

## Special terms and conditions of the deposit agreement for the 25th anniversary of AS "Reģionālā investīciju banka"

1. The Special Terms and Conditions of the Deposit Agreement, hereinafter referred to as the Special terms and conditions, dedicated to the 25th anniversary of AS "Reģionālā investīciju banka", hereinafter referred to as the Bank, shall apply if all of the following conditions are met:
  - 1.1. The customer – depositor – is a resident of the Republic of Latvia (natural person or legal entity);
  - 1.2. The deposit:
    - 1.2.1. has a term of 6 or 12 months;
    - 1.2.2. is in EUR (euro);
    - 1.2.3. with interest paid at the end of the term;
    - 1.2.4. placed with the Bank between December 29, 2025, and September 14, 2026, at 5:00 p.m.
2. The following rules apply to the deposits specified in clause 1 of these Special Conditions:
  - 2.1. annual interest rate on the deposit: the standard annual interest rate on the deposit is increased by 0.35%;
  - 2.2. if the Customer terminates the deposit agreement before the end of the deposit term, no penalty for early termination of the Agreement shall apply, but interest on the deposit shall not be accrued or paid.
3. These Special Terms and Conditions are an integral part of the deposit agreement. For issues not covered by the Special terms and conditions, the parties shall be guided by the Terms and Conditions of the deposit agreement and its rules, the General Terms and Conditions, and the rules of the price list. If the Special Terms and Conditions differ from or contradict the rules specified in the previous sentence, the Special Terms and Conditions shall take precedence.
4. The Special Terms and Conditions shall cease to have effect and shall no longer apply to deposit agreements concluded after 5 p.m. on September 14, 2026, but shall remain in effect until the end of the deposit term with respect to deposit agreements concluded during the period specified in clause 1.2.4. of the Special Terms and Conditions.