

## 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 <sup>1</sup> and opening of a (multicurrency <sup>2</sup> ) current account <sup>3</sup>	350,00 EUR
1.1.2.	Minimal account balance <sup>4</sup>	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 <sup>5</sup>	100,00 EUR/per month
1.2.2.	Maintenance of multicurrency account <sup>6</sup>	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 <sup>7</sup> account	200,00 EUR/per month
1.2.5.	Maintenance of inactive <sup>7</sup> account <sup>6</sup>	200,00 EUR/per month + standard price list
1.2.6.	Fee for storage of funds for the Customer with whom the Bank terminates cooperation	
1.2.6.1.	up to 3 months	1000,00 EUR/per month
1.2.6.2.	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 <sup>8</sup>	50,00 -2000,00 EUR
1.6.3.	Fee for additional due diligence/ compliance check of the customer/ activity/ transaction / payment partner/ documents <sup>9</sup>	100,00 EUR/per hour

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

<sup>2</sup> It is possible to handle funds in several currencies specified by the Bank.

<sup>3</sup> 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).

<sup>4</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> 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.

<sup>9</sup> 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 account<sup>1</sup>

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 account<sup>2</sup>

No.	Service	Price list EUR
2.2.1.	EUR	3% of the amount (min 50,00 EUR)
2.2.2.	In other currencies <sup>3</sup>	3.5% of the amount (min 20,00 EUR)
2.2.3.	Processing of online Cash Payout Application in Internet bank	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 <sup>2</sup>	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.	<i>exchange of banknotes of one nominal into other</i>	0.5% of the amount (min 10,00 EUR)
2.4.1.2.	<i>change of coins into banknotes and vice - versa, change of coin nominal<sup>4</sup></i>	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 banknotes<sup>5</sup>

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<sup>6;7</sup>

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

---

<sup>1</sup> No foreign currencies coins accepted.

<sup>2</sup> 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.

<sup>3</sup> If available in the bank.

<sup>4</sup> Tariff for Customer of the Bank.

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

<sup>6</sup> Coins must be sorted by a value.

<sup>7</sup> 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<sup>1:2</sup>

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 <sup>3</sup>	50,00 EUR
3.3.4.	Verification of a notarized power of attorney before performing a separate transaction (without registration of a power of attorney)	40,00 EUR
3.3.5.	Registration, verification and extension of authorization of the Official	50,00 EUR
3.3.6.	Execution of documents in case of change of the Customer`s representative	150,00 EUR
3.3.7.	Execution of change in ownership documents <sup>4</sup>	350,00 EUR
3.3.8.	Registration of other amendments in legal documents of the Customer	30,00 EUR
3.3.9.	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)

<sup>1</sup> 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.

<sup>2</sup> 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 Industra Bank.

<sup>3</sup> 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.

<sup>4</sup> 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 Industra Bank<sup>1</sup>

No.	Service	Price list EUR	
		In the Bank	Using Internet bank
4.1.1.	In EUR, USD	free of charge <sup>3</sup>	-
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 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 EUR<sup>2;10</sup>

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> <sup>5</sup>		
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> <sup>5</sup>	170,00 EUR	115,00 EUR
4.4.2.	SEPA <sup>4</sup> 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> <sup>5</sup>		
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> <sup>5</sup>		
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> <sup>5</sup>		
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<sup>2;6</sup>**

No.	Service	Price list EUR	
		In the Bank	Using Internet bank
4.5.1.	Transfers RUB, KZT		
4.5.1.1.	<i>standard</i> <sup>5</sup>	120,00 EUR	100,00 EUR
4.5.2.	Transfers GBP, PLN, CNY		
4.5.2.1.	<i>standard</i> <sup>5</sup>		
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> <sup>5</sup>		
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> <sup>5</sup>		
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 order<sup>8</sup>**

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 order<sup>8</sup>**

No.	Service	Price list EUR
4.7.1.	EUR <sup>7</sup>	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<sup>8</sup>**

No.	Service	Price list EUR
4.8.1.	EUR <sup>7</sup>	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 <sup>7</sup>	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 <sup>7</sup>	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 request<sup>8</sup>**

No.	Service	Price list EUR
-----	---------	----------------

4.11.1.	EUR <sup>7</sup>	10,00 EUR
4.11.2.	In other currency and EUR(except p.4.11.1.)	150,00 EUR <sup>8</sup>

**4.12. Investigation in connection with an expected incoming money transfer, upon Customer's request<sup>8</sup>**

No.	Service	Price list EUR
4.12.1.	EUR <sup>7</sup>	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 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 (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. 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. 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 Industra Bank or the transfer has not been received in full due to other reasons beyond the control of Industra Bank.

<sup>1</sup> An additional commission fee - 0.3% of the amount (min. EUR 250.00) is applied for crediting an incoming payment to the account of a client of Industra Bank made from a credit institution whose countries are subject to international sanctions.

<sup>2</sup> An additional commission fee - 0.3% of the amount (min. EUR 250.00), is applied for debiting an outgoing payment from the Industra Bank client's account made to a credit institution whose countries are subject to international sanctions.

