

PRICE LIST FOR LEGAL ENTITIES NON-RESIDENTS

1. Servicing of accounts

1.1. Opening and closing of a current account

| No. | Service | Price list EUR |
|--------|------------------------------------------------------------------------------------------------------------------------|----------------|
| 1.1.1. | Consideration of documents ¹ and opening of a (multicurrency ²) current account ³ | 350,00 EUR |
| 1.1.2. | Minimal account balance ⁴ | 1000,00 EUR |
| 1.1.3. | Account (multicurrency) closure fee | 300,00 EUR |
| 1.1.4. | Obtaining information from another source that is necessary for checking the Customer's compliance and account opening | 100,00 EUR |

1.2. Current account maintenance

| No. | Service | Price list EUR |
|----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| 1.2.1. | Maintenance of multicurrency account ⁵ | 100,00 EUR/per month |
| 1.2.2. | Maintenance of multicurrency account ⁶ | 300,00 EUR/per month |
| 1.2.3. | Obtaining information from another source that is necessary for checking the Customer's compliance or processing the correspondent bank's request for customer or account servicing | 100,00 EUR |
| 1.2.4. | Maintenance of inactive ⁷ account | 200,00 EUR/per month |
| 1.2.5. | Maintenance of inactive ⁷ account ⁶ | 200,00 EUR/per month + standard price list |
| 1.2.6. | Fee for keeping customer funds with account balances above ⁸ : | |
| 1.3.6.1. | 100 000,00 EUR | 0,5% per year |
| 1.3.6.2. | 100 000,00 USD | 0,2% per year |
| 1.3.7. | Fee for storage of funds for the Customer with whom the Bank terminates cooperation | |
| 1.3.7.1. | up to 3 months | 1000,00 EUR/per month |
| 1.3.7.2. | as from the 4th month | 5000,00 EUR/per month |

1.3. Account statements

| No. | Service | Price list EUR |
|--------|-------------------------------------------------------------------------------------|--------------------------------------|
| 1.3.1. | Issuance of an account statement in Internet bank | free of charge |
| 1.3.2. | Issuance of an account statement in the Bank | |
| 1.3.3. | for a period 12 month | 5,00 EUR per sheet (min. 30,00 EUR) |
| 1.3.4. | for a period of over 12 month | 5,00 EUR per sheet (min. 50,00 EUR) |
| 1.3.5. | Issuance of an account statement, upon Customer's request, if the account is closed | 5,00 EUR per sheet (min. 100,00 EUR) |

1.4. Enforcement actions provided for in the law

| No. | Service | Price list EUR |
|--------|---------------------------------------------------------------------------------------------|----------------|
| 1.5.1. | Acceptance of a bailiff's order or State Revenue Service's collection order for enforcement | 150,00 EUR |

| | | |
|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| 1.5.2. | Compulsory transfer of money pursuant to a bailiff's order or State Revenue Service's collection order, in accordance with the procedure set in regulatory enactments | 20,00 EUR + according to the Money transfers price list in the Bank |
|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|

1.5. Other tariffs related to the management of ML/TF/PF (money laundering, terrorism financing and proliferation financing) risk and sanctions risk

| No. | Service | Price list EUR |
|--------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| 1.6.1. | Penalty for failure to submit documents or information, as requested by the bank and required for the management of the customer's ML/TF/PF (money laundering, terrorism financing and proliferation financing) risk and sanctions risk, within the term or in the amount specified by the bank | 100,00 - 5000,00 EUR |
| 1.6.2. | Fee for each case when the bank has to perform customer due diligence or enhanced customer due diligence ⁶ | 50,00 -2000,00 EUR |
| 1.6.3. | Fee for additional due diligence/ compliance check of the customer/ activity/ transaction / payment partner/ documents ⁷ | 100,00 EUR/per hour |

¹ In case of refusal by the Bank to open an account, the fee for consideration of documents will not be paid back.

² It is possible to handle funds in several currencies specified by the Bank.

³ The Bank has the right to charge an additional commission fee for opening an account in an accelerated order (opening an account in an accelerated order is possible within 2 business days after submitting the full set of documents to the Bank).

⁴ Funds in the amount of the minimum balance are blocked and are not available to the Customer during the entire period of cooperation between the Bank and the Customer.

⁵ The account maintenance fee is charged on the last business day of the month for the current month. If the account is closed, the Bank shall deduct the above-mentioned commission fee for the current month on the date of closure of the account.

⁶ The bank fees for current account maintenance are applied for the customers having any of the following indicators:

- a) the legal entity has no connection with the actual economic activity or the legal entity's activity creates little or no economic value, or
- b) legislative acts of the country of registration of the legal entity do not provide for the obligation of the company to prepare and submit financial reports to competent supervisory institutions, or
- c) the legal entity has no place of business (office) in the country of registration of the legal entity.

⁷ Inactive Current account is an account in which no incoming or outgoing non-cash payments or cash transactions are made within 6 months, and the operation of the account is not related to the performance of other operations in the bank.

⁸ The Bank has the right, at its own discretion, to apply a commission fee for the total balance of funds in all customer's current accounts, if it exceeds the said amount. Applicable to the total amount of the balance of funds in the current accounts for actual days.

⁹ The amount of the fee is unilaterally determined by the Bank, depending on the complexity and risk factors of the customer/ activity. Higher fees are charged for higher risks.

¹⁰ The amount of the fee for due diligence or the conduct of verification is unilaterally determined by the Bank according to actual time used.

