

Incoming and Intraday 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

EUR transfers to credit institutions in EEA^{3,4,5}

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)

EUR transfers to credit institutions outside EEA⁵

Type of Transfer	Commission			Submission time ¹	Value Day ²
	OUR ⁶	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 Transfers to the states of EEA (European Economic Area) (Austria, Belgium, Bulgaria, Czech Republic, Denmark, France, Greece, Estonia, Italy, Ireland, Island, Cyprus, Latvia, (including budget transfer to the Treasury of the Republic of Latvia), Great Britain, Lithuania, Liechtenstein, Luxemburg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden) and to Switzerland and Monaco Bank will process with commission SHA.

⁴ It's necessary to indicate the recipient's account number in IBAN format in the payment order.

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

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

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

⁸ 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 + comission for transfer
2.	Executing payment order in the Customer service hall	3 EUR + comission for transfer
3.	Incoming payment to the Customer's account without 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 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 transfer purpose description in a sent intra-bank transfer	3 EUR
6.	Answer of transfer investigation	
6.1.	Answer of Bank in written form	10 EUR
6.2.	Answer in SWIFT form	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 can't exceed EUR 5 000 or an equal amount in another currency.