

## **BANK FEES AND SERVICE CONDITIONS FOR LEGAL ENTITIES – NON-RESIDENTS OF LATVIA**

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| <b>Settlement account Opening and Servicing</b>   |                              |                            |
|---|------------------------------|----------------------------|
| <b>Type of transactions (services)</b>  |                              | <b>Fee</b>                 |
| Fee for consideration of documents for account opening/re-opening   |                              | 300 EUR                    |
| Account opening   |                              | 200 EUR                    |
| Additional fee for account opening without customer's personal presence at the Bank office  |                              | 300 EUR                    |
| Sub-account opening   |                              | 100 EUR                    |
| Servicing of account  |                              | 70 EUR per month           |
| Regular monitoring and analysis of account activity <sup>1</sup>  |                              | 500 EUR                    |
| Regular monitoring and analysis of account activity (individual cases related to the volume of documents, clients structure or account turnover)  |                              | 1000 EUR                   |
| Penalty for the failure of the Client to submit information/documents in due time, indicated by the Bank in the request and/or in case when submitted documents/information do not correspond to the requirements of the Bank |                              | 300 EUR                    |
| Update of customer information due to change of representatives/owners of legal entity <sup>2</sup>   |                              | 100 EUR                    |
| Re-execution of signature sample card   |                              | 30 EUR                     |
| Fee for maintenance of inactive account / sub-account <sup>3</sup>  |                              | 100 EUR per month          |
| Closure of account <sup>4</sup>   |                              | 100 EUR                    |
| Closure of sub-account <sup>5</sup>   |                              | 50 EUR                     |
| Commission for the storage of funds following termination of business relations with the customer   | first 6 months               | 1000 EUR per month         |
|   | from 6 months to 1 year      | 2000 EUR per month         |
|   | <b>from 1 year to 2 year</b> | <b>4000 EUR per month</b>  |
|   | <b>More than 2 years</b>     | <b>10000 EUR per month</b> |

<sup>1</sup> In individual cases, depending on type of activities, customer ownership structure and account turnover, a reduced commission rate may be applied.

<sup>2</sup> Fee for re-execution of signature sample card included.

<sup>3</sup> An account shall be considered inactive, if no transactions as per customer's instructions have occurred in the account over the last 6 months.

<sup>4</sup> Bank is entitled to close the settlements account without notifying the customer if no transactions have been recorded during a year and the account balance does exceed the account closing fee.

<sup>5</sup> Sub-accounts with no transactions during 1 (one) year and a balance not exceeding the fee for closing of an account are closed without giving a notice to the Customer.

|  |                    |
|--|--------------------|
| Commission for custody of bonds after termination of business relations with a client, incl. bank charges paid to the Custodian Bank | 1000 EUR per month |
|--|--------------------|

| <b>Remote Account Management Tools<sup>1</sup></b>                 |        |
|--|--------|
| Connection to Internetbank   | Free   |
| Internetbank servicing fee   | Free   |
| Replacement of access parameters to Internetbank                   | 10 EUR |
| PrivatSecure virtual device <sup>2</sup> – issuance                | 20 EUR |
| DIGIPASS device (with or without PIN code) – issuance, replacement | 50 EUR |

| <b>SMS bank</b>                  |                  |
|----------------------------------|------------------|
| Connection to SMS bank           | Free of charge   |
| Use of SMS bank                  | 0.09 EUR per SMS |
| Cancellation of SMS bank service | Free of charge   |

<sup>1</sup> Delivery expenses not included.

<sup>2</sup> Available for smartphones running Android v4.0. and higher or iOS v8 and higher.

The fees for services can be paid in any currency according to the current exchange rate of the Bank.

| <b>Transfer Transactions</b>   |                           |  |
|--|---------------------------|--|
| <b>Type of transactions (services)</b>   | <b>At AS "PrivatBank"</b> | <b>Electronically (Internetbank)<sup>1</sup></b> |
| <b>INTERNAL PAYMENTS</b>   |                           |  |
| Internal transfers between accounts of one AS "PrivatBank" customer  | free                      | free   |
| Internal banking transfers in favor of other AS "PrivatBank" customer  | 10 EUR                    | 5 EUR  |
| <b>Domestic transfers and transfers to the SEPA countries<sup>2</sup> in EUR – charges type – SHA<sup>3</sup> (specifying IBAN and SWIFT code of the beneficiary bank)</b> |                           |  |
| <b>Regular</b>   |                           |  |
| For residents of SEPA countries <sup>4</sup>   | 2.50 EUR                  | 0.25 EUR   |
| For all others   | 30 EUR                    | 20 EUR   |
| <b>Urgent</b>  |                           |  |
| For residents of SEPA countries  | 10 EUR                    | 7 EUR  |
| For all others   | 40 EUR                    | 30 EUR   |
| <b>Transfer (EUR) outside the SEPA countries</b>   |                           |  |
| <b>Regular</b>   |                           |  |
| SHA <sup>5</sup>   | 35 EUR                    | 25 EUR   |
| OUR <sup>6</sup>   | 50 EUR                    | 40 EUR   |