2. Cash operations

2.1. Cash deposit into customers account¹

| No. | Service | Price list EUR |
|--------|----------------------|---------------------------------------|
| 2.1.1. | EUR, USD | 0.5% of the amount (min 20,00 EUR) |
| 2.1.2. | In other currencies | 2.5% of the amount (min 20,00 EUR) |
| 2.1.3. | To cover commissions | free of charge |

2.2. Cash withdrawal from the account²

| No. | Service | Price list EUR |
|----------|----------------------------------------------------------|---------------------------------------|
| 2.2.1. | EUR | |
| 2.2.1.1. | up to 7 000.00 (within one day) | 2,5% of the amount (min 50,00 EUR) |
| 2.2.1.2. | over 7 000.01 (within one day) | 3% of the amount (min 250,00 EUR) |
| 2.2.2. | In other currencies ³ | 3.5% of the amount (min 20,00 EUR) |
| 2.2.3. | Processing of online Cash Payout Application in MultiNet | 5,00 EUR |

2.3. Additional fees

| No. | Service | Price list EUR |
|--------|--------------------------------------------------------------------------|--------------------------------------|
| 2.3.1. | Preparing cash for withdrawal by denominations requested by the customer | 1% of the amount (min. 10,00 EUR) |
| 2.3.2. | Cash withdrawal without prior notification ² | 1,5% of the amount |
| 2.3.3. | Fine for non-withdrawal of a cash amount ordered in writing | 0.5% of the amount |

2.4. Exchange cash with denomination change

| No. | Service | Price list EUR |
|----------|--------------------------------------------------------------------------------------|---------------------------------------|
| 2.4.1. | EUR | - |
| 2.4.1.1. | exchange of banknotes of one nominal into other | 0.5% of the amount (min 10,00 EUR) |
| 2.4.1.2. | change of coins into banknotes and vice - versa, change of coin nominal ⁴ | 3,00 EUR for every 50 coins |
| 2.4.2. | In other currencies | 1% of the amount (min. 5,00 EUR) |

2.5. Acceptance of worn and damaged banknotes⁵

| No. | Service | Price list EUR |
|--------|---------------------|----------------|
| 2.5.1. | EUR | free of charge |
| 2.5.2. | In other currencies | do not accept |

2.6. Verification of banknotes

| No. | Service | Price list EUR |
|--------|--------------------------------------------|---------------------------------------|
| 2.6.1. | Verification of banknotes for authenticity | 0,5% of the amount (min 10,00 EUR) |

2.7. Coins processing^{6;7}

| No. | Service | Price list EUR |
|--------|--------------------------------------------------------------------|-------------------------------|
| 2.7.1. | For customers of AS "Industra Bank" | 2,00 EUR for each 50 coins |
| 2.7.2. | For customers who have not opened an account in AS "Industra Bank" | 5,00 EUR for each 50 coins |

2.8. Cash advance from payment cards at AS "Industra Bank" POS terminals"

| No. | Service | Price list EUR |
|--------|------------------------------------------------|-----------------------------------|
| 2.8.1. | Cash advance from payment cards of other banks | 3,5% of amount (min. 5,00 EUR) |

¹ No foreign currencies coins accepted.

² Amounts that exceed 3 000,00 EUR or equivalent in other currencies, in Customer Services Centers must be ordered in a written form 2 banking days before payment. In the Head office order needs to be taken from the amount exceeding 7 000,00 EUR.

³ If available in the bank.

⁴ Tariff for Customer of the Bank.

⁵ The Bank reserves the right not to accept damaged (overworn) banknotes if they don't comply with internal requirements (General Business Terms and Conditions).

⁶ Coins must be sorted by a value.

⁷ The coin processing fee is charged in addition to any fee for cash deposit or withdrawal.

3. Issuance of documents and references

3.1. Issuance of confirmation of execution of a payment order in the Bank

| No. | Service | Price list EUR |
|--------|--------------------------------------------------------------------------|----------------------|
| 3.1.1. | Issuance of a confirmed duplicate copy of payment document | 5,00 EUR |
| 3.1.2. | Search for a payment order in the archive and confirmation of the copy | 20,00 EUR |
| 3.1.3. | Issuance of a SWIFT copy of an executed payment, upon Customer's request | 10,00 EUR / for copy |

3.2. Issuance of references^{1:2}

| No. | Service | Price list EUR |
|--------|----------------------------------------------------------------------------------------------------------------|--------------------------------|
| 3.2.1. | Confirming the existence and balance of an account | 35,00 EUR |
| 3.2.2. | Issuance of other type references, upon Customer's request | by agreement (min. 100,00 EUR) |
| 3.2.3. | Issuance of a reference after termination of business relationship with the Customer | 300,00 EUR |
| 3.2.4. | Provision of information upon auditor's request | by agreement (min. 200,00 EUR) |
| 3.2.5. | Provision of information, upon auditor's request, after termination of business relationship with the Customer | by agreement (min. 500,00 EUR) |

3.3. Amendments in the database

| No. | Service | Price list EUR |
|--------|---------------------------------------------------------------------------|----------------|
| 3.3.1. | Re-execution of a specimen signature card | 50,00 EUR |
| 3.3.2. | Execution of a power of attorney in the Bank | 20,00 EUR |
| 3.3.3. | Registration and verification of notarized power of attorney ³ | 50,00 EUR |
| 3.3.4. | Execution of documents in case of change of the Customer's representative | 150,00 EUR |
| 3.3.5. | Execution of change in ownership documents ⁴ | 350,00 EUR |
| 3.3.6. | Registration of other amendments in legal documents of the Customer | 30,00 EUR |
| 3.3.7. | Obtaining information from registers to verify compliance of the Customer | 100,00 EUR |

3.4. Other expenses related to the preparation of documents and references

| No. | Service | Price list EUR |
|--------|------------------------------------------------------------------------------------------|--------------------------------|
| 3.5.1. | By courier | 30,00 EUR + actual costs |
| 3.5.2. | Sending by registered post | 10,00 EUR + actual costs |
| 3.2.6. | Additional fee for preparation of documents or references in English or Russian language | actual costs (min. 20,00 EUR) |
| 3.2.8. | Additional fee for notarization of documents or references | actual costs (min. 100,00 EUR) |

¹ The commission fee for a statement, the content and type of which correspond to several points mentioned in the Price List, is determined as the total amount of the respective points in the Price List.

