

PRICE LIST FOR INDIVIDUALS 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 (non-refundable down payment) and opening of a multicurrency current account	250,00 EUR
1.1.2.	Urgent account opening ¹	250,00 EUR
1.1.3.	Multicurrency account closure fee	100,00 EUR

1.2. Opening of other accounts

No.	Service	Price list EUR
1.2.1.	Opening of deposit account	free of charge

1.3. Current account maintenance

No.	Service	Price list EUR
1.3.1.	Maintenance of multicurrency account	30,00 EUR/per month
1.3.2.	Maintenance of inactive ² account	100,00 EUR/per month
1.3.3.	Keeping of funds on the current account of a client with whom the Bank has terminated cooperation	
1.3.3.1.	<i>up to 3 months</i>	200,00 EUR/per month
1.3.3.2.	<i>as from the 4th month</i>	700,00 EUR/per month
1.3.4.	Fee for keeping customer funds with account balances above ³ :	
1.3.4.1.	50 000,00 EUR	0,5% per year
1.3.4.2.	50 000,00 USD	0,2% per year

1.4. Account statements

No.	Service	Price list EUR
1.4.1.	Issuance of an account statement for a period of one banking day, upon Customer's request, in the Bank	5,00 EUR
1.4.2.	Issuance of an account statement for a period of one month, upon Customer's request, in the Bank	10,00 EUR/per month
1.4.3.	Issuance of an account statement in the Bank, upon Customer's request, if the account is closed	15,00 EUR/per month

1.5. Performance of mandatory actions required under law

No.	Service	Price list EUR
1.5.1.	Acceptance of bailiff's order and the State Revenue Service's collection order for execution	50,00 EUR
1.5.2.	Compulsory transfer of money on the base of bailiff's order or the State Revenue Service's collection order	according to the Money transfers price list in the Bank

1.6. 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	50,00 - 1000,00 EUR
1.6.2.	Fee for each case when the bank has to perform customer due diligence or enhanced customer due diligence ⁴	25,00 -1000,00 EUR
1.6.3.	Fee for additional due diligence/ compliance check of the customer/ activity/ transaction / payment partner/ documents ⁵	100,00 EUR/per hour

¹ Additional fee for opening an account in 2 days after submitting a full set documents to the Bank.

² Client does not conduct an account transaction for more than 6 months, and the account activity is not related to other ongoing operations in the Bank.

³ **The Bank has the right, at its own discretion, to apply a fee to customer account balances if the balance exceeds the mentioned amount. The fee is applicable to the amount of funds exceeding the balance of funds in the current account specified in the Price List for the actual number of days.**

⁴ 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.

⁵ 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 own account ¹

No.	Service	Price list EUR
2.1.1.	EUR, USD	
2.1.1.1.	<i>up to 5 000,00 (per day)</i>	0,3% of amount (min. 20,00 EUR)
2.1.1.2.	<i>over 5 000,01 (per day)</i>	1% of amount
2.1.2.	In other currencies	2% of amount (min. 20,00 EUR)

2.2. Cash deposit into other customer's account ¹

No.	Service	Price list EUR
2.2.1.	EUR, USD	
2.2.1.1.	<i>up to 5 000,00 (per day)</i>	0,5% of amount (min. 20,00 EUR)
2.2.1.2.	<i>over 5 000,01 (per day)</i>	1,5% of amount
2.2.2.	In other currencies	2,5% of amount (min. 20,00 EUR)

2.3. Cash withdrawal for further transfer (international) to customers who do not have account in the AS "Industra Bank" ²

No.	Service	Price list EUR
2.3.1.	EUR, USD	20,00 EUR ³
2.3.2.	In other currencies	1,0% of amount (min.20,00EUR) ³

2.4. Cash withdrawal from the account ⁴

No.	Service	Price list EUR
2.4.1.	EUR	
2.4.1.1.	<i>up to 7 000,00</i>	1% of amount (min. 20,00 EUR)
2.4.1.2.	<i>over 7 000,01</i>	2% of amount
2.4.2.	In other currencies ⁵	2,5% of amount (min. 20,00 EUR)
2.4.3.	Processing of online Cash Payout Application in MultiNet	5,00 EUR

2.5. Additional fees

No.	Service	Price list EUR
2.5.1.	Preparing cash for withdrawal by denominations requested by the customer	1% of amount (min.5,00EUR)
2.5.2.	Cash withdrawal without prior notification ⁴	1,5% of amount
2.5.3.	Fine sanctions for amount ordered in a written form, has not been withdrawal	0,5% of the total order