<sup>1</sup> Authorisation types limits:

|                     | <b>1 payment</b> | <b>1 day</b>  |
|---------------------|------------------|---------------|
| <b>SMS password</b> | 20 000 EUR       | Without limit |
| <b>Digipass</b>     | Without limit    | Without limit |
| <b>PrivatSecure</b> | Without limit    | Without limit |

<sup>2</sup> SEPA countries – Austria, Belgium, Bulgaria, Croatia, Cyprus, Denmark, Estonia, Finland, France, Germany, Gibraltar, Great Britain, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Rumania, San Marino, Spain, Slovakia, Slovenia, Sweden, Switzerland, the Czech Republic.

<sup>3</sup> SHA commission type for EUR payments in Latvia and SEPA countries – the payer pays the sender bank's commission, the beneficiary pays the beneficiary bank's commission. The payment amount is credited to the beneficiary bank in full.

<sup>4</sup> Refers only to companies, which conduct their actual business in the territory of the country of registration

<sup>5</sup> SHA commission type – the payer pays the Bank's commission, commissions of other banks involved in payment execution are deducted from the payment amount.

<sup>6</sup> OUR commission type – the payer pays the Bank's commission that includes commissions of all banks involved in payment execution. The beneficiary receives the

The fees for services can be paid in any currency according to the current exchange rate of the Bank.

|               |     |        |        |
|---------------|-----|--------|--------|
| <b>Urgent</b> |     |        |        |
|               | SHA | 45 EUR | 35 EUR |
|               | OUR | 60 EUR | 50 EUR |

|   |        |                     |
|---|--------|---------------------|
| <b>Transfer in PLN (charges type – SHA)<sup>1</sup></b>   |        |                     |
| Regular   | 50 EUR | 40 EUR              |
| Urgent  | 60 EUR | 50 EUR              |
| <b>Additional commission fee for executing payment to the SEPA countries without IBAN and/or SWIFT code of the beneficiary bank</b> |        |                     |
| Payment in any currency   | 20 EUR | 20 EUR              |
| Accepting a collection order/legal executive's order for processing   |        | 20 EUR per document |

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payment amount in full.

<sup>1</sup> SHA commission type for payments in PLN – the payer pays the sender bank's commission, the beneficiary pays the beneficiary bank's commission. The payment amount is credited to the beneficiary bank in full.

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| <b>Crediting of Account</b>   |                                 |
|---|---------------------------------|
| <b>Type of transactions (services)</b>  | <b>Fee</b>                      |
| Crediting of funds in other currencies received from other banks                              | Free                            |
| Crediting to account number, which is not IBAN <sup>1</sup>                                   | 15 EUR                          |
| <b>Bank fees for incoming payments marked: fees OUR (fee withheld from the sending bank):</b> |                                 |
| Payments up to 99 999.99 c. u. <sup>2</sup> (any currency)                                    | 30 c. u. (transaction currency) |
| Payments exceeding 100 000 c. u. (any currency)   | 50 c. u. (transaction currency) |

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<sup>1</sup> Fee can be collected from the amount to be credited

<sup>2</sup> Conventional unit

The fees for services can be paid in any currency according to the current exchange rate of the Bank.

| <b>Amendment, Cancellation and Investigation of Transfers</b>   |  |
|---|--|
| <b>Type of transactions (services)</b>  | <b>Fee</b>   |
| <b>Clarification of executed payment status (investigation of payment):<sup>1</sup></b>   |  |
| In EUR (Latvia)   | 15 EUR   |
| In any currency (abroad)  | 80 EUR   |
| <b>Amendments in payment documents, cancellation of payment order in customer's instructions after acceptance for execution in AS "PrivatBank" prior to sending to a correspondent bank:</b>          |  |
| Regardless of payment currency and beneficiary bank's country   | 10 EUR   |
| <b>Amendments in payment documents, cancellation of payment order in customer's instructions after acceptance for execution in AS "PrivatBank" after sending to a correspondent bank:<sup>1</sup></b> |  |
| In EUR (Latvia)   | 15 EUR   |
| In any currency (abroad)  | 80 EUR   |
| <b>Refunding of assets upon Customer instructions/request of sending bank/initiative of Bank (fee withheld from refundable amount):</b>   |  |
| In USD  | 25 USD   |
| In EUR  | 25 EUR   |
| In other currencies   | Amount in another currency equivalent to 25 EUR              |
| <b>Fee for inquiry for clarification of incorrect account number and/ or name of recipient in credit note (collected from sender's bank)</b>  |  |
|   | 25 USD/25 EUR amount in other currency, equivalent to 25 EUR |
| <b>Fee for reply to inquiry of sender's bank/ correspondent bank about the date of transferring funds to customer</b>   |  |
|   | 25 USD/25 EUR amount in other currency, equivalent to 25 EUR |

<sup>1</sup> Regarding payments (EUR) to the SEPA countries only revoke of a payment is available.

