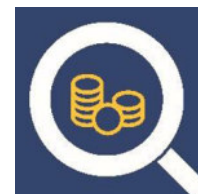




Fee Information Document



Account provider name: AS "REĢIONĀLĀ INVESTĪCIJU BANKA" (JOINT STOCK COMPANY)

Account name: PAYMENT ACCOUNT FOR RESIDENT

Date: 2023.04.01

- This document provides information on the fee rates applicable to the main services related with a payment account. It will help you compare these fees with other accounts' fees.
- The fees can be also applied to services connected with the account but not listed herein. Full information is available on the Bank's home page www.ribbank.com
- A glossary of the terms used herein is available for free.

Service	Fee
General account services¹	
Account maintaining	
1) Opening the account (including the fee for verification of documents)	20 EUR
2) Maintaining/servicing the account	Free of charge
3) Closing the account	Free of charge
4) Activating the Internet banking site	Free of charge
5) Using the Internet banking site	Free of charge
6) Connecting the code calculator Digipass	15 EUR
Payments (except cards)	
Transfer	
1) Service provided in the Customer Service Hall:	
a. intra-bank transfer to own account	3 EUR
b. intra-bank transfer to another person's account	3 EUR
c. transfer to another bank in Latvia or a member state of the EEA ² (SEPA payment):	
c1. ≤10 000 EUR	3.50 EUR
c2. >10 000 EUR	13 EUR
2) Service provided on the Internet banking site:	
a. intra-bank transfer to own account	Free of charge
b. intra-bank transfer to another person's account	Free of charge
c. transfer to another bank in Latvia or a member state of the EEA ² (SEPA payment):	
c1. ≤10 000 EUR	0.50 EUR
c2. >10 000 EUR	10 EUR
Standing order	
1) Applying for the service:	
a. in the Customer Service Hall	Free of charge
b. on the Internet banking site	Unavailable
2) Using the service	Fee for transfer
Cards and cash	
Providing a debit card	

1) Making and issuing the card Mastercard Standard in the Customer Service Hall	Free of charge
2) Using the card Mastercard Standard	Monthly 2 EUR Total annual fee 24 EUR
Providing a credit card	
1) Making and issuing the card Mastercard Standard in the Customer Service Hall	Free of charge
2) Using the card Mastercard Standard	Monthly 2 EUR Total annual fee 24 EUR
3) Interest rate per annum on the amount used	20%
Cash withdrawal	
1) In the Customer Service Hall	
a. ≤ 1 000 EUR per day	0.4% of the amount
b. > 1 000 EUR per day	2% of the amount ³
2) At an ATM with a debit card Mastercard Standard:	
a. At ATMs in Latvia and EEA ² countries	2 EUR ⁴ Daily limit - 1500 EUR Monthly limit - 7500 EUR
b. At ATMs in other countries	2 EUR + 1.5% of the amount Daily limit - 1500 EUR Monthly limit - 7500 EUR
3) At an ATM with a credit card Mastercard Standard:	
a. At ATMs in Latvia and EEA ² countries	2 EUR ⁴ Daily limit - 1500 EUR Monthly limit - 7500 EUR
b. At ATMs in other countries	2 EUR + 1.5% of the amount Daily limit - 1500 EUR Monthly limit - 7500 EUR
Account overdraft and related services	
Overdraft	
1) Handling and issuing the loan	To be determined individually
2) Interest rate per annum on the amount used	To be determined individually
Comprehensive indicator of costs⁵ The comprehensive indicator of costs has been calculated on the basis of operations performed per year: current account opened; • debit and/or credit card opened and used every month (not including credit limit); • Internet banking site activated and used every month; • means of authentication issued; • on the Internet banking site, unlimited transfers in EUR made to one's own account and/or 50 transfers to another person's account within Bank; • on the Internet banking site, 30 transfers in EUR made to another bank in Latvia or the EEA ² ; • every month, cash withdrawn in the amount of the minimum salary with a debit card at ATM in Latvia.	59 EUR

¹ The Rate Information Document includes services in EUR.

² European Economic Area (EEA) countries: Austria, Belgium, Bulgaria, Czech Republic, Denmark, France (including French Guiana, Guadeloupe, Martinique, Réunion), Greece, Croatia, Estonia, Italy, Ireland, Iceland, Cyprus, Latvia, United Kingdom (including Gibraltar), Lithuania, Lichtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden.

³ To receive cash surpassing EUR 5,000, the payment has to be ordered to the Bank one working day before. To get the cash on the next working day till 12:00, the application needs to be presented till 14:00 of the current day.

⁴ First two times in calendar month at ATMs in Latvia and European Economic Area countries – free of charge.

⁵ The comprehensive cost indicator shows the potential annual costs for a defined client profile; the client profile is defined based on the average statistical banking industry indicators.