2.6. Exchange cash with denomination change

No.	Service	Price list EUR
2.6.1.	EUR	
2.6.1.1.	<i>exchange of banknotes of one nominal into other</i>	0,5% of amount (min. 5,00 EUR)
2.6.1.2.	<i>change of coins into banknotes and vice - versa, change of coin nominal</i>	2,00 EUR for every 50 coins ⁶

2.7. Exchange of damaged and (overworn) banknotes ⁷

No.	Service	Price list EUR
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2.7.1.	EUR	free of charge
2.7.2.	Foreign currency	not accepted

2.8. Verification of banknotes

No.	Service	Price list EUR
2.8.1.	Verification of banknotes for validity	0,5% of amount (min. 10,00 EUR)

2.9. Coins processing^{8;9}

No.	Service	Price list EUR
2.9.1.	For customers of AS "Industra Bank"	2,00EUR for every 50 coins
2.9.2.	For customers who have not opened an account in AS "Industra Bank"	5,00EUR for every 50 coins

2.10. Cash advance on payment cards in POS terminals of AS "Industra Bank"

No.	Service	Price list EUR
2.10.1.	Payment under other banks payment cards	3,5% of amount (min. 2,50 EUR)

¹ No foreign currencies coins accepted.

² The maximum amount of 7 000,00 EUR or its equivalent.

³ Transfer is carried out according to current Bank's price list, type of committee – SHA.

⁴ 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.

⁵ If available in the bank.

⁶ Tariff for Customer of the Bank.

⁷ The Bank reserves the right not to accept damaged (overworn) banknotes if they don't comply with internal requirements (General Business Terms and Conditions).

⁸ Coins must be sorted by a value.

⁹ 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.	Provision of S.W.I.F.T. copy by Customer's request	10,00 EUR/for copy
3.1.2.	Provision of unlimited number of S.W.I.F.T. copies	100,00 EUR/per month

3.2. Issue of the copy of the confirmed payment on the Customer request

No.	Service	Price list EUR
3.2.1.	On the day of the transfer confirmation	2,00 EUR
3.2.2.	For period from 2 days to 1 month	3,00 EUR
3.2.3.	For period above 1 month	20,00 EUR

3.3. Preparation and issuance of bank references

No.	Service	Price list EUR
3.3.1.	Information about the availability of an account in the bank and its balance	
3.3.1.1.	<i>Preparation of certificate during 2 working days</i>	35,00 EUR
3.3.1.2.	<i>Express preparation of certificate (during 1 working day if a request is submitted until 12:00)</i>	50,00 EUR
3.3.2.	Another type of inquiry on request	
3.3.2.1.	<i>Preparation of certificate during 2 working days</i>	45,00 EUR
3.3.2.2.	<i>Express preparation of certificate (during 1 working day if a request is submitted until 12:00)</i>	60,00 EUR
3.3.3.	Bank reference upon termination of business relationship with the customer	100,00 EUR
3.3.4.	Providing comprehensive information about the Customer to the audit	45,00 EUR
3.3.5.	Recommendation letter	30,00 EUR
3.3.6.	Nonstandard inquiry ¹	information in the Bank
3.3.7.	Additional fee for issuance of a bank reference in the Russian or English language	10,00 EUR

3.4. Amendments in the database

No.	Service	Price list EUR
3.4.1.	Registration of power of attorney	20,00 EUR

3.5. Sending of correspondence

No.	Service	Price list EUR
3.5.1.	Posting by courier	15,00 EUR + courier fee
3.5.2.	Registered letter ²	10,00 EUR

¹ When issuing an inquiry, which comprises comprehensive information for which there is a separate rate, the value of inquiry is defined as the sum of different fees.

² Plus real expenses according to existing LR communication tariffs.