² The Bank has the right to charge an additional fee for receiving an expedited statement and receiving an expedited statement only at the Head Office of AS "Industra Bank".

³ The commission fee is applied in all cases when a trustee wishes to act on behalf of the Client on the basis of the authorization.

⁴ A legal entity whose participant and / or the beneficial owner / authorized representative is from abroad is charged a commission fee of EUR 100.

4. Transfers

4.1. Crediting an incoming money transfer to customer's account with AS "Industra Bank" Latvia

| No. | Service | Price list EUR | |
|----------|---------------------------------------------------------------------------------------------------------|-----------------------------|---------------------|
| | | In the Bank | Using Internet bank |
| 4.1.1. | In EUR, USD | free of charge ¹ | - |
| 4.1.2. | In other currency | by agreement | - |
| 4.1.3. | Execution of an incoming transfer with the commission type OUR (commission is paid by the sending bank) | | |
| 4.1.3.1. | from 0,01 EUR till 20000,00 EUR | 20,00 EUR | - |
| 4.1.3.2. | from 20000,01 EUR till 50000,00 EUR | 35,00 EUR | - |
| 4.1.3.3. | from 50000,01 EUR | 50,00 EUR | - |

4.2. Drawing up of a payment order

| No. | Service | Price list EUR | |
|--------|-------------------|----------------|---------------------|
| | | In the Bank | Using Internet bank |
| 4.2.1. | In EUR, GBP, PLN | 5,00 EUR | - |
| 4.2.2. | In other currency | 10,00 EUR | - |

4.3. Transfers between customers of AS "Industra Bank"

| No. | Service | Price list EUR | |
|--------|-------------------------------------------------|----------------|---------------------|
| | | In the Bank | Using Internet bank |
| 4.3.1. | <i>transfer to one's own account</i> | 5,00 EUR | 1,00 EUR |
| 4.3.2. | <i>transfer to an account of other customer</i> | 25,00 EUR | 20,00 EUR |

4.4. Transfers EUR⁷

| No. | Service | Price list EUR | |
|------------|--------------------------------------------------------|----------------|---------------------|
| | | In the Bank | Using Internet bank |
| 4.4.1. | Domestic transfers in EUR to another Latvian bank | | |
| 4.4.1.1. | <i>standard</i> ³ | | |
| 4.4.1.1.1. | till 1 000 | 25,00 EUR | 20,00 EUR |
| 4.4.1.1.2. | from 1 000 to 10 000 | 75,00 EUR | 50,00 EUR |
| 4.4.1.1.3. | over 10 000 | 120,00 EUR | 100,00 EUR |
| 4.4.1.2. | <i>express</i> ³ | 170,00 EUR | 115,00 EUR |
| 4.4.2. | SEPA ² transfer | | |
| 4.4.2.1.1. | till 1 000 | 25,00 EUR | 20,00 EUR |
| 4.4.2.1.2. | from 1 000 to 10 000 | 75,00 EUR | 50,00 EUR |
| 4.4.2.1.3. | over 10 000 | 120,00 EUR | 100,00 EUR |
| 4.4.3. | International transfers (except pp. 4.4.1. and 4.4.2.) | | |
| 4.4.3.1. | <i>standard</i> ³ | | |
| 4.4.3.1.1. | SHA | 120,00 EUR | 100,00 EUR |
| 4.4.3.1.2. | OUR | 150,00 EUR | 130,00 EUR |
| 4.4.3.2. | <i>urgent</i> ³ | | |
| 4.4.3.2.1. | SHA | 130,00 EUR | 110,00 EUR |
| 4.4.3.2.2. | OUR | 170,00 EUR | 150,00 EUR |

| | | | |
|------------|-----------------------------|------------|------------|
| 4.4.3.3. | <i>express</i> ³ | | |
| 4.4.3.3.1. | SHA | 150,00 EUR | 130,00 EUR |
| 4.4.3.3.2. | OUR | 190,00 EUR | 170,00 EUR |

4.5. International transfers in other currencies

| No. | Service | Price list EUR | |
|------------|------------------------------|----------------|---------------------|
| | | In the Bank | Using Internet bank |
| 4.5.1. | Transfers BYN, RUB, KZT | | |
| 4.5.1.1. | <i>standard</i> ³ | 120,00 EUR | 100,00 EUR |
| 4.5.2. | Transfers GBP, PLN, CNY | | |
| 4.5.2.1. | <i>standard</i> ³ | | |
| 4.5.2.1.1 | SHA | 120,00 EUR | 100,00 EUR |
| 4.5.2.1.2. | OUR | 150,00 EUR | 130,00 EUR |
| 4.5.3. | Transfers USD | | |
| 4.5.3.1. | <i>standard</i> ³ | | |
| 4.5.3.1.1. | SHA | 120,00 USD | 100,00 USD |
| 4.5.3.1.2. | OUR | 150,00 USD | 130,00 USD |
| 4.5.4. | Transfers JPY | | |
| 4.5.4.1. | <i>standard</i> ³ | | |
| 4.5.4.1.1. | SHA | 120,00 EUR | 100,00 EUR |
| 4.5.4.1.2. | OUR | 155,00 EUR | 135,00 EUR |

4.6. Amendments in an unexecuted payment order⁵

| No. | Service | Price list EUR |
|--------|-----------------------|----------------|
| 4.6.1. | In EUR, GBP, DKK, PLN | 10,00 EUR |
| 4.6.2. | In other currency | 15,00 EUR |

4.7. Amendments and additions in an executed payment order⁵

| No. | Service | Price list EUR |
|--------|---------------------------------------------|----------------|
| 4.7.1. | EUR ⁴ | 20,00 EUR |
| 4.7.2. | In other currency and EUR(except p. 4.7.1.) | 100,00 EUR |