The fees for services can be paid in any currency according to the current exchange rate of the Bank.

| <b>Loans</b>   |   |
|--|---|
| <b>Type of transactions (services)</b>                                   | <b>Fee</b>  |
| Amendments to provisions of loan agreement and the associated agreements | 500 EUR   |
| Change of loan currency  | 1% of the loan agreement amount, min. 1000 EUR        |
| Interbank agreement fee  | 500 EUR   |
| Refinancing to another lender  | 2.5% of the remaining loan amount, min. 1000 EUR      |
| Early loan repayment (outside the schedule or full repayment)            | 0.5% of the early loan repayment amount, min. 200 EUR |
| Revolving line of credit servicing                                       | 35 EUR per month (or equivalent in another currency)  |



| <b>Guarantees</b>   |                                 |
|---|---------------------------------|
| <b>Type of transactions (services)</b>  | <b>Fee</b>                      |
| <b>Consideration of documents for issuance of bank guarantee:</b>               |                                 |
| With cash cover   | 100 EUR                         |
| Without cash cover  | 300 EUR                         |
| <b>Issuance of guarantee<sup>1</sup>:</b>                                       |                                 |
| With cash cover   | 2% annually                     |
| Security in the form of guarantee (warranty) of another bank or property pledge | 7% annually                     |
| Not secured guarantee   | 12% annually                    |
| Consideration of claims concerning guaranteed                                   | 0.2%, min 150 EUR               |
| Amendments to provisions of guarantee   | 75 EUR                          |
| Withdrawal of guarantee   | 100 EUR                         |
| <b>Servicing of guarantees issued by other banks</b>                            |                                 |
| Advising  | 0.1% min 100 EUR<br>max 360 EUR |
| Amendments to guarantee terms and conditions                                    | 75 EUR                          |
| Cancellation of guarantee   | 100 EUR                         |
| Request for payment in connection with guarantee                                | 0.2%, min 150 EUR               |

<sup>1</sup> An individual fee is possible.

The fees for services can be paid in any currency according to the current exchange rate of the Bank.

| <b>Currency Exchange<sup>1</sup></b>         |                |
|--|----------------|
| <b>Type of transactions (services)</b>       | <b>Fee</b>     |
| <b>Currency Exchange in the Internetbank</b> |                |
| Currency exchange operations                 | free of charge |

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<sup>1</sup> Exchange applications are accepted:

Bank working days 9:00 a.m. till 5:30 p.m. Latvian time

Confirmations of exchange applications are accepted:

Bank working days 9:00 a.m. till 5:30 p.m. Latvian time

The fees for services can be paid in any currency according to the current exchange rate of the Bank.

| <b>Additional Services</b>   |  |
|--|--|
| <b>Type of transactions (services)</b>   | <b>Fee</b>   |
| <b>Account statements and annexes<sup>1</sup></b>  |  |
| Account statement in Internetbank  | Free   |
| <b>Statements for a period of (on request):</b>  |  |
| Up to 1 year from application date   | 1.50 EUR (per page),<br>min 15 EUR   |
| Over 1 year from application date  | 3.50 EUR (per page) ,<br>min 30 EUR  |
| Over 2 years from application date   | 7 EUR (per page) ,<br>min 50 EUR   |
| Copy of S.W.I.F.T. message/payment order with bank stamp   | 4 EUR +VAT   |
| <b>Financial reports printing</b>  |  |
| Financial reports printing (per page)  | 0.05 EUR +VAT  |
| <b>Issuance of references</b>  |  |
| Standard reference <sup>2</sup>  | 30 EUR +VAT  |
| Non-standard references  | 100 EUR +VAT   |
| Confirmation of information of audit inquiry   | 100 EUR +VAT   |
| <b>Forwarding of documents (delivery expenses)</b>   |  |
| Regular letter   | 5 EUR +VAT   |
| Registered letter  | 20 EUR +VAT  |
| Courier mail   | 45 EUR +VAT  |
| <b>Other services</b>  |  |
| S.W.I.F.T. messages sending  | 15 EUR +VAT  |
| Copying of documents   | 0.35 EUR +VAT per<br>page  |
| LURSOFT certificate  | 10 EUR +VAT  |
| Issuing copies of loan agreements and accompanying agreements upon Customer's or their authorised persons' request                       | 1.50 EUR <sup>3</sup> for each<br>page of a document<br>certified by the<br>employee |
| Accepting a collection order/legal executive's order for processing  | 40 EUR per<br>document   |
| Identification of the customer / the lawful representative of the customer following termination of business relations with the customer | 100 EUR  |

<sup>1</sup> Delivery expenses are not included.

<sup>2</sup> Standard reference – a reference on opened accounts, account balance, closing of account.

<sup>3</sup> Or its equivalent in USD or EUR according to the rate set by the Bank on the payment day.

The fees for services can be paid in any currency according to the current exchange rate of the Bank.