4. Transfers

4.1. Credit transfer to Customer account with AS "Industra Bank"

No.	Service	Price list EUR	
		In the Bank	Using MultiNet
4.1.1.	EUR, USD	free of charge ¹	-
4.1.2.	In other currency	information in the Bank	-
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. Preparation of the payment order

No.	Service	Price list EUR	
		In the Bank	Using MultiNet
4.2.1.	In EUR, GBP, PLN	6,00 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 MultiNet
4.3.1.	<i>transfer to own account</i>	5,00EUR	free of charge
4.3.2.	<i>transfer to the account of another customer</i>	10,00EUR	5,00 EUR

4.4. Transfers in EUR

No.	Service	Price list EUR	
		In the Bank	Using MultiNet
4.4.1.	Domestic transfers in EUR in other Latvian bank		
4.4.1.1.	<i>standard</i> ³	15,00EUR	12,00EUR
4.4.1.2.	<i>express</i> ³	30,00EUR	25,00EUR
4.4.2.	SEPA ² transfer	15,00EUR	12,00EUR
4.4.3.	International transfers (except 4.4.1. and 4.4.2.)		
4.4.3.1.	<i>standard</i> ³		
4.4.3.1.1.	SHA	30,00 EUR	25,00 EUR
4.4.3.1.2.	OUR	60,00 EUR	55,00 EUR
4.4.3.2.	<i>urgent</i> ³		
4.4.3.2.1.	SHA	35,00 EUR	30,00 EUR
4.4.3.2.2.	OUR	70,00 EUR	65,00 EUR
4.4.3.3.	<i>express</i> ³		
4.4.3.3.1.	SHA	80,00 EUR	75,00 EUR
4.4.3.3.2.	OUR	95,00 EUR	90,00 EUR

4.5. International transfers in other countries currency

No.	Service	Price list EUR	
		In the Bank	Using MultiNet
4.5.1.	Transfer in BYN, RUB, KZT		

4.5.1.1.	<i>standard</i> ³	40,00 EUR	35,00 EUR
4.5.2.	Transfer in other countries currency (GBP, PLN, CNY)		
4.5.2.1.	<i>standard</i> ³		
4.5.2.1.1.	SHA	30,00 EUR	25,00 EUR
4.5.2.1.2.	OUR	60,00 EUR	55,00 EUR
4.5.3.	Transfer in USD		
4.5.3.1.	<i>standard</i> ³		
4.5.3.1.1.	SHA	80,00 USD	70,00 USD
4.5.3.1.2.	OUR	100,00 USD	95,00 USD
4.5.4.	Transfer in other countries currency (JPY)		
4.5.4.1.	<i>standard</i> ³		
4.5.4.1.1.	SHA	40,00 EUR	35,00 EUR
4.5.4.1.2.	OUR	65,00 EUR	60,00 EUR

4.6. Changes in the unexecuted payment order

No.	Service	Price list EUR
4.6.1.	EUR, GBP, PLN	5,00 EUR
4.6.2.	In other currency	15,00 EUR

4.7. Changes and additions in the executed payment order⁵

No.	Service	Price list EUR
4.7.1.	EUR ⁴	10,00 EUR
4.7.2.	In other currency and EUR (except p. 4.7.1.)	70,00 EUR

4.8. Cancellation of payment order⁵

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.)	100,00 EUR

4.9. Payment order cancellation request

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.)	100,00 EUR

4.10. Investigation of incoming transfer with incorrect requisites

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.)	40,00 EUR

4.11. Investigation of executed payment 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.)	100,00 EUR

4.12. Investigation of expected incoming payment 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 incoming transfer

No.	Service	Price list EUR
4.13.1.	Return of incoming transfer to Sender's Bank	50,00 EUR

4.14. Additional commission fee

No.	Service	Price list EUR
4.14.1.	Additional commission fee for incorrect details in money transfers	50,00 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.	Transfer execution	According to tariffs of the Bank
4.15.3.	Cancelation of transfer	free of charge
4.15.4.	Changes in transfer	10,00 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 Under condition of receiving message in SWIFT MT 103 format where Client's account number in IBAN format is specified correctly.

² Prerequisites for SEPA-transfer:

- 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 Nr.1.

⁴ When making a domestic transfer.

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 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.

5. Account management, internet transactions and SMS - alert**5.1. Internet Banking system MultiNet**

No.	Service	Price list EUR
5.1.1.	Installation	free of charge
5.1.2.	License fee	free of charge
5.1.3.	Providing code calculator DigiPass DP260	65,00 EUR
5.1.4.	Replacement code calculator DigiPass DP260	50,00 EUR
5.1.5.	User's password and/or code calculator DIGIPASS unlocking	10,00 EUR

5.2. SMS alert

No.	Service	Price list EUR
5.2.1.	Connecting to the SMS alert	free of charge
5.2.2.	License fee	free of charge
5.2.3.	The cost of one SMS ¹	0,20 EUR for each SMS

¹ Fee for received SMS is withheld automatically once a day for all sent SMS of the previous day.

