

| 4. MONEY TRANSFERS |   |                             |                      |
|--------------------|---|-----------------------------|----------------------|
| SERVICE            |   | PRICE IN EUR                |                      |
|                    |   | In the Bank                 | In "MultiNet" system |
| <b>4.1.</b>        | <b>Crediting an incoming money transfer to customer's account with AS "Industra Bank" Latvia</b>    |                             |                      |
| 4.1.1.             | EUR, USD  | free of charge <sup>1</sup> | -                    |
| 4.1.2.             | Other currencies  | information in the Bank     | -                    |
| <b>4.2.</b>        | <b>Drawing up of a payment order</b>  |                             |                      |
| 4.2.1.             | EUR, GBP, DKK, PLN  | 3,00 EUR                    | -                    |
| 4.2.2.             | Other currencies  | 10,00 EUR                   | -                    |
| <b>4.3.</b>        | <b>Money transfers between customers of AS "Industra Bank" Latvia, AS "Industra Bank" Lithuania</b> |                             |                      |
| 4.3.1.             | EUR, GBP, DKK, PLN  | -                           |                      |
| 4.3.1.1.           | <i>money transfer to own account</i>  | 2.50 EUR                    | free of charge       |
| 4.3.1.2.           | <i>money transfer to an account of other customer</i>   | 2.50 EUR                    | 0.25 EUR             |
| 4.3.2.             | Other currencies  | -                           |                      |
| 4.3.2.1.           | <i>money transfer to own account</i>  | 2.50 EUR                    | free of charge       |
| 4.3.2.2.           | <i>money transfer to an account of other customer</i>   | 5,00 EUR                    | 1,00 EUR             |
| <b>4.4.</b>        | <b>Money transfers in EUR</b>   |                             |                      |
| 4.4.1.             | Domestic transfers to other banks in Latvia   | -                           |                      |
| 4.4.1.1.           | <i>standard</i> <sup>2</sup>  | -                           |                      |
| 4.4.1.1.1.         | up to 10 000  | 2.50 EUR                    | 0,36 EUR             |
| 4.4.1.1.2.         | over 10 000.01  | 5,00 EUR                    | 0.50 EUR             |
| 4.4.1.2.           | <i>express</i> <sup>2</sup>   | 15,00 EUR                   | 12,00 EUR            |
| 4.4.2.             | SEPA transfers <sup>3</sup>   | -                           |                      |
| 4.4.2.1.           | up to 10 000  | 2.50 EUR                    | 0,36 EUR             |
| 4.4.2.2.           | over 10 000.01  | 5,00 EUR                    | 0.50 EUR             |
| 4.4.3.             | International money transfers (except pp.4.4.1. and 4.4.2.)   | -                           |                      |
| 4.4.3.1.           | <i>standard</i> <sup>2</sup>  | -                           |                      |
| 4.4.3.1.1.         | SHA   | 25,00 EUR                   | 20,00 EUR            |
| 4.4.3.1.2.         | OUR   | 55,00 EUR                   | 50,00 EUR            |
| 4.4.3.2.           | <i>urgent</i> <sup>2</sup>  | -                           |                      |
| 4.4.3.2.1.         | SHA   | 30,00 EUR                   | 25,00 EUR            |
| 4.4.3.2.2.         | OUR   | 70,00 EUR                   | 65,00 EUR            |
| 4.4.3.3.           | <i>express</i> <sup>2</sup>   | -                           |                      |
| 4.4.3.3.1.         | SHA   | 45,00 EUR                   | 40,00 EUR            |
| 4.4.3.3.2.         | OUR   | 90,00 EUR                   | 85,00 EUR            |
| <b>4.5.</b>        | <b>International money transfers in foreign currencies</b>  |                             |                      |
| 4.5.1.             | Money transfers in BYN, RUB, KZT  | -                           |                      |
| 4.5.1.1.           | <i>standard</i> <sup>2</sup>  | 25,00 EUR                   | 20,00 EUR            |
| 4.5.2.             | Money transfers in GBP, DKK, PLN, CNY   | -                           |                      |
| 4.5.2.1.           | <i>standard</i> <sup>2</sup>  | -                           |                      |
| 4.5.2.1.1.         | SHA   | 25,00 EUR                   | 20,00 EUR            |
| 4.5.2.1.2.         | OUR   | 55,00 EUR                   | 50,00 EUR            |
| 4.5.3.             | Money transfers in USD  | -                           |                      |
| 4.5.3.1.           | <i>standard</i> <sup>2</sup>  | -                           |                      |