4.8. Request to revoke a money transfer

| No. | Service | Price list EUR |
|--------|---------------------------------------------|----------------|
| 4.8.1. | EUR ⁴ | 10,00 EUR |
| 4.8.2. | In other currency and EUR(except p. 4.8.1.) | 120,00 EUR |

4.9. Request to cancel a money transfer

| No. | Service | Price list EUR |
|--------|---------------------------------------------|----------------|
| 4.9.1. | EUR ⁴ | 10,00 EUR |
| 4.9.2. | In other currency and EUR(except p. 4.9.1.) | 120,00 EUR |

4.10. Investigation of an incoming money transfer with incorrect details

| No. | Service | Price list EUR |
|---------|----------------------------------------------|----------------|
| 4.10.1. | EUR ⁴ | 10,00 EUR |
| 4.10.2. | In other currency and EUR(except p. 4.10.1.) | 120,00 EUR |

4.11. Investigation of an executed money transfer, upon Customer's request⁵

| No. | Service | Price list EUR |
|---------|---------------------------------------------|-------------------------|
| 4.11.1. | EUR ⁴ | 10,00 EUR |
| 4.11.2. | In other currency and EUR(except p.4.11.1.) | 150,00 EUR ⁵ |

4.12. Investigation in connection with an expected incoming money transfer, upon Customer's request⁵

| No. | Service | Price list EUR |
|---------|---------------------------------------------|----------------|
| 4.12.1. | EUR ⁴ | 10,00 EUR |
| 4.12.2. | In other currency and EUR(except p.4.12.1.) | 150,00 EUR |

4.13. Return of an incoming money transfer

| No. | Service | Price list EUR |
|---------|-------------------------------------------------------|----------------|
| 4.13.1. | Return of incoming money transfer to the payer's bank | 70,00 EUR |

4.14. Additional commission fee

| No. | Service | Price list EUR |
|---------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| 4.14.1. | Additional commission fee for incorrect details in money transfers | 70,00 EUR |
| 4.14.2. | Additional fee for checking the payment/ transaction for compliance with the requirements for AML/ CTF/ CPF (anti-money legalization, counter-terrorism financing and counter-proliferation financing) and Sanctions compliance (incl. checking for compliance at the request of the bank, bank-correspondent, beneficiary bank, intermediary bank and other institutions involved in making the payment), depending on its complexity and risk factors | up to 5% |

4.15. Regular payment

| No. | Service | Price list EUR |
|---------|--------------------------------|----------------------------------|
| 4.15.1. | Registration | 10,00 EUR |
| 4.15.2. | Execution of money transfers | according to the Bank price list |
| 4.15.3. | Revocation of payments | 5,00 EUR |
| 4.15.4. | Making corrections to payments | 5,00 EUR |

SHA The payer pays the commission fee set by JSC "Industra Bank" for the transfer. All other commission fees related to the transfer (fees of the Correspondent Bank, Intermediary Bank and the Beneficiary's payment service provider), if any, shall be paid by the Payee. The transfer of the payment into the Payee's account shall be performed by the Payee's payment service provider after deducting all commission fees, if any, from the amount of the transfer.

OUR All commission fees related to the transfer (JSC "Industra Bank", Correspondent Bank, Intermediary Bank and Payee's payment service provider commission fees) shall be paid by the Payer. The Payer also undertakes to pay all additional fees charged by the banks involved in the execution of the transfer, if any. JSC "Industra Bank" retains the right to deduct additional commission fees from the Client's Accounts without seeking prior approval. The Payee's payment service provider must credit the Payee's account with the full amount of the transfer. JSC "Industra Bank" is not responsible if the Correspondent Bank, the Intermediary Bank or the Payee's payment service provider has not complied with the instructions of JSC "Industra Bank" or the transfer has not been received in full due to other reasons beyond the control of JSC "Industra Bank".

¹ Provided that the customer's account number in IBAN format is correctly specified in the field "recipient" of the received SWIFT MT 103 message

² Prerequisites for SEPA:

- the beneficiary account number must be in IBAN format;
- the beneficiary bank identification code (SWIFT/BIC) must be indicated;
- the payment is being sent to an EEA6 country;
- if the beneficiary bank is not a member of EEA6, the transfer is sent to the beneficiary as an international transfer and an appropriate fee is applied;
- the currency of payment is Euro;
- the type of payment is standard;
- the remitter pays the SHA charges (the charges are shared) of his/her own bank only;
- details of the beneficiary bank and of the beneficiary are correct.

³ According to the Appendix No.1

⁴ When making a domestic money transfer to another bank in Latvia

⁵ If the additional fees charged by the banks involved in the execution of the transfer occur, JSC "Industra Bank" has the right to deduct additional fees from the Customer's Accounts without seeking prior approval.

⁶ The EEA (European Economic Area) countries – EU member countries (Austria, Belgium, Bulgaria, Czech Republic, Denmark, France, Greece, Estonia, Italia, Ireland, Cyprus, Latvia, Great Britain, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden) and Island, Liechtenstein, Norway, Switzerland

⁷ If the recipient is not registered in any of these jurisdictions: European Union, CIS, OECD, ASEAN (except Brunei Darussalam and Myanmar), Andorra, Gibraltar, Georgia, Hong Kong, China, Liechtenstein, Macedonia, Montenegro, Serbia and the sum of the transfer exceeds 10 000 USD/10 000 EUR or more, then the additional

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fee of 120 EUR is charged.