6. Product sets

6.1. Guest set (for private persons – foreign customers who have a temporary residence permit in the Republic of Latvia)

No.	Service	Price list EUR	
6.1.1.	Guest set, which includes:		
6.1.1.1.	Consideration of documents and opening of a multicurrency current account	200,00 EUR	
6.1.1.2.	Internet Bank MultiNet		
6.1.1.3.	Connecting to the SMS - alert service ²		
6.1.1.4.	Service	15,00 EUR/per month	
6.1.2.	Cash deposit to Customer's account		
6.1.2.1.	EUR, USD		
6.1.2.1.1.	<i>up to 5 000,00 (per day)</i>	0,1% of amount (min. 5,00 EUR)	
6.1.2.1.2.	<i>from 5 000 (per day)</i>	0,5% of amount	
6.1.2.2.	Other countries currency	2% of amount (min. 10,00 EUR)	
6.1.3.	Transfers		
6.1.3.1.	Transfers between customers of AS "Industra Bank" Latvia		
6.1.3.1.1.	<i>transfer to own account</i>	3,00 EUR	free of charge
6.1.3.1.2.	<i>transfer to the account of another customer</i>	3,00 EUR	1,00 EUR
6.1.3.2.	Domestic (standard) transfers to other bank in Latvia and SEPA transfers		
6.1.3.2.1.	<i>up to 1 000,00</i>	3,00 EUR	1,00 EUR
6.1.3.2.2.	<i>from 1 000</i>	5,00 EUR	1,00 EUR
6.1.4.	Payment card MasterCard Standard (EUR)		
6.1.4.1.	Card issue	5,00 EUR	
6.1.4.2.	Monthly card fee	2,00 EUR	
6.1.4.3.	Cash withdrawal		
6.1.4.3.1.	<i>ATMs in SEPA countries¹</i>	2% (min. 3,00 EUR)	
6.1.4.3.2.	<i>in ATMs outside SEPA countries</i>	2% (min. 3,00 EUR)	
6.1.4.4.	Inspection of account balance		
6.1.4.4.1.	<i>in Latvia</i>	0,25 EUR	
6.1.4.4.2.	<i>abroad</i>	0,50 EUR	
6.1.4.5.	Purchases commission		
6.1.4.5.1.	<i>purchases commission in Latvia</i>	free of charge	
6.1.4.5.2.	<i>purchases commission abroad</i>	0,15 EUR	

¹ SEPA - Single EURO Payment Area.

² Connecting to the SMS-alert service - ONLY for customers with telephone numbers of the Republic of Latvia.

All other tariffs, according to the Price List of the bank for customers individuals, non-residents of Latvia.

7. Currency exchange operations

7.1. Cash

No.	Service	Price list EUR
7.1.1.	Currency exchange	according to the rates of AS "Industra Bank" (information on the rates in the Bank)

7.2. Non-cash

No.	Service	Price list EUR
7.2.1.	Currency exchange ¹	according to the rates of Bank

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

8. Lending services¹

No.	Service	Price list EUR
8.1.	Loan application processing	0,5% of loan amount (min. 200,00 EUR)
8.2.	Arrangement of a loan agreement (incl. Loan increase)	1 % of loan amount (min. 300,00 EUR)
8.3.	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	0,3% of the remaining loan amount (min. 100,00 EUR)
8.4.	Other changes at the customer's request	1% of the remaining loan amount (min 250,00 EUR)
8.5.	Resource reservation	free of charge
8.6.	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. 500,00 EUR)
8.7.	Preparation of references, approvals or consents	by agreement (min. 70,00 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.

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. Target deposit for individuals²

No.	Service	Price list EUR
9.2.1.	Target deposit (interest of the deposit will be paid at the end of term)	The minimum amount of replenishment 10 EUR

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 agreement³

No.	Service	Interest rates
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 - 3000 EUR, for legal entities - 3000 EUR.

² New agreements on Target deposit opening are no longer offered from 23.08.2021.