|              |   |                                    |           |
|--------------|---|------------------------------------|-----------|
| 4.5.3.1.1.   | SHA   | 30,00 USD                          | 25,00 USD |
| 4.5.3.1.2.   | OUR   | 60,00 USD                          | 55,00 USD |
| 4.5.4.       | Money transfers in CHF, JPY   | -                                  |           |
| 4.5.4.1.     | <i>standard</i> <sup>2</sup>  | -                                  |           |
| 4.5.4.1.1.   | SHA   | 35,00 EUR                          | 30,00 EUR |
| 4.5.4.1.2.   | OUR   | 65,00 EUR                          | 60,00 EUR |
| <b>4.6.</b>  | <b>Amendments in an unexecuted payment order</b>  |                                    |           |
| 4.6.1.       | EUR, GBP, DKK, PLN  | 3,00 EUR                           |           |
| 4.6.2.       | In other currencies   | 10,00 EUR                          |           |
| <b>4.7.</b>  | <b>Changes and additions in an executed payment order</b>   |                                    |           |
| 4.7.1.       | EUR <sup>4</sup>  | 5,00 EUR                           |           |
| 4.7.2.       | In other currencies and EUR (except p.4.7.1.)   | 70,00 EUR                          |           |
| <b>4.8.</b>  | <b>Request to revoke a money transfer</b>   |                                    |           |
| 4.8.1.       | EUR <sup>4</sup>  | 10,00 EUR                          |           |
| 4.8.2.       | In other currencies and EUR (except p.4.8.1.)   | 100,00 EUR                         |           |
| <b>4.9.</b>  | <b>Request to cancel a money transfer</b>   |                                    |           |
| 4.9.1.       | EUR <sup>4</sup>  | 10,00 EUR                          |           |
| 4.9.2.       | Other countries currency and EUR (except p.4.9.1.)  | 50,00 EUR                          |           |
| <b>4.10.</b> | <b>Investigation of an incoming money transfer with incorrect details</b>   |                                    |           |
| 4.10.1.      | EUR <sup>4</sup>  | 10,00 EUR                          |           |
| 4.10.2.      | Other countries currency and EUR (except 4.10.1.)   | 50,00 EUR                          |           |
| <b>4.11.</b> | <b>Investigation of an executed money transfer, upon Customer's request</b>   |                                    |           |
| 4.11.1.      | EUR <sup>4</sup>  | 10,00 EUR                          |           |
| 4.11.2.      | Other countries currency and EUR (except 4.11.1.)   | 100 EUR                            |           |
| <b>4.12.</b> | <b>Investigation in connection with an expected incoming money transfer, upon Customer's request</b>  |                                    |           |
| 4.12.1.      | EUR <sup>4</sup>  | 10,00 EUR                          |           |
| 4.12.2.      | Other currencies and EUR (except p. 4.12.1.)  | 150,00 EUR                         |           |
| <b>4.13.</b> | <b>Return of an incoming money transfer</b>   |                                    |           |
| 4.13.1.      | Return of an incoming money transfer to the payer's bank  | 50,00 EUR                          |           |
| <b>4.14.</b> | <b>Additional commission fee</b>  |                                    |           |
| 4.14.1.      | Additional commission fee for incorrect details in money transfers  | 25,00 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 0.5%                         |           |
| <b>4.15.</b> | <b>Regular payments</b>   |                                    |           |
| 4.15.1.      | Registration  | 5,00 EUR                           |           |
| 4.15.2.      | Execution of transfers  | according to the Bank's price-list |           |
| 4.15.3.      | Revocation of payments  | free of charge                     |           |
| 4.15.4.      | Making corrections to a payment order   | 3,00 EUR                           |           |
| <b>4.16.</b> | <b>Regular payment of electronic invoices</b>   |                                    |           |
| 4.16.1.      | Registration  | 5,00 EUR                           |           |
| 4.16.2.      | Payment of invoices   | 0,36 EUR <sup>7</sup>              |           |

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| <b>SHA</b>   | <i>The sender pays the commission fee set by Industra Bank. Any possible additional commission fees will be deducted by the intermediary bank and the beneficiary bank from the amount of transfer.</i>  |
| <b>OUR</b>   | <i>The sender pays all the commission fees set by the intermediary bank and the beneficiary bank, so as not to reduce the amount of transfer.</i>  |
| <sup>1</sup> | <i>Provided that the customer's account number in IBAN format is correctly specified in the field "recipient" of the received SWIFT MT 103 message.</i>  |
| <sup>2</sup> | <i><u>According to the Appendix No.1.</u></i>  |
| <sup>3</sup> | <i>Prerequisites for SEPA-transfer:<br/>- the beneficiary account number must be in IBAN-format;<br/>- the beneficiary bank identification code (SWIFT/BIC) must be indicated;<br/>- the payment is being sent to an EEA <sup>6</sup> country;<br/>- if the beneficiary bank is not a member of EEA <sup>6</sup>, the transfer is sent to the beneficiary as an international transfer and an appropriate fee is applied;<br/>- the currency of payment is Euro;<br/>- the type of payment is standard;<br/>- the remitter pays the SHA charges (the charges are shared) of his/her own bank only;<br/>- details of the beneficiary bank and of the beneficiary are correct.</i> |
| <sup>4</sup> | <i>When making a domestic money transfer</i>   |
| <sup>5</sup> | <i>If the third parties' fee exceeds the amount specified in the price-list, the difference shall be paid by the sender</i>  |
| <sup>6</sup> | <i>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</i>   |
| <sup>7</sup> | <i>0.28 EUR, provided that the company-service provider holds a current account with Industra Bank.</i>  |