5. Account management, internet transactions and SMS - alert

5.1. Internet Banking system MultiNet

| No. | Service | Price list EUR |
|---------|------------------------------------------------------------------------------------|---------------------------------------------------|
| 5.1.1. | Installation ¹ | free of charge |
| 5.1.2. | License fee | free of charge |
| 5.1.3. | Code calculator DIGIPASS DP260 issuance | 65,00 EUR |
| 5.1.4. | Replacement code calculator DIGIPASS DP260 | 50,00 EUR |
| 5.1.5. | Changing the status of the Customer in the "MultiNet" from individual to corporate | 50,00 EUR |
| 5.1.6. | Holding connection ² | 50,00 EUR + 20,00 EUR for each subsequent company |
| 5.1.7. | Preparation mode of payments without the right to confirm | 35,00 EUR |
| 5.1.8. | Information mode | 20,00 EUR |
| 5.1.9. | Reissue of user login and password MultiNet | 25,00 EUR + courier expenses |
| 5.1.10. | User's password and/or code calculator DIGIPASS DP260 unlocking | 25,00EUR |

5.2. SMS alert

| No. | Service | Price list EUR |
|--------|----------------------------------|-----------------------|
| 5.2.1. | Connecting to the SMS alert | 5,00 EUR |
| 5.2.2. | License fee | free of charge |
| 5.2.3. | The cost of one SMS ³ | 0,20 EUR for each SMS |

¹ Connection with the help of code calculator DIGIPASS DP260.

² Holding companies are connected to one code calculator DIGIPASS DP 260.

³ Fee for received SMS is withheld automatically once a day for all sent SMS of the previous day.

6. Currency exchange operations

6.1. Cash

| No. | Service | Price list EUR |
|--------|-------------------|-------------------------------------------------------------------------------|
| 6.1.1. | Currency exchange | according to the rates of AS "Industra Bank", 0,1% of amount (min. 10,00 EUR) |

6.2. Non-cash

| No. | Service | Price list EUR |
|--------|--------------------------------|------------------------------------------------|
| 6.2.1. | Currency exchange ¹ | according to the rates of Bank, free of charge |

¹ Information about the sums above 3000,00 EUR or an equivalent in other currency by the phones: +371 67019324, 67019325

7. Lending services¹

| No. | Service | Price list EUR |
|------|-----------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| 7.1. | Loan application processing | 0,5% of loan amount (min. 500,00 EUR) |
| 7.2. | Arrangement of a loan agreement (incl. Loan increase) | 1 % of loan amount (min. 500,00 EUR) |
| 7.3. | Change of payment date, change of repayment account or extension of the term of issuance of loan or submission of documents up to 1 month | 0.5% of the remaining loan amount (min. 200,00 EUR) |
| 7.4. | Other changes at the customer's request | 1% of the remaining loan amount (min 500,00 EUR) |
| 7.5. | Resource reservation | By agreement |
| 7.6. | Ensuring the refinancing process, incl. in the case of the sale of the mortgaged property, if the transaction is financed by another creditor | 2% of the remaining loan amount (min. 1000,00 EUR) |
| 7.7. | Preparation of references, approvals or consents | By agreement (min. 100,00 EUR) |

¹ If the commission fee for the provided service is not specified in the Bank's price list for services or the administrative costs of the provided service are higher than specified in the price list, the Bank determines an individual commission fee and agrees on it with the customer before providing the service.

8. Documentary operations

8.1. Consideration fee

| No. | Service | Price list EUR |
|--------|--------------------------------------------------------------------------------------|----------------|
| 8.1.1. | Consideration fee (if transaction do not take place, the commission is not paid off) | 100,00 EUR |

8.2. Consultation fee

| No. | Service | Price list EUR |
|--------|----------------------------------------|-----------------------------------|
| 8.2.1. | Consultation on documentary operations | 50,00 EUR per hour, min 50,00 EUR |

8.3. Documentary collection

| No. | Service | Price list EUR |
|--------|----------------------------------------------------------------------|------------------------------------------------------|
| 8.3.1. | Issuance / advice of a documentary collection | 0,2% of the amount (min. 70,00 EUR, max. 500,00 EUR) |
| 8.3.2. | Amendments to a documentary collection | 70,00 EUR |
| 8.3.3. | Cancellation of a documentary collection, return of unpaid documents | 70,00 EUR |
| 8.3.4. | Telecommunication, S.W.I.F.T. expenses (1 page) | 15,00 EUR |
| 8.3.5. | Forwarding documents | 7,00 EUR + expenses for courier services |

8.4. Documentary letter of credit

| No. | Service | Price list EUR |
|----------|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| 8.4.1. | Import letter of credit | - |
| 8.4.1.1. | <i>issuance of a letter of credit</i> | 0,2% of the amount of the letter of credit (min. 155,00 EUR) |
| 8.4.1.2. | <i>checking of documents / payment</i> | 0,2% of the amount of the letter of credit (min. 100,00 EUR) |
| 8.4.1.3. | <i>amendment to a letter of credit</i> | 70,00 EUR |
| 8.4.1.4. | <i>increasing the amount of a letter of credit</i> | 0,2% from the increase amount of the letter of credit (min. 155,00 EUR) |
| 8.4.1.5. | <i>cancellation of a letter of credit</i> | 100,00 EUR |
| 8.4.1.6. | <i>discrepancy fee</i> | 100,00 EUR |
| 8.4.1.7. | <i>preparation of a letter of credit (applies if the letter of credit is not opened)</i> | 100,00 EUR |
| 8.4.1.8. | <i>return of unpaid documents</i> | 70,00 EUR |
| 8.4.2. | Export letter of credit | - |
| 8.4.2.1. | <i>pre-advising of a letter of credit</i> | 70,00 EUR |
| 8.4.2.2. | <i>advising of a letter of credit</i> | 0,1% of the amount of the letter of credit (min. 70,00 EUR, max. 500,00 EUR) |
| 8.4.2.3. | <i>amendment to a letter of credit</i> | 70,00 EUR |
| 8.4.2.4. | <i>increasing the amount of a letter of credit</i> | 0,1% from the increase amount of the letter of credit (min. 70,00 EUR, max. 500,00 EUR) |
| 8.4.2.5. | <i>checking of documents / payment</i> | 0,2% of the amount of the letter of credit (min. 100,00 EUR) |
| 8.4.2.6. | <i>confirmation of a letter of credit</i> | under agreement |
| 8.4.2.7. | <i>transfer of a letter of credit</i> | 0,1% of the amount of the letter of credit (min. 155,00 EUR) |
| 8.4.2.8. | <i>assignment of proceeds</i> | 100,00 EUR |