³ 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.Maestro**

No.	Service	Price list EUR	
		Card in EUR	Card in USD
10.1.1.	Card issue	25,00 EUR	32,00 USD
10.1.2.	Fee for urgent card issue ¹	30,00 EUR	40,00 USD
10.1.3.	Annual Card fee	50,00 EUR	60,00 USD
10.1.4.	Additional Card issue	25,00 EUR	32,00 USD
10.1.5.	Fee for additional card	50,00 EUR	60,00 USD
10.1.6.	Card replacement	25,00EUR	32,00USD
10.1.7.	Interests for account remains		
10.1.7.1.	<i>interest for the authorised credit per year</i>	24%	24%
10.1.7.2.	<i>interest for exceeding the authorised credit limit per year</i>	60 %	60 %
10.1.8.	Overdraft arrangement fee	25,00 EUR	35,00 USD
10.1.9.	Fee for reviewing of an unjustified complaint	25,00 EUR	35,00 USD
10.1.10.	Cash withdrawal		
10.1.10.1.	<i>cash withdrawal fee in ATMs</i>	3% min. 5,00 EUR	3% min. 7,00 USD
10.1.10.2.	<i>cash withdrawal fee in AS "Industra Bank" POS in Latvia</i>	3% min. 5,00 EUR	3% min. 7,00 USD
10.1.10.3.	<i>cash withdrawal fee in other bank POS</i>	3% min. 10,00 EUR	3% min. 15,00 USD
10.1.11.	Inspection of account balance		
10.1.11.1.	<i>commission for inspection of account balance at ATMs in in SEPA² countries</i>	0,50 EUR	0,80 USD
10.1.11.2.	<i>commission for inspection of account balance at ATMs outside SEPA countries</i>	0,80 EUR	1,00 USD
10.1.12.	Purchases commission		
10.1.12.1.	<i>purchases charge in SEPA ²countries</i>	free of charge	free of charge
10.1.12.2.	<i>purchases charge outside SEPA countries</i>	0.25% (min. 0,20 EUR)	0.25% (min. 0,30 USD)
10.1.13.	Daily limit		
10.1.13.1.	<i>daily limit for purchasing</i>	2 500,00 EUR	3 500,00 USD
10.1.13.2.	<i>daily limit for ATM</i>	1 500,00 EUR	1 800,00 USD
10.1.14.	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%
10.1.15.	Printing of currency type on a payment card	3,00 EUR	5,00 USD
10.1.16.	Administration of card's daily limit	15,00 EUR	20,00 USD
10.1.17.	Credit agreement fee	0.25% (min. 0,50 EUR)	0.25% (min. 0,80 USD)
10.1.18.	Collateral Amount	250,00 EUR	250,00 USD
10.1.19.	Card sending		
10.1.19.1.	<i>fee for card sent via post within European Union³</i>	10,00 EUR + postage expenses	12,00 USD + postage expenses
10.1.19.2.	<i>fee for card sent via post outside European Union³</i>	10,00 EUR + courier fee	12,00 USD + courier fee

¹ 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.

² SEPA- the Single EURO Payment Area.

