

Current account

1.	The commission fee for the review of the documents to open/restore a current account ¹	700 EUR
2.	Additional commission fee for the review of the documents to open/restore a current account urgently ^{1, 2}	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 ¹	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 ³	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.	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
7.	Sub account opening	100 EUR
8.	Current account/sub account servicing	20 EUR per month
9.	Additional commission for Inactive/Low-activity Customer account maintenance/servicing ⁴	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 ⁵	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.	The minimum balance on the current account ⁶	1000 EUR
13.	The usage of negative percentage rate for the current account balance in CHF, which equals or is more than 100 000 CHF ⁷	1% per year

¹ 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.

² 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.

³ 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.

⁴ Inactive/Low-activity Customer is a Customer, whose commissions amount paid to the Bank does not exceed 700 EUR, or one of the conditions is not met: existence of a valid credit agreement amounting to more than 50 000 EUR; turnover of outgoing payments on card accounts exceeds 8 000 EUR; FOREX turnover exceeds 100 000 EUR; average monthly balance in the past 3 calendar months has been exceeding 200 000 EUR.

The commissions amount shall be calculated on a monthly basis as a difference between the aforementioned amount 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.

⁵ Politically exposed person – in accordance with articles 18, 18¹, 18² of the "Law on the Prevention of Money Laundering and Terrorism Financing" of the Republic of Latvia.

⁶ 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.

⁷ 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.

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14.	The replacement of the Signatures and Seal Specimen Card ¹	50 EUR
15.	Legal entity's real beneficial owner's identification card replacement	100 EUR
16.	Account statement	
16.1.	Regular one by e-mail	free of charge
16.2.	Regular one at the Bank	5 EUR
16.3.	Regular one by post service	10 EUR
16.4.	Regular one by post service outside Latvia	20 EUR
16.5.	Upon request send by e-mail	5 EUR
16.6.	Upon request for current calendar year	20 EUR
16.7.	Upon request for previous period	50 EUR
17.	Commission for the storage of funds on the current account after terminating business relations with the Customer ²	5% (min. 500 EUR) per month
18.	Closing the current account	100 EUR

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 ³	0.4%, min. 100 EUR
2.	Changes in agreement of escrow account	50 EUR
3.	Closing the escrow account	free of charge

¹ In case of changing or adding the person with signatory rights.

² 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.

³ Bank is entitled to individualize commission fee for transactions exceeding 100 000 EUR.

Additional services

1.	Bank reference letter ^{1, 2}	20 EUR
2.	Irregular reference letter ^{1, 2}	100 EUR
3.	Bank recommendation ^{1, 2}	100 EUR
4.	Confirmation of Auditor's request ^{1, 3}	200 EUR
5.	Notarial certification and/or authentication/apostillation of a reference letter ¹	150 EUR + actual expenses
6.	Information of data base ¹	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 ¹	5 EUR
9.	Copy of SWIFT message about outgoing transfer	free of charge
10.	Xerocopy of documents ¹	0.50 EUR per page
11.	Fax posting ¹	5 EUR per page
12.	Scanned copy of document with Bank's seal ¹	5 EUR per page
13.	Courier services ¹	50 EUR
14.	Check book issue (25 checks)	10 EUR

¹ For legal entities residents of the EU without valid VAT registration number commission fee includes VAT.

² Additional fee for an urgent reference letter or recommendation (within 2h) is 50 EUR.

³ For every audited period which does not exceed 12 months.