

## CURRENT ACCOUNT

1.	The 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.	Sub account opening	50 EUR
4.	Current account / sub account maintenance	10 EUR per month
5.	Additional commission for the maintenance of the inactive current account <sup>3</sup>	10 EUR per month
6.	The minimum balance on the current account <sup>4</sup>	500 EUR
7.	The usage of negative percentage rate for the current account balance in CHF, which equals or is more than 100 000 CHF <sup>5</sup>	1% per year
8.	The replacement of the Signature Specimen Card	free of charge
9.	Account statement	
9.1.	Regular one by e-mail	free of charge
9.2.	Regular one at the Bank	5 EUR
9.3.	Regular one by post service	10 EUR
9.4.	Regular one by post service outside Latvia	20 EUR
9.5.	Upon request send by e-mail	5 EUR
9.6.	Upon request for current calendar year	20 EUR
9.7.	Upon request for previous period	50 EUR
10.	Commission for the storage of funds on the current account after terminating business relations with the Customer <sup>6</sup>	5% (min. 500 EUR) per month
11.	Closing the current account	100 EUR

<sup>1</sup> If the Bank refuses to open a current account, the commission fee isn't returned. Additional commission fee for opening a current account isn't deducted.

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

<sup>3</sup> Inactive current account is an account, on which during the last 6 months business and personal transactions weren't realized; the customer doesn't use any other products.

<sup>4</sup> The minimum balance – is the Bank's set amount of money in EUR, which the Customer is obliged to continuously maintain on the current account. If there are insufficient funds on the Customer's account in EUR, the Bank shall be entitled to convert another currency available on the Customer Account in order to maintain the minimum balance. The Bank also has rights to use the minimum balance for debiting the formed Customer's debts.

<sup>5</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.

<sup>6</sup> If business relations are terminated upon the initiative of the Bank and there is a balance remaining on the settlement account, the commission is charged from the day, until which the Customer had to withdraw/transfer the balance of funds.

If business relations are terminated upon the initiative of the Customer and there is a balance remaining on the settlement account, the commission is charged after 50 calendar days after the day when the Bank received a written notification from the Customer.

## INTERNET BANK

1.	Registration	free of charge
2.	Maintenance	free of charge
3.	Connection to another user	30 EUR
4.	Code calculator Digipass	
4.1.	Registration	70 EUR
4.2.	Change	70 EUR
4.3.	Unblocking	20 EUR

## SMS BANK

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

## SERVICING OF ESCROW ACCOUNT

1.	Escrow account opening <sup>1</sup>	0,4%, min. 100 EUR
2.	Changes in agreement of escrow account	50 EUR
3.	Closing the escrow account	free of charge

## ADDITIONAL SERVICES

1.	Bank reference letter <sup>2,3</sup>	20 EUR
2.	Irregular reference letter <sup>2,3</sup>	100 EUR
3.	Bank recommendation <sup>2,3</sup>	100 EUR
4.	Confirmation of Auditor's request <sup>2</sup>	100 EUR
5.	Notarial certification and/or authentication/apostillation of a reference letter <sup>2</sup>	150 EUR + actual expenses
6.	Information of data base <sup>2</sup>	100 EUR
7.	Processing of orders of the State Revenue Service and the Sworn Bailiff	10 EUR for each order
8.	Copy of SWIFT message about incoming transfer <sup>2</sup>	5 USD
9.	Copy of SWIFT message about outgoing transfer	free of charge
10.	Xerocopy of documents <sup>2</sup>	0.50 EUR per page
11.	Fax posting <sup>2</sup>	5 EUR per page
12.	Scanned copy of document with bank's seal <sup>2</sup>	5 EUR per page
13.	Courier services <sup>2</sup>	50 EUR
14.	Check book issue (25 checks)	10 EUR

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

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

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