³ Fee includes two items: card and PIN code.**10.2. MasterCard Standard**

No.	Service	Price list EUR	
		Card in EUR	Card in USD
10.2.1	Card issue	free of charge	free of charge
10.2.2.	Fee for urgent card issue ¹	30,00 EUR	40,00 USD
10.2.3.	Annual card fee	50,00 EUR	60,00 USD
10.2.4.	Additional card issue	50,00 EUR	60,00 USD
10.2.5.	Annual fee for additional card	50,00 EUR	60,00 USD
10.2.6.	Card replacement	50,00 EUR	60,00 USD
10.2.7.	Reports		
10.2.7.1.	<i>fee for financial reports at the Bank</i>	25,00 EUR	35,00 USD
10.2.7.2.	<i>fee for financial reports in the i-bank</i>	free of charge	free of charge
10.2.8.	Fee for reviewing of an unjustified complaint	25,00 EUR	35,00 USD
10.2.9.	Interest for balance on card account		
10.2.9.1.	<i>interest for the authorised credit per year</i>	24%	24%
10.2.9.2.	<i>interest for exceeding the authorised credit limit per year</i>	60%	60%
10.2.10.	Overdraft arrangement fee	25,00 EUR	35,00 USD
10.2.11.	Cash withdrawal		
10.2.11.1.	<i>cash withdrawal fee in ATMs</i>	3% min. 5,00 EUR	3% min. 7,00 USD
10.2.11.2.	<i>cash withdrawal fee in AS "Industra Bank" POS in Latvia</i>	3% min. 5,00 EUR	3% min. 7,00 USD
10.2.11.3.	<i>cash withdrawal fee in other bank POS</i>	3% min. 10,00 EUR	3% min. 15,00 USD
10.2.12.	Inspection of account balance		
10.2.12.1.	<i>commission for inspection of account balance at ATMs in SEPA² countries</i>	0,50 EUR	0,80 USD
10.2.12.2.	<i>commission for inspection of account balance at ATMs outside SEPA countries</i>	0,80 EUR	1,00 USD
10.2.13.	Purchases charge		
10.2.13.1.	<i>purchases charge in SEPA² countries</i>	free of charge	free of charge
10.2.13.2.	<i>purchases charge outside SEPA countries</i>	0.25 % (min. 0,20 EUR)	0.25% (min. 0,30 USD)
10.2.14.	Daily limit		
10.2.14.1.	<i>daily limit for purchasing</i>	4 000,00 EUR	5 000,00 USD
10.2.14.2.	<i>daily limit for ATM</i>	2 000,00 EUR	2 500,00 USD
10.2.15.	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%
10.2.16.	Printing of currency type on a payment card	3,00 EUR	5,00 USD
10.2.17.	Administration of card's daily limit	15,00 EUR	20,00 USD
10.2.18.	Credit agreement fee	0.25% (min. 0,50 EUR)	0.25% (min. 0,80 USD)
10.2.19.	Collateral Amount	250,00 EUR	250,00 USD
10.2.20.	Card sending		
10.2.20.1.	<i>fee for card sent via post within European Union³</i>	10,00 EUR + postage expenses	12,00 USD + postage expenses

10.2.20.2.	<i>fee for card sent via post outside European Union³</i>	10,00 EUR + courier fee	12,00 USD + courier fee
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¹ 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.

² SEPA- the Single EURO Payment Area.

³ Fee includes two items: card and PIN code

10.3. MasterCard Gold

No.	Service	Price list EUR	
		Card in EUR	Card in USD
10.3.1.	Card issue	50,00 EUR	60,00 USD
10.3.2.	Fee for urgent card issue ¹	30,00 EUR	40,00 USD
10.3.3.	Annual card fee	100,00 EUR	120,00 USD
10.3.4.	Additional card issue	50,00 EUR	60,00 USD
10.3.5.	Annual fee for additional card	100,00 EUR	120,00 USD
10.3.6.	Card replacement	50,00 EUR	60,00 USD
10.3.7.	Reports		
10.3.7.1.	<i>fee for financial report's at the Bank</i>	25,00 EUR	35,00 USD
10.3.7.2.	<i>fee for financial report's in the i-bank</i>	free of charge	free of charge
10.3.8.	Fee for reviewing of an unjustified complaint	25,00 EUR	35,00 USD
10.3.9.	Interest for balance on card account		
10.3.9.1.	<i>interest for the authorised credit per year</i>	24%	24%
10.3.9.2.	<i>interest for exceeding the authorised credit limit per year</i>	60%	60%
10.3.10.	Overdraft arrangement fee	25,00 EUR	35,00 USD
10.3.11.	Cash withdrawal		
10.3.11.1.	<i>cash withdrawal fee in ATMs</i>	3% min. 5,00 EUR	3% min. 7,00 USD
10.3.11.2.	<i>cash withdrawal fee in AS "Industra Bank" POS in Latvia</i>	3% min. 5,00 EUR	3% min. 7,00 USD
10.3.11.3.	<i>cash withdrawal fee in other bank POS</i>	3% min. 10,00 EUR	3% min. 15,00 USD
10.3.12.	Inspection of account balance		
10.3.12.1.	<i>commission for inspection of account balance at ATMs in in SEPA² countries</i>	0,50 EUR	0,80 USD
10.3.12.2.	<i>commission for inspection of account balance at ATMs outside SEPA countries</i>	0,80 EUR	1,00 USD
10.3.13.	Purchases charge		
10.3.13.1.	<i>purchases charge in SEPA ²countries</i>	0.15%	0.15%
10.3.13.2.	<i>purchases charge outside SEPA countries</i>	0.25% (min. 0,20 EUR)	0.25% (min. 0,30 EUR)
10.3.14.	Daily limit		
10.3.14.1.	<i>daily limit for purchasing</i>	7 000,00 EUR	9 000,00 USD
10.3.14.2.	<i>daily limit for ATM</i>	2 800,00 EUR	3 500,00 USD
10.3.15.	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%
10.3.16.	Printing of currency type on a payment card	3,00 EUR	5,00 USD
10.3.17.	Administration of card's daily limit	15,00 EUR	20,00 USD
10.3.18.	Credit agreement fee	0.25% (min. 0,50 EUR)	0.25% (min. 0,80 USD)
10.3.19.	Collateral Amount	250,00 EUR	250,00 USD
10.3.20.	Card sending		