<sup>3</sup> Provided that the customer's account number in IBAN format is correctly specified in the field "recipient" of the received SWIFT MT 103 message

<sup>4</sup> 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 EEA<sup>9</sup> country;
- if the beneficiary bank is not a member of EEA<sup>9</sup>, 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.

<sup>5</sup> According to the Appendix No.1

<sup>6</sup> Transfers in USD, RUB, GBP, PLN, KZT are made only with the prior approval of the Bank.

<sup>7</sup> Domestic transfers to/from another bank in Latvia.

<sup>8</sup> If the additional fees charged by the banks involved in the execution of the transfer occur, Industra Bank has the right to deduct additional fees from the Customer's Accounts without seeking prior approval.

<sup>9</sup> 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

<sup>10</sup> 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 fee of 120 EUR is charged.



## 5. Account management, internet transactions and SMS - alert

### 5.1. Internet Bank

No.	Service	Price list EUR
5.1.1.	Installation <sup>1</sup>	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.	Code calculator DIGIPASS DP260 replacement on Customer request	50,00 EUR
5.1.5.	Changing the status of the Customer in Internet Bank from individual to corporate	50,00 EUR
5.1.6.	Holding connection <sup>2</sup>	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 Internet Bank user login and password	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 <sup>3</sup>	0,20 EUR for each SMS

<sup>1</sup> Connection with the help of code calculator DIGIPASS DP260.

<sup>2</sup> Holding companies are connected to one code calculator DIGIPASS DP 260.

<sup>3</sup> 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 Industra Bank, 0,1% of amount (min. 10,00 EUR)

### 6.2. Non-cash

No.	Service	Price list EUR
6.2.1.	Currency exchange <sup>1</sup>	according to the rates of Bank, free of charge

---

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

**7. Lending services<sup>1</sup>**

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)

<sup>1</sup> 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) <sup>1</sup>	<b>1 year</b>	<b>2 years</b>	<b>3 years</b>	<b>4 years</b>	<b>5 years</b>
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) <sup>1</sup>	<b>1 year</b>	<b>2 years</b>	<b>3 years</b>	<b>4 years</b>	<b>5 years</b>
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 <sup>2</sup>	deposit rate by agreement
9.2.3.	Other currency <sup>3</sup>	deposit rate by agreement

### 9.3. Subordinated deposit

No.	Service	Interest rates		
		Term		
9.3.1.	Subordinated deposit	<b>5 years</b>	<b>7 years</b>	<b>10 years</b>
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 agreement<sup>4</sup>

No.	Service	Price list EUR
9.4.1.	Early termination of the deposit agreement without prior notice 30 calendar days	3% of the deposit amount
9.4.2.	Early termination of the deposit agreement, concluded from 01.07.2022., notifying the bank at least 30 calendar days in advance	1,5% of the deposit amount

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

<sup>2</sup> Minimal deposit amount for receiving interest: 1 000 000 EUR.

<sup>3</sup> Minimal deposit amount for receiving interest: the equivalent of 1 000 000 EUR.

<sup>4</sup> 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 <sup>1</sup>	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%	are not issued
10.1.9.2.	<i>interest for exceeding the authorized credit limit per year</i>	60%	are not issued
10.1.10.	Overdraft arrangement fee	50,00 EUR	are not issued
10.1.10.1.	Overdraft extension or contract changes fee	50,00 EUR	are 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 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 SEPA<sup>2</sup>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 Union<sup>3</sup></i>	10,00 EUR + postage expenses	12,00 USD + postage expenses

10.1.20.2.	<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 receiving of the card at Industra Bank Central Office, the card is made within one working day when request submitted till 12.00 a.m.

<sup>2</sup> SEPA- Single EURO Payment Area.

<sup>3</sup> 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) <sup>2</sup>
11.1.2.	<i>Russian stocks</i>	by agreement
11.1.3.	<i>EU stocks</i>	0,3% of trading amount (min. 50,00 EUR) <sup>2</sup>
11.1.4.	<i>other stocks</i>	0,4% of trading amount (min. 50,00 EUR) <sup>2</sup>

**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) <sup>1</sup>

**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% <sup>3</sup> 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) <sup>3</sup>
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 Industra Bank</i>	3,00 EUR
11.3.11.	Securities receiving/transfer:	
11.3.11.1.	<i>Securities receiving</i>	50,00 EUR <sup>3</sup>
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

---

<sup>1</sup> The fee is charged in currency of account. FOREX transactions commission fee is not applied.

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

<sup>3</sup> 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 <sup>1</sup> )

**12.2. Execution of Escrow account agreement**

No.	Service	Price list EUR
12.2.1.	Execution of standard agreement <sup>2</sup>	
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) <sup>3</sup>	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

<sup>1</sup> 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.

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

<sup>3</sup> 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 <sup>1</sup>	Value date
<b>EUR</b>	Domestic transfer	Standard	13:00	D
			16:00 <sup>2</sup>	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)	
<b>USD<sup>3</sup></b>		Standard	17:00	D + 2
<b>CNY</b>		Standard	17:00	D + 3
<b>PLN, JPY, KZT, GBP</b>		Standard	17:00	D + 2
<b>RUB</b>		Standard	17:00	D + 1

<sup>1</sup> D – is the date when the Customer has submitted the payment order to the Bank.

<sup>2</sup> 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>

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