



## Current account

1.	Current account opening <sup>1</sup> / restoring	30 EUR
2.	Additional commission fee for verification of documents submitted for opening an account of a legal entity that initiated insolvency proceedings	50 EUR
3.	Additional commission fee for current account opening where the documents required for the account opening are submitted outside Latvia <sup>1</sup>	300 EUR
4.	Additional commission fee for current account opening in case of complex structure of the Customer <sup>2</sup> or in the event the Customer is a politically exposed person <sup>3</sup>	Individual, min 100 EUR
5.	Commission fee for opening/restoring an account for Credit Service Providers, Payment Institutions, Electronic Money and Credit Institutions	500 EUR
6.	Sub account opening	10 EUR
7.	Current account and/or subaccount servicing <sup>4</sup>	5 EUR per month
8.	Additional commission fee for servicing of a current account/subaccount for a legal entity whose interests at the Bank are represented by an insolvency administrator	250 EUR per month
9.	Additional commission fee for maintenance/servicing of a current account/subaccount upon the existence of a politically exposed person in the structure of company <sup>3,5</sup>	20 EUR per month
10.	Additional commission fee for maintenance/servicing of a current account/subaccount for Credit Service Providers, Payment Institutions, Electronic Money and Credit Institutions	250 EUR per month
11.	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	100 EUR
12.	Commission fee for the additional enhanced due diligence of the Customer's transactions or counterparties	upon agreement, min 500 EUR
13.	The usage of negative percentage rate for the balances of settlement accounts and subaccounts in EUR for the aggregate sum, which equals to or is more than 500 000 EUR <sup>6</sup>	0.6% per year
14.	The usage of negative percentage rate for the current account balance in CHF, which equals to or is more than 100 000 CHF <sup>6</sup>	1% per year
15.	Commission for the storage of funds on the current account after terminating business relations with the Customer <sup>7</sup>	5% (min. 500 EUR) per month
16.	Commission fee for the change/addition of the Customer's authorized person	20 EUR
17.	Commission fee for the change/addition of the Customer's real beneficial owner	30 EUR
18.	Account statement	
18.1.	Regular	
	by e-mail	free of charge
	in the Bank	3 EUR
	by mail (in Latvia)	5 EUR +postal services

18.2.	Upon demand	
	by e-mail	5 EUR
	in the Bank	0.50 EUR per sheet, min 10 EUR per year
	by mail (in Latvia)	0.50 EUR per sheet, min 10 EUR per year + postal services
18.3.	After the termination of business relations	
	by e-mail	15 EUR per year
	in the Bank	0.50 EUR per sheet, min 15 EUR per year
	by mail (in Latvia)	0.50 EUR per sheet, min 15 EUR per year + postal services
16.	Closing the current account	10 EUR

<sup>1</sup> Commission for current account maintenance also applies in case of opening a temporary current account.

<sup>2</sup> Complex structure of the Customer – where the Customer possesses any of the following signs:

- presence of a person non-resident of the Republic of Latvia (individual/legal entity) in the Customer's ownership structure;
- real beneficial owner of the company (individual) in the Customer's ownership structure is identified by revealing ownership chain, which includes two (and more) legal entities / formations;
- in the Register of Enterprises of the Republic of Latvia, the status "Real beneficial owner of the legal entity cannot be identified" is registered instead of information on the real beneficial owner(-s).

<sup>3</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>4</sup> Applied individually for each current account and/or subaccount opened as at the date of withholding of the commission fee.

<sup>5</sup> The commission fee is not applied if the Customer has an active loan agreement for the amount equal to or exceeding EUR 300,000.

<sup>6</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.

<sup>7</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	10 EUR
4.	Digipass (an electronic device)	
4.1.	Registration	15 EUR
	Registration, where the code calculator is received outside Latvia	70 EUR
4.2.	Change	15 EUR
	Replacement, where the code calculator is received outside Latvia	70 EUR
4.3.	Unblocking	7 EUR
5.	Digipass (a virtual solution)	
5.1.	Registration	15 EUR
5.2.	Change	15 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 on the presence of an account, account balances, account turnovers, the closure of an account <sup>2,3,4</sup>	10 EUR
2.	Non-standard Bank reference letter <sup>2,3,4</sup> / recommendation <sup>2,3,4</sup>	50 EUR
3.	Bank reference letter after the termination of business relations with the Customer <sup>2,3,4</sup>	50 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>	50 EUR + actual expenses
6.	Processing of orders of the State Revenue Service and the Sworn Bailiff	10 EUR for each order
7.	Copy of SWIFT message about incoming transfer <sup>2</sup>	4 EUR
8.	Copy of SWIFT message about outgoing transfer	free of charge
9.	Xerocopy of documents <sup>2</sup>	0.50 EUR per page
10.	Fax posting <sup>2</sup>	3 EUR per page
11.	Scanned copy of document with Bank's seal <sup>2</sup>	3 EUR per page
12.	Courier services <sup>2</sup>	50 EUR
13.	Postal services (in Latvia) <sup>2</sup>	5 EUR + actual expenses

<sup>1</sup> Bank is entitled to individualize commission fee for transactions exceeding 50 000 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.

<sup>4</sup> Upon the request of the Customer, the document is issued in Latvian, English or Russian