



Incoming and Intrabank transfers

Type of Transfer	Commission	Submission Time ¹	Value Day ²
Incoming transfer with the type of commission BEN and SHA ³	5 EUR	17:00	T
Transfer between the accounts of one Customer	free of charge	17:00	T
Transfer between the accounts of different Customers ⁴	5 EUR	17:00	T

European transfers^{5,7} in EUR currency

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

International transfers^{6,7} in EUR currency

Type of Transfer	Commission			Submission Time ¹	Value Day ²
	OUR ⁸	SHA ⁸	BEN ⁸		
Urgent	40 EUR	35 EUR	free of charge	17:00	T+1
Express	50 EUR	45 EUR	free of charge	16:00	T

Transfers in other currencies⁷

Type of Transfer	Commission			Submission Time ¹	Value Day ²
	OUR ⁸	SHA ^{8,9}	BEN ⁸		
USD					
Urgent	60 EUR	40 EUR	free of charge	17:00	T+1
Express	80 EUR	50 EUR	free of charge	15:00	T
RUB					
Urgent	25 EUR	-	-	17:00	T+1
Express	40 EUR	-	-	12:00	T
UAH					
Express	0.6%, min. 40 EUR	-	-	12:00	T

Other currencies¹⁰

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 The commission fee for incoming transfers in UAH is 0.5% of the transfer's sum.

⁴ The commission fee for intrabank transfers in UAH is 0.2% of the transfer's sum, min. EUR 5.

⁵ 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.

⁶ International transfers are payments in EUR where the beneficiary's bank is located outside the Single Euro Payments Area (SEPA).

⁷ If extra actual costs arise (including any commissions requested by the banks involved in the transfer), the Customer shall pay for them.

⁸ 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.

⁹ Possible only upon permission of the bank involved in the transfer.

¹⁰ Information on transfers in other currencies is available at the Bank upon request.

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.	Manual processing of incoming payment in any currency with incomplete or incorrect details	5 EUR
5.	Urgent incoming payment to the Customer's account	0.05% per day, min. 50 EUR
6.	Investigation, amendment or cancellation of a sent or non-received transfer	
6.1.	EUR transfer in Latvia	20 EUR + actual expenses
6.2.	Transfer up to 6 months	70 EUR + actual expenses
6.3.	Transfer older than 6 months	170 EUR + actual expenses
6.4.	Transfer older than 1 year	250 EUR + actual expenses
6.5.	Amendment of the transfer purpose description in a sent intra-bank transfer	5 EUR
7.	Answer on transfer investigation	
7.1.	Bank's answer in written form	10 EUR
7.2.	Answer in SWIFT format	free of charge
8.	Regular payment	
8.1.	Registration	free of charge
8.2.	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.