



Current account

Opening

1.	Opening/restoring a current account	20 EUR
2.	Opening an additional current account (sub-account)	free of charge
3.	Additional commission fee ¹ in the event the Customer is a politically exposed person ²	30 EUR
4.	Additional commission fee ¹ for citizens of countries with a higher AML/CFT risk ³	350 EUR

Servicing

1.	Servicing of a current account/sub account	free of charge
2.	Servicing of a current account in the event the Customer is a politically exposed person ²	20 EUR per month
3.	Use of the negative percentage rate for the balances of settlement accounts and sub-accounts in EUR for the aggregate sum, which equals to or exceeds 500 000 EUR ⁴	-0,1% per year + ECB rate
4.	Use of the negative percentage rate for the current account balance in CHF, which equals to or exceeds 100 000 CHF ⁴	-0,1% per year + SNB rate
5.	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 ⁵	50 EUR
6.	Commission fee for the additional enhanced due diligence of the Customer's transactions or counterparties	Individually, min. 500 EUR max. 5% of the transaction amount

Closing

1.	Closing the current account	free of charge
2.	Commission for the storage of funds in the current account after terminating business relations with the Customer ⁶	5% (min. 500 EUR) of balance per month

Account statement

1.	Regular	
	by e-mail	free of charge
	in the Bank	3 EUR
	by post or by courier ⁷	5 EUR
2.	Upon demand	
	by e-mail	5 EUR
	in the Bank	0,50 EUR per sheet, min 5 EUR per year
	by post or by courier ⁷	0,50 EUR per sheet, min 5 EUR per year

3.	After the termination of business relations	
	by e-mail	5 EUR per year
	in the Bank	0.50 EUR per sheet, min. 10 EUR per year
	by post or by courier ⁷	0.50 EUR per sheet, min. 10 EUR per year

Internet Bank

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
4.2.	Replacement	15 EUR
4.3.	Unblocking	7 EUR
5.	Digipass (a virtual solution)	
5.1.	Registration	15 EUR
5.2.	Replacement	15 EUR

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

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

³ The List of countries with a higher AML/CFT risk can be found on the Bank's home page by following the link: <https://www.ribbank.com/en/internal-control-system>.

⁴ 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 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%.

⁵ The payment of the penalty shall not release the Customer from the obligation to submit documents.

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.

⁶ 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.

⁷ Actual expenses are paid individually.

SMS Bank

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

Servicing of escrow account

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

1.	Power of attorney ²	15 EUR
2.	Bank reference letter on the presence of an account, account balances, account turnovers, the closure of an account ^{2,3,4}	10 EUR
3.	Non-standard Bank reference letter ^{2,3,4} / recommendation ^{2,3,4}	50 EUR
4.	Bank reference letter after the termination of business relations with the Customer ^{2,3,4}	30 EUR
5.	Confirmation of Auditor's request ²	100 EUR
6.	Notarial certification and/or authentication/apostillation of a reference letter ²	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 ²	4 EUR
9.	Copy of SWIFT message about outgoing transfer	free of charge
10.	Xerocopy of documents ²	0.50 EUR per page
11.	Scanned copy of document with Bank's seal ²	3 EUR per page
12.	Courier services ²	50 EUR
13.	Provision of information on processing of personal data upon request	free of charge
14.	Provision of information on processing of personal data upon non-standard request ^{2,4}	50 EUR
15.	Postal services (in Latvia) ²	5 EUR + actual expenses

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

² Commission fee includes VAT.

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

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

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