



## Current account

1.	The 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 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 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 review of the documents to open/restore a current account where the issue is brought to the Risk Management Committee	300 EUR
6.	Sub account opening	100 EUR
7.	Current account/sub account servicing	20 EUR per month
8.	Additional commission fee for current account servicing 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 for Inactive/Low-activity Customer account maintenance/servicing <sup>4</sup>	individually, 680 EUR max. per month
10.	Additional commission for a current account maintenance/servicing upon the existence of a politically exposed person in the structure of the company <sup>5</sup>	300 EUR per month
11.	Commission for additional enhanced due diligence of a Customer and its economic activity analysis in compliance with the normative acts of the Republic of Latvia and individual requirements of the Bank's internal policy	500 EUR
12.	Penalty for non-submission of Customer's annual financial statements upon the request of the Bank within the term set therein <sup>6</sup>	500 EUR
13.	Penalty for non-provision of information and documents by the Customer requested by the Bank in full and within the timeframe specified in the request	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 a current account opening/restoring is not deducted.

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

<sup>3</sup> Complex structure of the Customer – real beneficial owner controls the Customer via two or more shareholders. An exception applies to legal arrangements (Partnerships), 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 commissions amount paid to the Bank does not exceed 700 EUR per month.

The commissions amount shall be calculated on a monthly basis as a difference between the aforementioned amount of 700 EUR and the commissions amount actually paid for the month. Commission shall be deducted starting from the 4th calendar month as from the current account activating. Total balance and/or total amount of commissions 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 articles 18, 181, 182 of 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.

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14.	The minimum balance on the current account <sup>1</sup>	1000 EUR
15.	The usage of negative percentage rate for the balances of current accounts and sub accounts in EUR for the aggregate sum, which equals to or is more than 500 000 EUR <sup>2</sup>	0.6% per year
16.	The usage of negative percentage rate for the current account balance in CHF, which equals or is more than 100 000 CHF <sup>2</sup>	1% per year
17.	The replacement of the Signatures and Seal Specimen Card <sup>3</sup>	50 EUR
18.	Legal entity's real beneficial owner's identification card replacement	100 EUR
19.	Account statement	
19.1.	Regular	
	by e-mail	free of charge
	in the Bank	5 EUR
	by mail	5 EUR + courier mail services
19.2.	Upon demand for the current period (up to one year)	
	by e-mail	5 EUR
	in the Bank	20 EUR
	by mail	20 EUR + courier mail services
19.3.	Upon demand for any period (previous years)	
	by e-mail	5 EUR per year
	in the Bank	0.50 EUR per sheet, min. 50 EUR
	by mail	0.50 EUR per sheet, min. 50 EUR + courier mail services
20.	Commission for the storage of funds on the current account after terminating business relations with the Customer <sup>4</sup>	5% (min. 500 EUR) per month
21.	Closing the current account	100 EUR

<sup>1</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>2</sup> Applied to the whole balance sum on the current account/accounts 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.

<sup>3</sup> In case of changing or adding the person with signatory rights.

<sup>4</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 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 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.	Digipass (an electronic device)	
4.1.	Registration	70 EUR
4.2.	Change	70 EUR
4.3.	Unblocking	20 EUR
5.	Digipass (a virtual solution)	
5.1.	Registration	40 EUR
5.2.	Change	40 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>2,4</sup>	200 EUR
5.	Confirmation of Auditor's request after the termination of cooperation with the Customer <sup>2,4</sup>	400 EUR
6.	Notarial certification and/or authentication/apostillation of a reference letter <sup>2</sup>	150 EUR + actual expenses
7.	Information of data base <sup>2</sup>	100 EUR
8.	Processing of orders of the State Revenue Service and the Sworn Bailiff	10 EUR for each order
9.	Copy of SWIFT message about incoming transfer <sup>2</sup>	5 EUR
10.	Copy of SWIFT message about outgoing transfer	free of charge
11.	Xerocopy of documents <sup>2</sup>	0.50 EUR per page
12.	Fax posting <sup>2</sup>	5 EUR per page
13.	Scanned copy of document with Bank's seal <sup>2</sup>	5 EUR per page
14.	Courier services <sup>2</sup>	50 EUR

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

<sup>2</sup> For legal entities residents of the EU without valid VAT registration number commission fee includes VAT.

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

<sup>4</sup> For every audited period which does not exceed 12 months.