



### Current Account

1.	Commission fee for the review of the documents to open/restore a current account <sup>1</sup>	700 EUR
2.	Additional commission fee for the review of the documents to open/restore a current account urgently <sup>1,2</sup>	300 EUR
3.	Additional commission fee for the review of the documents to open/restore a current account where the documents required for the account opening/restoring are submitted outside Latvia <sup>1</sup>	300 EUR
4.	Additional commission fee for the review of the documents to open/restore a current account in case of complex structure of the Customer <sup>3</sup>	100 EUR
5.	Additional commission fee for the review of the documents to open/restore a current account where the issue is brought to the Risk Management Committee	300 EUR
6.	Opening of a sub-account	100 EUR
7.	Servicing of a current account / sub-account	50 EUR per month
8.	Additional commission fee for the servicing of a current account in the event the actual address of the company is located in the country other than the country of registration	50 EUR per month
9.	Additional commission fee for the maintenance/servicing of Inactive/Low-activity Customer's account <sup>4</sup>	individually, max 650 EUR per month
10.	Additional commission fee for the maintenance/servicing of a current account upon the existence of a politically exposed person in the structure of the company <sup>5</sup>	300 EUR per month
11.	Commission fee for the additional enhanced due diligence of the Customer's transactions or counterparties	upon agreement, min 500 EUR
12.	Penalty for the non-submission of Customer's annual financial statements upon the request of the Bank within the term set therein <sup>6,7</sup>	500 EUR
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>7</sup>	500 EUR

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

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

<sup>3</sup> Complex structure of the Customer – the real beneficial owner controls the Customer via two or more shareholders. An exception applies to legal arrangements (Partnerships), the legal registration of which is possible only upon the existence of at least two partners.

<sup>4</sup> Inactive/Low-activity Customer is a Customer, whose amount of commission fees paid to the Bank does not exceed 700 EUR per month.

The amount of commission fee shall be calculated on a monthly basis as a difference between the aforementioned amount of 700 EUR and the amount of commission fees actually paid for the month. Commission fee shall be deducted starting from the 4th calendar month as from the activation of a current account. The total balance and/or total amount of commission fees paid from all accounts of a real beneficial owner's group covers all claims towards all the Customers of the group.

<sup>5</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>6</sup> For Customers who are registered in countries, whose normative acts do not provide for an obligation to submit annual financial statements to the relevant institution of the country of registration, and who have not submitted company's financial statements for the previous financial year with the auditor's opinion to the Bank, the penalty shall be deducted on a monthly basis until the specified statements are submitted. For other Customers, the penalty shall be deducted once.

<sup>7</sup> The payment of the penalty shall not release the Customer from the obligation to submit documents.

## Current Account

14.	The minimum balance in the current account <sup>1</sup>	1000 EUR
15.	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>2</sup>	-0,1% per year + ECB Deposit rate
16.	Usage of negative interest rate for the balance of current account in CHF, which equals to or exceeds 100 000 CHF <sup>2</sup>	-0,1% per year + SNB rate
17.	Replacement of the Signatures and Seal Specimen Card <sup>3</sup>	50 EUR
18.	Commission fee for the review of the documents related to the change/addition of the Customer's authorised person	100 EUR
19.	Commission fee for the review of the documents related to the change/addition of the Customer's real beneficial owner	200 EUR
20.	Account statement	
20.1.	Regular	
	by e-mail	free of charge
	in the Bank	5 EUR
	by mail	5 EUR + courier mail services
20.2.	Upon demand	
	by e-mail	5 EUR per year
	in the Bank	3 EUR per sheet, min 50 EUR
	by mail	3 EUR per sheet, min 50 EUR + courier mail services
21.	Account statement after the termination of business relations with the Customer	
	by e-mail / in the Bank	50 EUR + 3 EUR per sheet
	by mail	50 EUR + 3 EUR per sheet + courier mail services
22.	Commission for the storage of funds in the account after the termination of business relations with the Customer <sup>4</sup>	5% (min 500 EUR) per month
23.	Closing the current account upon the initiative of the Customer	100 EUR
24.	Closing the current account upon the initiative of the Bank <sup>5</sup>	300 EUR

<sup>1</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>2</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>3</sup> In case the person with signatory rights is changed or added.

<sup>4</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>5</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>	50 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>	70 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>	120 EUR
5.	Bank reference letter after the termination of business relations with the Customer <sup>2,3,4,5</sup>	200 EUR
6.	Confirmation of Auditor's request <sup>2,6</sup>	200 EUR
7.	Confirmation of Auditor's request after the termination of cooperation with the Customer <sup>2,6</sup>	400 EUR
8.	Notarial certification and/or authentication/apostillation of a reference letter <sup>2</sup>	150 EUR + actual expenses
9.	Information on a legal entity from the database <sup>2</sup>	100 EUR
10.	Processing of orders of the State Revenue Service and the Sworn Bailiff	50 EUR per order
11.	Copy of SWIFT message about incoming transfer <sup>2</sup>	5 EUR

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

<sup>2</sup> For legal entities, residents of the EU, without valid VAT registration number, the 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> For every audited period, which does not exceed 12 months.

## Additional Services

12.	Copy of SWIFT message about outgoing transfer	free of charge
13.	Xerocopy of documents <sup>1</sup>	0.50 EUR per sheet
14.	Fax posting <sup>1</sup>	5 EUR per sheet
15.	Copy of document with Bank's seal <sup>1</sup>	5 EUR per sheet
16.	Courier services <sup>1</sup>	50 EUR
17.	Mail expenses <sup>1</sup>	10 EUR + actual expenses
18.	Other services of the Bank	Upon agreement

<sup>1</sup> For legal entities, residents of the EU, without valid VAT registration number, the commission fee includes VAT.