| | | |
|-----------|-----------------------------------------------------------------|-----------------------------------------|
| 8.4.2.9. | <i>preparation of a letter of credit</i> | 100,00 EUR |
| 8.4.2.10. | <i>return of unpaid documents</i> | 70,00 EUR |
| 8.4.3. | Other fees associated with the maintenance of letters of credit | - |
| 8.4.3.1. | <i>telecommunication, S.W.I.F.T. expenses (1 page)</i> | 15,00 EUR |
| 8.4.3.2. | <i>advice to the third bank</i> | 100,00 EUR |
| 8.4.3.3. | <i>forwarding document</i> | 7,00 EUR + charges for courier services |

8.5. Bank guarantee

| No. | Service | Price list EUR |
|---------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| 8.5.1. | Consideration of an application for issuance of a guarantee, without cash collateral | up to 1,0% of the guarantee amount |
| 8.5.2. | Execution and issuance of a guarantee with cash collateral | 1,0 - 1,5 %per annum of the amount of the guarantee (min. 100,00 EUR) |
| 8.5.3. | Execution and issuance of a guarantee with other collateral | from 2,5% per annum of the amount of the guarantee (min. 100,00 EUR) |
| 8.5.4. | Execution and issuance of a counter-guarantee with cash collateral | from 1,5% per annum on the counter-guarantee (min. 250,00 EUR) |
| 8.5.5. | Execution and issuance of a counter-guarantees with other collateral | from 3,0% per annum on the counter-guarantee (min. 250,00 EUR) |
| 8.5.6. | Amendment to a guarantee | 70,00 EUR |
| 8.5.7. | Increasing the amount of the guarantees with cash collateral | 1,0 - 1,5% per annum of the amount of increase in the guarantee (min. 100,00 EUR) |
| 8.5.8. | Increasing the amount of the guarantee with other collateral | 2,5% per annum of the amount of increase in the guarantee (min. 100,00 EUR) |
| 8.5.9. | Increasing the amount of the counter-guarantee with cash collateral | 1,5% per annum on the counter-guarantee (min. 250,00 EUR) |
| 8.5.10. | Increasing the amount of the counter-guarantee with other collateral | from 3,0% per annum on the counter-guarantee (min. 250,00 EUR) |
| 8.5.11. | Advising of a guarantee | 70,00 EUR |
| 8.5.12. | Advising amendment to a guarantee | 50,00 EUR |
| 8.5.13. | Examination of claim submitted under the guarantee/ payment | 0,3% the guarantee amount (min. 100,00 EUR) |
| 8.5.14. | Cancellation of a guarantee | 70,00 EUR |
| 8.5.15. | Telecommunication, S.W.I.F.T. expenses (1 page) | 15,00 EUR |
| 8.5.16. | Forwarding documents | 7,00 EUR + charges for courier services |
| 8.5.17. | Advice to the third bank | 100,00 EUR |
| 8.5.18. | Preparation of a guarantee (applies if the guarantee is not issued) | 100,00 EUR |

9. Deposits

9.1. Ordinary deposit

| No. | Service | Interest rates | | | | |
|----------|-----------------------------------------------------------------------------------------|----------------|----------------|----------------|----------------|----------------|
| | | Term | | | | |
| 9.1.1. | Ordinary deposit (interest of the deposit will be paid at the end of term) ¹ | 1 year | 2 years | 3 years | 4 years | 5 years |
| 9.1.1.1 | EUR | 0.15% | 0.70% | 1.00% | 1.10% | 1.20% |
| 9.1.2. | Ordinary deposit (interest of the deposit will be paid once per month) ¹ | 1 year | 2 years | 3 years | 4 years | 5 years |
| 9.1.2.1. | EUR | 0.10% | 0.60% | 0.90% | 1.00% | 1.10% |

9.2. Business deposit for legal entities

| No. | Service | Interest rates |
|--------|----------------------------------------------------------------------------|---------------------------|
| 9.2.1. | Business deposit (interest of the deposit will be paid at the end of term) | Term by agreement |
| 9.2.2. | EUR ² | deposit rate by agreement |
| 9.2.3. | RUB ² | deposit rate by agreement |
| 9.2.4. | Other currency ³ | deposit rate by agreement |

9.3. Subordinated deposit

| No. | Service | Interest rates | | |
|----------|-----------------------------------|----------------|----------------|-----------------|
| | | Term | | |
| 9.3.1. | Subordinated deposit | 5 years | 7 years | 10 years |
| 9.3.1.1. | from 50 000 EUR up to 500 000 EUR | 3.75% | 4.75% | 5.25% |
| 9.3.1.2. | over 500 000 EUR | 4.25% | 5.25% | 5.75% |

9.4. Early termination of the agreement⁴

| No. | Service | Price list EUR |
|--------|----------------------------------------------------------------------------|--------------------------|
| 9.4.1. | Early termination of the agreement without prior notice (30 calendar days) | 3% of the deposit amount |

¹ Minimal deposit amount for receiving interest: for individuals – 3 000 EUR, for legal entities - 3 000 EUR.

² Minimal deposit amount for receiving interest: 1 000 000 EUR / 50 000 000 RUB.

³ Minimal deposit amount for receiving interest: the equivalent of 1 000 000 EUR.

