



Current account

1.	Commission fee for the review of the documents to open/restore a current account ¹	30 EUR
2.	Additional commission fee for the review of the documents to open/restore current account ¹ , submitted for opening an account of a legal entity that initiated insolvency proceedings	50 EUR
3.	Additional commission fee for the review of the documents to open/restore a current account ¹ where the documents required for the account opening are submitted outside	300 EUR
4.	Additional commission fee for the review of the documents to open/restore a current account ¹ in case complex structure of the Customer ² or in the event the Customer is a politically exposed person ³	Individual, min 300 EUR
5.	Commission fee for the review of the documents to open/restore a current account ¹ for Credit Service Providers, Payment Institutions, Electronic Money and Credit Institutions	500 EUR
6.	Sub account opening	10 EUR
7.	Current account/sub account servicing ⁴	5 EUR per month
8.	Additional commission fee for the maintenance of inactive ⁵ current account / sub account ⁴	20 EUR per month
9.	Additional commission fee for servicing of a current account/sub account for a legal entity whose interests at the Bank are represented by an insolvency administrator	250 EUR per month
10.	Additional commission fee for maintenance/servicing of a current account/subaccount upon the existence of a politically exposed person in the structure of company ³	20 EUR per month
11.	Additional commission fee for maintenance/servicing of a current account/subaccount for Credit Service Providers, Payment Institutions, Electronic Money and Credit Institutions	250 EUR per month
12.	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	100 EUR
13.	Commission fee for the additional enhanced due diligence of the Customer's transactions or counterparties	upon agreement, min 500 EUR
14.	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 ⁶	-0,1% per year + ECB Deposit rate
15.	The usage of negative percentage rate for the current account balance in CHF, which equals to or is more than 100 000 CHF ⁶	-0,1% per year + SNB rate
16.	Commission for the storage of funds on the current account after terminating business relations with the Customer ⁷	5% (min. 500 EUR) per month
17.	Commission fee for the change/addition of the Customer's authorized person	20 EUR
18.	Commission fee for the change/addition of the Customer's real beneficial owner	30 EUR
19.	Account statement	
19.1.	Regular	
	by e-mail	free of charge
	in the Bank	3 EUR

	by mail (in Latvia)	5 EUR + postal services
19.2.	Upon demand	
	by e-mail	5 EUR
	in the Bank	0,50 EUR per sheet, min 10 EUR per year
	by mail (in Latvia)	0,50 EUR per sheet, min 10 EUR per year + postal services
19.3.	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 (in Latvia)	0.50 EUR per sheet, min. 15 EUR per year+ postal services
20.	Company status information from an accessible foreign official public database for each non-resident legal entity in the Customer's ownership structure	100,00 EUR + actual expenses
21.	Closing the current account	10 EUR

¹ If the Bank refuses to open/restore a current account, the commission fee is not returned. Commission fee for the review of the documents to open/restore a current account also applies in case of opening a temporary current account.

² Complex structure of the Customer – where the Customer possesses 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;
- 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).

³ Politically exposed person – in accordance with the "Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing" of the Republic of Latvia.

⁴ Applied individually for each current account and/or subaccount opened as at the date of withholding of the commission fee.

⁵ An Inactive Customer is a Customer that has not made any transactions over the last 3 calendar months. Not applicable for legal entities wherefor insolvency proceedings have been initiated .

⁶ 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%.

⁷ 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.

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
	Registration, where the code calculator is received outside Latvia	70 EUR
4.2.	Change	15 EUR
	Replacement, where the code calculator is received outside Latvia	70 EUR
4.3.	Unblocking	7 EUR
5.	Digipass (a virtual solution)	
5.1.	Registration	15 EUR
5.2.	Change	15 EUR

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.	Bank reference letter ^{2,3,4}	10 EUR
2.	Irregular reference letter ^{2,3,4}	50 EUR
3.	Bank recommendation ^{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.	Xerocopy of documents ²	0.50 EUR per page
10.	Fax posting ²	3 EUR per page
11.	Scanned copy of document with Bank's seal ²	3 EUR per page
12.	Courier services ²	50 EUR
13.	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.

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