

**Incoming and Intrabank transfers**

Type of Transfer	Commission	Submission Time <sup>1</sup>	Value Day <sup>2</sup>
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

**European transfers<sup>3,5</sup> in EUR currency**

Type of Transfer	Commission		Submission Time <sup>1</sup>	Value Day <sup>2</sup>
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)

**International transfers<sup>4,5</sup> in EUR currency**

Type of Transfer	Commission			Submission Time <sup>1</sup>	Value Day <sup>2</sup>
	OUR <sup>6</sup>	SHA <sup>6</sup>	BEN <sup>6</sup>		
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 currencies<sup>5</sup>**

Type of Transfer	Commission			Submission Time <sup>1</sup>	Value Day <sup>2</sup>
	OUR <sup>6</sup>	SHA <sup>6,7</sup>	BEN <sup>6</sup>		

**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 currencies<sup>8</sup>**

Standard	40 EUR	35 EUR	-	17:00	T+2
Urgent	50 EUR	45 EUR	-	17:00	T+1

<sup>1</sup> Should the payment order be submitted after the payment order submission time, it shall be effected on the next working day of the Bank.

<sup>2</sup> 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.

<sup>3</sup> 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, Luxemburg, 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.

<sup>4</sup> International transfers are payments in EUR where the beneficiary's bank is located outside the Single Euro Payments Area (SEPA).

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

<sup>6</sup> 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.

<sup>7</sup> Possible only upon permission of the bank involved in the transfer.

<sup>8</sup> 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 <sup>1</sup>	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.	Urgent incoming payment to the Customer's account	0.05% per day, min. 40 EUR
5.	Investigation, amendment or cancellation of a sent or non-received 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 the transfer purpose description in a sent intra-bank transfer	3 EUR
6.	Answer on transfer investigation	
6.1.	Bank's answer in written form	10 EUR
6.2.	Answer in SWIFT format	free of charge
7.	Regular payment	
7.1.	Registration	free of charge
7.2.	Execution	commission for transfer

<sup>1</sup> 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.