

| 7. PAYMENT CARD MASTERCARD GOLD |   |                              |                              |
|---------------------------------|---|------------------------------|------------------------------|
| SERVICES                        |   | PRICE - LIST                 |                              |
| 7.1.                            | MasterCard Gold   | Card in EUR                  | Card in USD                  |
| 7.1.1.                          | Card issue  | 50,00 EUR                    | 60,00 USD                    |
| 7.1.2.                          | Fee for urgent card issue <sup>1</sup>  | 30,00 EUR                    | 40,00 USD                    |
| 7.1.3.                          | Annual card fee   | 100,00 EUR                   | 120,00 USD                   |
| 7.1.4.                          | Additional card issue   | 50,00 EUR                    | 60,00 USD                    |
| 7.1.5.                          | Annual fee for additional card  | 100,00 EUR                   | 120,00 USD                   |
| 7.1.6.                          | Card replacement  | 50,00 EUR                    | 60,00 USD                    |
| 7.1.7.                          | Reports   | -                            | -                            |
| 7.1.7.1.                        | <i>fee for financial report's at the Bank</i>   | 25,00 EUR                    | 35,00 USD                    |
| 7.1.7.2.                        | <i>fee for financial report's in the i-bank</i>   | free of charge               | free of charge               |
| 7.1.8.                          | Fee for reviewing of an unjustified complaint   | 25,00 EUR                    | 35,00 USD                    |
| 7.1.9.                          | Interest for balance on card account  | -                            | -                            |
| 7.1.9.1.                        | <i>interest for the authorised credit per year</i>  | 24%                          | 24%                          |
| 7.1.9.2.                        | <i>interest for exceeding the authorised credit limit per year</i>  | 60%                          | 60%                          |
| 7.1.10.                         | Overdraft arrangement fee   | 25,00 EUR                    | 35,00 USD                    |
| 7.1.11.                         | Cash withdrawal   | -                            | -                            |
| 7.1.11.1.                       | <i>cash withdrawal fee in ATMs</i>  | 3% min. 5,00 EUR             | 3% min. 7,00 USD             |
| 7.1.11.3.                       | <i>cash withdrawal fee in AS "Industra Bank" POS in Latvia</i>  | 3% min. 5,00 EUR             | 3% min. 7,00 USD             |
| 7.1.11.4.                       | <i>cash withdrawal fee in other bank POS</i>  | 3% (min. 10,00 EUR)          | 3% (min. 15,00 USD)          |
| 7.1.12.                         | Inspection of account balance   | -                            | -                            |
| 7.1.12.1.                       | <i>commission for inspection of account balance at ATMs in in SEPA<sup>2</sup> countries</i>  | 0,50 EUR                     | 0,80 USD                     |
| 7.1.12.2.                       | <i>commission for inspection of account balance at ATMs outside SEPA countries</i>  | 0,80 EUR                     | 1,00 USD                     |
| 7.1.13.                         | Purchases charge  | -                            | -                            |
| 7.1.13.1.                       | <i>purchases charge in SEPA<sup>2</sup> countries</i>   | 0.15%                        | 0.15%                        |
| 7.1.13.2.                       | <i>purchases charge outside SEPA countries</i>  | 0.25% (min. 0,20 EUR)        | 0.25% (min. 0,30 EUR)        |
| 7.1.14.                         | Daily limit   | -                            | -                            |
| 7.1.14.1.                       | <i>daily limit for purchasing</i>   | 7 000,00 EUR                 | 9 000,00 USD                 |
| 7.1.14.2.                       | <i>daily limit for ATM</i>  | 2 800,00 EUR                 | 3 500,00 USD                 |
| 7.1.15.                         | 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   | 3.00%                        | 3.00%                        |
| 7.1.16.                         | Printing of currency type on a payment card   | 3,00 EUR                     | 5,00 USD                     |
| 7.1.17.                         | Administration of card's daily limit  | 15,00 EUR                    | 20,00 USD                    |
| 7.1.18.                         | Credit agreement fee  | 0.25% (min. 0,50 EUR)        | 0.25% (min. 0,80 USD)        |
| 7.1.19.                         | Collateral Amount   | 250,00 EUR                   | 250,00 USD                   |
| 7.1.20.                         | Card sending  | -                            | -                            |
| 7.1.20.1.                       | <i>fee for card sent via post within European Union<sup>3</sup></i>   | 10,00 EUR + postage expenses | 12,00 USD + postage expenses |
| 7.1.20.2.                       | <i>fee for card sent via post outside European Union<sup>3</sup></i>  | 10,00 EUR + courier mail fee | 12,00 USD + courier mail fee |
|                                 | <sup>1</sup> Subject to prior arrangement with the customer regarding the place of receiving the card at AS "Industra Bank" Central Office , the card is made in 4 hours' time. |                              |                              |
|                                 | <sup>2</sup> SEPA- Single EURO Payment Area.  |                              |                              |
|                                 | <sup>3</sup> Fee includes two items: card and PIN code  |                              |                              |