



## Current account

|      |   |  |
|------|---|--|
| 1.   | Current account opening/restore   | 20 EUR   |
| 2.   | Sub account opening   | free of charge   |
| 3.   | Additional commission fee for the review of the documents to open/restore a current account in the event the Customer is a politically exposed person <sup>1</sup>                    | 30 EUR   |
| 4.   | Current account/sub account servicing   | free of charge   |
| 5.   | Additional commission fee for the maintenance/servicing of a current account in the event the Customer is a politically exposed person <sup>1</sup>                                   | 20 EUR per month   |
| 6.   | Additional commission fee for the review of the documents to open/restore a current account <sup>1</sup> for citizens of countries with a higher AML/CFT risk <sup>2</sup>            | individually,<br>min. 350 EUR                                    |
| 7.   | The usage of negative percentage rate for the balances of settlement accounts and sub accounts in EUR for the aggregate sum, which equals to or is more than 500 000 EUR <sup>3</sup> | -0,1% per year +<br>ECB Deposit rate                             |
| 8.   | The usage of negative percentage rate for the current account balance in CHF, which equals to or is more than 100 000 CHF <sup>3</sup>  | -0,1% per year +<br>SNB rate                                     |
| 9.   | Account statement   |  |
| 9.1. | Regular   |  |
|      | by e-mail   | free of charge   |
|      | in the Bank   | 3 EUR  |
|      | by mail (in Latvia)   | 5 EUR + postal services  |
| 9.2. | Upon demand   |  |
|      | by e-mail   | 5 EUR  |
|      | in the Bank   | 0,50 EUR per sheet,<br>min 5 EUR per year                        |
|      | by mail (in Latvia)   | 0,50 EUR per sheet,<br>min 5 EUR per year +<br>postal services   |
| 9.3. | After the termination of business relations   |  |
|      | by e-mail   | 5 EUR per year   |
|      | in the Bank   | 0.50 EUR per sheet,<br>min. 10 EUR per year                      |
|      | by mail (in Latvia)   | 0.50 EUR per sheet,<br>min. 10 EUR per year<br>+ postal services |
| 10.  | Penalty for the non-provision of information and documents by the Customer upon the request of the Bank in full and within the timeframe specified therein <sup>4</sup>               | 50 EUR   |
| 11.  | Commission fee for the additional enhanced due diligence of the Customer's transactions or counterparties   | upon agreement,<br>min 500 EUR                                   |
| 12.  | Commission for the storage of funds on the current account after terminating business relations with the Customer <sup>5</sup>  | 5% (min. 500 EUR)<br>per month                                   |

|     |                             |                |
|-----|-----------------------------|----------------|
| 13. | Closing the current account | free of charge |
|-----|-----------------------------|----------------|

## Internet Bank

|      |                                 |                |
|------|---------------------------------|----------------|
| 1.   | Registration                    | free of charge |
| 2.   | Maintenance                     | free of charge |
| 3.   | Connection to another user      | 10 EUR         |
| 4.   | Digipass (an electronic device) |                |
| 4.1. | Registration                    | 15 EUR         |
| 4.2. | Change                          | 15 EUR         |
| 4.3. | Unblocking                      | 7 EUR          |
| 5.   | Digipass (a virtual solution)   |                |
| 5.1. | Registration                    | 15 EUR         |
| 5.2. | Change                          | 15 EUR         |

<sup>1</sup> Politically exposed person – in accordance with the Law of the Prevention of Money Laundering and Terrorism and Proliferation Financing” of the Republic of Latvia.

<sup>2</sup> The list of countries with a higher AML/CFT can be found on the Bank’s home page by following the link: <https://ribbank.com/en/about/ieksejas-kontroles-sistema>

<sup>3</sup> Applied to the whole balance sum on the current account for factual days, when the balance at the end of the day equals or is more than the estimated sum. Interest is charged on a monthly basis. 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 rate 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 rate set by the ECB or the rate set by the SNB equals to or exceeds 0%.

<sup>4</sup> The payment of the penalty shall not release the Customer from the obligation to submit documents.

<sup>5</sup> If business relations are terminated upon the initiative of the Bank and there is a balance remaining on the settlement account, the commission 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 on the settlement account, the commission is charged after 50 calendar days after the day when the Bank received a written notification from the Customer.

## SMS Bank

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

## Servicing of escrow account

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

## Additional services

|     |  |                          |
|-----|--|--------------------------|
| 1.  | Power of attorney <sup>2</sup>   | 15 EUR                   |
| 2.  | Bank reference letter on the presence of an account, account balances, account turnovers, the closure of an account <sup>2,3,4</sup> | 10 EUR                   |
| 3.  | Non-standard Bank reference letter <sup>2,3,4</sup> / recommendation <sup>2,3,4</sup>  | 50 EUR                   |
| 4.  | Bank reference letter after the termination of business relations with the Customer <sup>2,3,4</sup>                                 | 50 EUR                   |
| 5.  | Confirmation of Auditor's request <sup>2</sup>   | 100 EUR                  |
| 6.  | Notarial certification and/or authentication/apostillation of a reference letter <sup>2</sup>  | 50 EUR + actual expenses |
| 7.  | Processing of orders of the State Revenue Service and the Sworn Bailiff  | 10 EUR for each order    |
| 8.  | Copy of SWIFT message about incoming transfer <sup>2</sup>   | 4 EUR                    |
| 9.  | Copy of SWIFT message about outgoing transfer  | free of charge           |
| 10. | Xerocopy of documents <sup>2</sup>   | 0.50 EUR per page        |
| 11. | Fax posting <sup>2</sup>   | 3 EUR per page           |
| 12. | Scanned copy of document with Bank's seal <sup>2</sup>   | 3 EUR per page           |
| 13. | Courier services <sup>2</sup>  | 50 EUR                   |
| 14. | Provision of information on processing of personal data upon request   | free of charge           |
| 15. | Provision of information on processing of personal data upon non-standard request <sup>2, 4</sup>                                    | 50 EUR                   |
| 16. | Postal services (in Latvia) <sup>2</sup>   | 5 EUR + actual expenses  |

<sup>1</sup> Bank is entitled to individualize commission fee for transactions exceeding 50 000 EUR.

<sup>2</sup> Commission fee includes VAT.

<sup>3</sup> Additional fee for an urgent reference letter or recommendation (within 2h) is 50 EUR.

<sup>4</sup> Upon the request of the Customer, the document is issued in Latvian, English or Russian.

<sup>5</sup> A non-standard request shall be an unreasonable or excessive request within the meaning of the Regulation 2016/679 (the General Data Protection Regulation).