involved in the transfer), the Customer shall pay for them.

⁶ OUR – commission is covered by the Customer; SHA – commission is shared – AS "Reģionālā investīciju banka" commission is covered by the Customer, the other share is charged from the transfer amount;

BEN – commission is charged from the transfer amount.

⁷ Possible only upon permission of the bank involved in the transfer.

⁸ Information on transfers in other currencies is available at the Bank upon request.

⁹ Transfers to the recipient bank Pivdenny Bank PJSC (Ukraine, SWIFT PIVDUA22XXX) are executed with a commission of 12 EUR, according to the specified submission time.

Additional services

| | | |
|------|--|--|
| 1. | Transfer to another bank by payment in cash unless you have a current account with the Bank ¹ | 0.5%, min. 3 EUR + commission for transfer |
| 2. | Executing a payment order in the Customer service hall | 3 EUR + commission for transfer |
| 3. | Incoming payment to the Customer's account without the Customer's IBAN | 20 EUR |
| 4. | Urgent incoming payment to the Customer's account | 0.05% per day, min. 40 EUR |
| 5. | Investigation, amendment or cancellation of a sent or non-received transfer | |
| 5.1. | EUR transfer in Latvia | 10 EUR + actual expenses |
| 5.2. | Transfer up to 6 months | 50 EUR + actual expenses |
| 5.3. | Transfer older than 6 months | 150 EUR + actual expenses |
| 5.4. | Transfer older than 1 year | 220 EUR + actual expenses |
| 5.5. | Amendment of the transfer purpose description in a sent intra-bank transfer | 3 EUR |
| 6. | Answer on transfer investigation | |
| 6.1. | Bank's answer in written form | 10 EUR |
| 6.2. | Answer in SWIFT format | free of charge |
| 7. | Regular payment | |
| 7.1. | Registration | free of charge |
| 7.2. | Execution | commission for transfer |

¹ The service is available only to Individuals for transfers to credit institutions in Latvia. The amount of payment cannot exceed EUR 5,000 or an equal amount in another currency.