⁴ If the deposit is closed before maturity, then the depositor will not be paid the calculated interest, plus any interest paid earlier will be withheld. The withholdings will be made from the deposit amount before payout.

10. Payment cards**10.1. MasterCard Business**

| No. | Service | Price list | |
|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|------------------------------|
| | | Card in EUR | Card in USD |
| 10.1.1. | Card issue | 50,00 EUR | 60,00 USD |
| 10.1.2. | Fee for urgent card issue ¹ | 30,00 EUR | 40,00 USD |
| 10.1.3. | Annual card fee | 100,00 EUR | 120,00 USD |
| 10.1.4. | Additional card issue | 50,00 EUR | 60,00 USD |
| 10.1.5. | Annual fee for additional card | 100,00 EUR | 120,00 USD |
| 10.1.6. | Card replacement | 50,00 EUR | 60,00 USD |
| 10.1.6.1. | Card replacement before the expiry date | 50,00 EUR | 60,00 USD |
| 10.1.7. | Reports | - | - |
| 10.1.7.1. | <i>fee for financial reports at the Bank</i> | 25,00 EUR | 35,00 USD |
| 10.1.7.2. | <i>fee for financial reports in the i-bank</i> | free of charge | free of charge |
| 10.1.8. | Fee for reviewing of an unjustified complaint | 25,00 EUR | 35,00 USD |
| 10.1.9. | Interest for balance on card account | - | - |
| 10.1.9.1. | <i>interest for the authorized credit per year</i> | 24% | is not issued |
| 10.1.9.2. | <i>interest for exceeding the authorized credit limit per year</i> | 60% | is not issued |
| 10.1.10. | Overdraft arrangement fee | 50,00 EUR | is not issued |
| 10.1.10.1. | Overdraft extension or contract changes fee | 50,00 EUR | is not issued |
| 10.1.11. | Cash withdrawal | - | - |
| 10.1.11.1. | <i>cash withdrawal fee in ATMs</i> | 3% min. 5,00 EUR | 3% min. 7,00 USD |
| 10.1.11.2. | <i>cash withdrawal fee in AS "Industra Bank" POS in Latvia</i> | 3% min. 5,00 EUR | 3% min. 7,00 USD |
| 10.1.11.3. | <i>cash withdrawal fee in another bank POS</i> | 3% min. 10,00 EUR | 3% min. 15,00 USD |
| 10.1.12. | Inspection of account balance | - | - |
| 10.1.12.1. | <i>commission for inspection of account balance at ATMs in in SEPA² countries</i> | 0,50 EUR | 0,80 USD |
| 10.1.12.2. | <i>commission for inspection of account balance at ATMs outside SEPA countries</i> | 0,80 EUR | 1,00 USD |
| 10.1.13. | Purchases commission | 0.25% | 0.25% |
| 10.1.14. | Daily limit | - | - |
| 10.1.14.1. | <i>daily limit for purchasing</i> | 4 000,00 EUR | 5 000,00 USD |
| 10.1.14.2. | <i>daily limit for ATM</i> | 2 000,00 EUR | 2 500,00 USD |
| 10.1.15. | Currency conversion surcharge, if the currency of the main account attached to the payment card neither coincides with the transaction currency nor with the payment currency | 3% | 3% |
| 10.1.16. | Printing of currency type on a payment card | 3,00 EUR | 5,00 USD |
| 10.1.17. | Administration of card's daily limit | 15,00 EUR | 20,00 USD |
| 10.1.18. | Credit agreement fee | 0.25% (min. 0,50 EUR) | 0.25% (min. 0,80 USD) |
| 10.1.19. | Collateral Amount | 250,00 EUR | 250,00 USD |
| 10.1.20. | Card sending | - | - |
| 10.1.20.1. | <i>in the Bank's customer service center</i> | free of charge | free of charge |
| 10.1.20.2. | <i>card transfer between Bank's customer service centers</i> | 10,00 EUR | 12,00 USD |
| 10.1.20.1. | <i>fee for card sent via post within European Union³</i> | 10,00 EUR + postage expenses | 12,00 USD + postage expenses |

| | | | |
|------------|----------------------------------------------------------------------|---------------------------------|---------------------------------|
| 10.1.20.2. | <i>fee for card sent via post outside European Union³</i> | 10,00 EUR + courier mail fee | 12,00 USD + courier mail fee |
|------------|----------------------------------------------------------------------|---------------------------------|---------------------------------|

¹ Subject to prior arrangement with the customer regarding the receiving of the card at AS "Industra Bank" Central Office, the card is made within one working day when request submitted till 12.00 a.m.

² SEPA- Single EURO Payment Area.

³ Fee includes two items: card and PIN code.

11. Broker operations**11.1. Stock transactions**

| No. | Service | Price list EUR |
|---------|-----------------------|-------------------------------------------------------|
| 11.1.1. | <i>USA stocks</i> | 0,05% USD per share (min. 40,00 USD) ² |
| 11.1.2. | <i>Russian stocks</i> | 0,35% of trading amount (min. 50,00 EUR) ³ |
| 11.1.3. | <i>EU stocks</i> | 0,3% of trading amount (min. 50,00 EUR) ² |
| 11.1.4. | <i>other stocks</i> | 0,4% of trading amount (min. 50,00 EUR) ² |

11.2. Operations with Bonds Market

| No. | Service | Price list EUR |
|---------|-----------------------------------|-------------------------------------------------------|
| 11.2.1. | Latvian/Foreign issuers/Eurobonds | 0,1% of trading amount (min. 100,00 EUR) ¹ |
| 11.2.2. | Russian bonds nominated in RUB | 0,2% of trading amount (min. 100,00 EUR) ³ |

