

## Incoming and Intrabank transfers

Type of Transfer	Commission	Submission time <sup>1</sup>	Value Day <sup>2</sup>
Incoming transfer with the type of commission BEN and SHA <sup>3</sup>	5 EUR	17:00	T
Transfer between the accounts of one Customer	free of charge	17:00	T
Transfer between the accounts of different Customers <sup>4</sup>	5 EUR	17:00	T

## EUR transfers to credit institutions in EEA<sup>5,6,7</sup>

Type of Transfer	Commission		Submission time <sup>1</sup>	Value Day <sup>2</sup>
SEPA payment	< 10 000 EUR	10 EUR	15:00	T
	> 10 000 EUR	15 EUR	15:00	T
Urgent	50 EUR		17:00	T (in 1h)

## EUR transfers to credit institutions outside EEA<sup>7</sup>

Type of Transfer	Commission			Submission time <sup>1</sup>	Value Day <sup>2</sup>
	OUR <sup>8</sup>	SHA <sup>8</sup>	BEN <sup>8</sup>		
Urgent	40 EUR	35 EUR	free of charge	17:00	T+1
Express	50 EUR	45 EUR	free of charge	16:00	T

## Transfers in other currencies<sup>7</sup>

Type of Transfer	Commission			Submission time <sup>1</sup>	Value Day <sup>2</sup>
	OUR <sup>8</sup>	SHA <sup>8,9</sup>	BEN <sup>8</sup>		

### USD

Urgent	60 EUR	40 EUR	free of charge	17:00	T+1
Express	80 EUR	50 EUR	free of charge	15:00	T

### RUB

Urgent	25 EUR	-	-	17:00	T+1
Express	40 EUR	-	-	12:00	T

### UAH

Express	0.6%, min. 40 EUR	-	-	12:00	T
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## Other currencies<sup>10</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> Commission fee for incoming transfers in UAH is 0.5% of the transfers' sum.

<sup>4</sup> The commission fee for intrabank transfer in UAH is 0.2% of the transfers' sum, min. EUR 5.

<sup>5</sup> 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.

<sup>6</sup> It's necessary to indicate the recipient's account number in IBAN format in the payment order.

<sup>7</sup> If extra actual costs arise (including any commissions requested from the banks involved in the transfer), the Customer shall pay for them.

<sup>8</sup> 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.

<sup>9</sup> Possible only upon permission of the banks involved in the transfer.

<sup>10</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 + 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. 50 EUR
5.	Investigation, amendment or cancellation of transfer	
5.1.	EUR transfer in Latvia	20 EUR + actual expenses
5.2.	Transfer up to 6 months	70 EUR + actual expenses
5.3.	Transfer older than 6 months	170 EUR + actual expenses
5.4.	Transfer older than 1 year	250 EUR + actual expenses
5.5.	Amendment of transfer purpose description in a sent intra-bank transfer	5 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

<sup>1</sup> 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.