



## Current Account

1.	Commission fee for the review of the documents to open/restore a current account <sup>1</sup>	150 EUR
2.	Additional commission fee for the review of the documents to open/restore a current account urgently <sup>1,2</sup>	150 EUR
3.	Additional commission fee for the review of the documents to open/restore a current account <sup>1</sup> in the event the Customer is a politically exposed person <sup>3</sup>	100 EUR
4.	Additional commission fee for the review of the documents to open/restore a current account <sup>1</sup> for citizens of countries with a higher AML/CFT risk <sup>4</sup>	individually, min. 350 EUR
5.	Opening of a sub-account	50 EUR
6.	Servicing of a current account / sub-account	10 EUR per month
7.	Additional commission fee for the maintenance of inactive Customer <sup>5</sup> current account/ sub-account	10 EUR per month
8.	Additional commission fee for the maintenance/servicing of a current account in the event the Customer is a politically exposed person <sup>3</sup>	20 EUR per month
9.	The minimum balance in the current account <sup>6</sup>	500 EUR
10.	Usage of negative interest rate for the balances of current accounts and sub-accounts in EUR for the aggregate sum, which equals to or exceeds 500 000 EUR <sup>7</sup>	-0,1% per year + ECB Deposit rate
11.	Usage of negative interest rate for the balance of current account in CHF, which equals to or exceeds 100 000 CHF <sup>7</sup>	-0,1% per year + SNB rate
12.	Replacement of the Signature Specimen Card	free of charge
13.	Penalty for the non-provision of information and documents by the Customer upon the request of the Bank in full and within the timeframe specified therein <sup>8</sup>	200 EUR
14.	Commission fee for the additional enhanced due diligence of the Customer's transactions or counterparties <sup>8</sup>	upon agreement, min 500 EUR

<sup>1</sup> If the Bank refuses to open a current account, the commission fee is not returned. Additional commission fee for the opening of a current account is not deducted.

<sup>2</sup> Current account is opened within 24h, after all documents necessary for opening a current account are submitted to the Bank during its working hours.

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

<sup>4</sup> The list of countries with a higher AML/CFT can be found on the Bank's home page by following the link: <https://ribbank.com/en/about/ieksejas-kontroles-sistema>

<sup>5</sup> An Inactive Customer is a Customer that has not made any transactions over the last 3 calendar months.

<sup>6</sup> The minimum balance is the amount of funds set by the Bank in EUR, which the Customer is obliged to continuously maintain in the current account. If there are insufficient funds in the Customer's account in EUR, the Bank shall be entitled to convert another currency available in the Customer account in order to maintain the minimum balance. The Bank also has the right to use the minimum balance for debiting the formed Customer's debts.

<sup>7</sup> 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%.

<sup>8</sup> The payment of the penalty shall not release the Customer from the obligation to submit documents.

## Current Account

15.	Account statement	
15.1.	Regular	
	by e-mail	free of charge
	in the Bank	5 EUR
	by mail	5 EUR + courier mail services
15.2.	Upon demand	
	by e-mail	5 EUR per year
	in the Bank	0.50 EUR per sheet, min 20 EUR
	by mail	0.50 EUR per sheet, min 20 EUR + courier mail services
16.	Account statement after the termination of business relations with the Customer	50 EUR + 1 EUR per sheet
17.	Commission for the storage of funds in the current account after the termination of business relations with the Customer <sup>1</sup>	5% (min 500 EUR) per month
18.	Closing the current account upon the initiative of the Customer	100 EUR
19.	Closing the current account upon the initiative of the Bank <sup>2</sup>	100 EUR

<sup>1</sup> If business relations are terminated upon the initiative of the Bank and there is a balance remaining in the settlement account, the commission fee 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 in the settlement account, the commission fee is charged in 50 calendar days after the day the Bank received a written notification from the Customer.

<sup>2</sup> In the event business relations with the Customer are terminated in accordance with Paragraphs 4.3.7.1, 4.3.7.2, 4.3.7.3, 4.3.7.4 of the General Terms and Conditions of Transactions.

## Internet Bank

1.	Connection	free of charge
2.	Maintenance	free of charge
3.	Connection to another user	30 EUR
4.	Digipass (an electronic device)	
4.1.	Connection	70 EUR
4.2.	Change	70 EUR
4.3.	Unblocking	20 EUR
5.	Digipass (a virtual solution)	
5.1.	Connection	40 EUR
5.2.	Change	40 EUR

## SMS Bank

1.	Connection	free of charge
2.	Commission for each SMS sent	0.09 EUR

## Escrow Account

1.	Opening of an escrow account <sup>1</sup>	0.4%, min 500 EUR
2.	Changes in an escrow account agreement	50 EUR
3.	Closing the escrow account	free of charge

## Additional Services

1.	Bank reference letter on the presence of an account, account balances, account turnovers, the closure of an account <sup>2,3,4</sup>	20 EUR
2.	Bank reference letter on the presence of an account, account balances, account turnovers, the closure of an account in a foreign language <sup>2,3,5</sup>	30 EUR
3.	Non-standard Bank reference letter / recommendation <sup>2,3,4</sup>	100 EUR
4.	Non-standard Bank reference letter / recommendation in a foreign language <sup>2,3,5</sup>	110 EUR
5.	Bank reference letter after the termination of business relations with the Customer <sup>2,3,4,5</sup>	150 EUR
6.	Preparation of the Bank's power of attorney	25 EUR
7.	Confirmation of Auditor's request <sup>2</sup>	100 EUR
8.	Notarial certification and/or authentication/apostillation of a reference letter <sup>2</sup>	150 EUR + actual expenses
9.	Processing of orders of the State Revenue Service and the Sworn Bailiff	50 EUR per order
10.	Copy of SWIFT message about incoming transfer <sup>2</sup>	5 EUR
11.	Copy of SWIFT message about outgoing transfer	free of charge
12.	Xerocopy of documents <sup>2</sup>	0.50 EUR per sheet
13.	Fax posting <sup>2</sup>	5 EUR per sheet
14.	Copy of document or scanned copy of document with Bank's seal <sup>2</sup>	5 EUR per sheet
15.	Courier services <sup>2</sup>	50 EUR
16.	Postal services <sup>2</sup>	10 EUR + actual expenses
17.	Provision of information on the processing of personal data upon request	free of charge
18.	Provision of information on the processing of personal data upon non-standard request <sup>2,6</sup>	100 EUR
19.	Other services	upon agreement

<sup>1</sup> The Bank is entitled to individualise the commission fee for transactions exceeding 100 000 EUR.

<sup>2</sup> Commission fee includes VAT.

<sup>3</sup> An additional fee for an urgent reference letter or recommendation (within 2h) is 50 EUR.

<sup>4</sup> The document is issued in the official language of the Republic of Latvia.

<sup>5</sup> Upon the request of the Customer, the document is issued in Russian or English.

<sup>6</sup> A non-standard request shall be an unreasonable or excessive request within the meaning of the Regulation 2016/679 (the General Data Protection Regulation).