11.3. Securities custody

| No. | Service | Price list EUR |
|------------|-----------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| 11.3.1. | Opening of Financial instrument account | free of charge |
| 11.3.2. | Closing of financial instrument account | free of charge |
| 11.3.3. | Financial instrument account maintenance: | |
| 11.3.3.1. | Custody of stocks, investment certificates or bonds NASDAQ CSD | 0,02% ³ from value of the portfolio per month (min. 1,00 EUR for stocks, min. 50,00 EUR for investment certificates, bonds) |
| 11.3.3.2. | Other financial instrument EUR/USD, custody fee in other depositories | 0,02% from value of the portfolio per month (min. 5,00 EUR for stocks, min. 50,00 EUR bonds) |
| 11.3.3.3. | Other financial instrument, custody fee in other depositories | 0,025% from value of the portfolio per month (min. 5,00 EUR for stocks, min. 50,00 EUR bonds) |
| 11.3.4. | Defaulted Bonds, maintenance | 0,005% face value, min. fee 20 EUR for ISIN |
| 11.3.5. | Financial instrument account statement on Customer request | free of charge |
| 11.3.6. | Sending a document by post on Customer request | 10,00 EUR + mailing costs |
| 11.3.7. | Another type of inquiry/statement on request | 100 EUR (for inquiry/statement) ³ |
| 11.3.8. | Securities blocking for shareholder meeting | 10,00 EUR |
| 11.3.9. | Deregistration of securities | 15,00 EUR |
| 11.3.10. | Securities receiving/transfer registered Nasdaq CSD (LV): | |
| 11.3.10.1. | <i>Stocks, bonds</i> | 10,00 EUR |
| 11.3.10.2. | <i>other securities</i> | 17,00 EUR |
| 11.3.10.3. | <i>direct transfer within AS "Industra Bank"</i> | 3,00 EUR |
| 11.3.11. | Securities receiving/transfer: | |
| 11.3.11.1. | <i>Securities receiving</i> | 50,00 EUR ³ |
| 11.3.11.2. | <i>Securities transfer to another bank</i> | 0,5% of transaction amount (min. equivalent 50,00 EUR for |

| | | |
|----------|-----------------------------------|-------------------------------|
| | | stocks, 100,00 EUR for bonds) |
| 11.3.12. | Participation in corporate events | by agreement |

¹ The fee is charged in currency of account. FOREX transactions commission fee is not applied.

² An individual commission fee is applied if a transaction turnover exceeds 1 000 000 EUR per month.

³ Commission fees of third parties are charged to the Customer account.

12. Opening and servicing of escrow account**12.1. Application for Escrow account**

| No. | Service | Price list EUR |
|---------|---------------------------------------------|---------------------------------------------|
| 12.1.1. | Consideration of Escrow account application | by agreement (min. 50,00 EUR ¹) |

12.2. Execution of Escrow account agreement

| No. | Service | Price list EUR |
|-----------|---------------------------------------------------------------------|------------------------------------------------|
| 12.2.1. | Execution of standard agreement ² | |
| 12.2.1.1. | According to the normal procedure (within 3 business days) | 0,3% from transaction amount (min. 500,00 EUR) |
| 12.2.1.2. | According to the expedited procedure (within 24 hours) ³ | 0,6% from transaction amount (min. 500,00 EUR) |
| 12.2.2. | Execution of non-standard agreement | by agreement (min. 500,00 EUR) |
| 12.2.3. | Amendments to the agreement (for each time) | as agreed in each case (min. 50,00 EUR) |

12.3. Closing of Escrow account

| No. | Service | Price list EUR |
|---------|---------------------------|----------------|
| 12.3.1. | Closing of Escrow account | free of charge |

12.4. Other services

| No. | Service | Price list EUR |
|---------|-----------------------------------------------------------------------------|------------------------------------|
| 12.4.1. | Transfer from Escrow account | According to the Bank's Price list |
| 12.4.2. | Preparation of a printout from the State Unified Computerized Land Register | 15,00 EUR |

¹ The fee shall be paid before consideration of the application. In case of conclusion of an Escrow account agreement, the fee for execution of Escrow account agreement will be reduced by this amount. In case of refusal by the Bank to open an account, the fee for consideration of documents will not be paid back.

² Unpledged real estate sale and purchase transaction between one buyer and one seller, execution of the contract in Latvian.

³ Execution of the escrow account agreement is possible after submitting the full set of documents to the Bank.

Appendix No.1

The explanations regarding the terms for effecting payment orders depending on the time when the Customer has submitted it and priority chosen by the Customer.

Effecting the Customer's payment order the Bank applies value date depending on the priority (Standard, Urgent, Express), indicated by the Customer in the payment order and compliance with the Bank's Cut-off Times. Value date can be deferred to the latest date, taking into account banking holidays and days when national clearing system of the currency of the payment is closed.

| Currency of the payment | Type of operation | Priority of the payment order | Cut-off time for submitting a payment order in a certain currency to the Bank in the date D ¹ | Value date |
|--------------------------------|------------------------|-------------------------------|----------------------------------------------------------------------------------------------------------|-----------------|
| EUR | Domestic transfer | Standard | 13:00 | D |
| | | | 16:00 ² | D |
| | | Express | 16:00 | D (in one hour) |
| | SEPA transfer | Standard | 13:00 | D |
| | International transfer | Standard | 17:00 | D + 1 |
| | | Urgent | 15:00 | D |
| Express | | 15:00 | D (in two hours) | |
| USD³ | | Standard | 17:00 | D + 2 |
| CNY | | Standard | 17:00 | D + 3 |
| PLN, JPY, KZT, BYN, GBP | | Standard | 17:00 | D + 2 |
| RUB | | Standard | 17:00 | D + 1 |

¹ D – is the date when the Customer has submitted the payment order to the Bank.

² If transfers are provided by a bank, which is a member of the electronic clearing system of Bank of Latvia. List of participants: <https://www.bank.lv/en/tasks/payment-systems/eks>

³ The Bank can execute USD payment order faster, upon the request of the Customer, applying an individual tariff.