10.3.20.1.	<i>fee for card sent via post within European Union</i> ³	10,00 EUR + postage expenses	12,00 USD + postage expenses
10.3.20.2.	<i>fee for card sent via post outside European Union</i> ³	10,00 EUR + courier fee	12,00 USD + courier fee

¹ 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.

² SEPA- the Single EURO Payment Area.

³ Fee includes two items: card and PIN code.

11. Broker operations

11.1. Stocks 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	50,00 EUR ¹

12.2. Opening of Escrow account

No.	Service	Price list EUR
12.2.1.	Opening of Escrow account	free of charge

12.3. Execution of Escrow account agreement

No.	Service	Price list EUR
12.3.1.	Execution of standard agreement ²	
12.3.1.1.	According to the normal procedure (within 3 business days)	0,4% from transaction amount (min. 200,00 EUR)
12.3.1.2.	According to the expedited procedure (within 24 hours)	0,6% from transaction amount (min. 500,00 EUR)
12.3.2.	Execution of non-standard agreement	as agreed in each case
12.3.3.	Amendments to the agreement (for each time)	as agreed in each case (min. 50,00 EUR)

12.4. Closing of Escrow account

No.	Service	Price list EUR
12.4.1.	Closing of Escrow account	free of charge

12.5. Other services

No.	Service	Price list EUR
12.5.1.	Transfer from Escrow account	According to the Bank's Price list
12.5.2.	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.

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.

Appendix No.2

Utility bill and bill payments in cash

PRICE LIST FOR CASH OPERATIONS CUSTOMER SERVICE CENTER “ELIZABETE”

No.	Service	Price list EUR
1.	Utility bills (gas, water, electricity, and others)	3,00 EUR¹
2.	State fees and other payments (real estate tax, security, loans, insurance and other)	0,5% (min 7,00 EUR)
3.	Currency exchange operations²	0,1% (min 10,00 EUR)

¹ Commission fee for each separate additional payment receipt – 0,50 EUR.

² The Bank accept only new sample USD banknotes – issued starting from 2009.

Appendix No.2

Utility bill and bill payments in cash

PRICE LIST FOR CASH OPERATIONS

**IN CUSTOMER SERVICE CENTERS,
except Customer service centers “Ventspils” and “Elizabete”**

No.	Service	Price list EUR
1.	Utility bills (gas, water, electricity and others)	2,00 EUR¹
2.	State fees and other payments (real estate tax, security, loans, insurance and other)	0.5% (min 5,00 EUR)
3.	Currency exchange operations²	0.1% (min 10,00 EUR)

¹ Commission fee for each separate additional payment receipt – 0,50 EUR.

² The Bank accept only new sample USD banknotes – issued starting from 2009.

Appendix No.2**Utility bill and bill payments in cash****PRICE LIST FOR CASH OPERATIONS****CUSTOMER SERVICE CENTER “VENTSPILS”**

No.	Service	Price list EUR
1.	Utility bills and rent payments:	
	SIA Latvijas Propāna Gāze	1.50 EUR
	AS Latvenergo	1.50 EUR
	SIA TET	2.00 EUR
	SIA LMT, SIA Tele2 and other mobile service providers	2.00 EUR
	SIA Ūdeka	1.50 EUR
	PSIA Ventspils nekustāmie īpašumi	1.50 EUR
	PSIA Ventspils siltums	1.50 EUR
	SIA SkaTVis	1.50 EUR
	PSIA Ventspils labiekārtošanas kombināts	1.50 EUR
	Other utility bills and rent payments	5.00 EUR
2.	State fees	5.00 EUR
3.	Payments for kindergarten	2.00 EUR
4.	Leasing and loan payments	0.5% of amount (min 5.00 EUR)
5.	Other payments (Ventspils pilsētas dome, security, insurance and other)	0.5% of amount (min 5.00 EUR)
6.	Currency exchange operations ¹	0.1% of amount (min 10.00 EUR)

¹ The Bank accept only new sample USD banknotes – issued starting from 2009.