

PRICE LIST FOR INDIVIDUALS RESIDENTS

1. Servicing of accounts

1.1. Opening and closing of a current account

| No. | Service | Price list EUR |
|---------|---|------------------------------|
| 1.1.1. | Consideration of documents ¹ and opening of a (multicurrency ²) current account ³ | 25,00 EUR |
| 1.1.1.1 | Additional commission fee for initial examination of documents for a person who is not a citizen of the EU, EEA or Switzerland ^{1;4} | 300,00 EUR |
| 1.1.2. | Closing of a (multicurrency) current account | 5,00 EUR |
| 1.1.3. | Obtaining information from another source that is necessary for checking the Customer's compliance and account opening | actual costs (min. 5,00 EUR) |

1.2. Current account maintenance

| No. | Service | Price list EUR |
|----------|---|------------------------------|
| 1.2.1. | Maintenance of a current account ^{5;6;7} | 1,00 EUR/per month |
| 1.2.2. | Maintenance ⁷ of an inactive ⁸ account | 10,00 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 | actual costs (min. 5,00 EUR) |
| 1.2.4. | Fee for storage of funds for the Customer with whom the Bank terminates cooperation | 100,00 EUR/per month |
| 1.2.5. | Interest ⁹ on current account balance <i>balance for calculating interest for each current account</i> | |
| 1.2.5.1. | up to 10 000 EUR | not calculated |
| 1.2.5.2. | from 10 000 EUR to 50 000 EUR | 0.25% per year |
| 1.2.5.3. | from 50 000 EUR to 100 000 EUR | 0.35% per year |
| 1.2.5.4. | above 100 000 EUR | 0.50% per year |

1.3. Opening and maintenance of a Commercial Activity Income Account^{10;11}

| No. | Service | Price list EUR |
|--------|---|---------------------|
| 1.3.1. | Consideration of documents and opening of a account | 15,00 EUR |
| 1.3.2. | Maintenance of a account | 5,00 EUR/ per month |
| 1.3.3. | Closing of a account | 5,00 EUR |
| 1.3.4. | Transfers to the single tax account (automatic payment of tax, simplified tax payment solution) | free of charge |

1.4. Account statements

| No. | Service | Price list EUR |
|--------|---|--|
| 1.4.1. | Receiving an account statement in the Internet bank | free of charge |
| 1.4.2. | Receiving an account statement in the Bank | |
| 1.4.3. | for a period of up to 12 months | 0,50 EUR for one copy (min. 5,00 EUR) |
| 1.4.4. | for a period of over 12 months | 0,50 EUR for one copy (min. 10,00 EUR) |
| 1.4.5. | Issuance of an account statement, upon Customer's request, if the account is closed | 1,00 EUR for one copy (min. 10,00) |

| | |
|--|------|
| | EUR) |
|--|------|

1.5. 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 | 50,00 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 | 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 | 25,00 - 500,00 EUR |
| 1.6.2. | Fee for each case when the bank has to perform customer due diligence or enhanced customer due diligence ¹² | 10,00 - 500,00 EUR |
| 1.6.3. | Fee for additional due diligence/ compliance check of the customer/ activity/ transaction / payment partner/ documents ¹³ | 100,00 EUR/per hour |

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

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

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

⁴ Does not apply to a person who has a permanent residence permit issued by the Republic of Latvia, except for citizens of Russia or Belarus.

⁵ To customers with whom a deposit agreement has been concluded the fee for maintenance of a current account is not applied during the term of the agreement.

⁶ 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.

⁷ The current account servicing and maintenance fee is not applied if the average balance of funds within the current month in all the customer's current accounts in total exceeds 10,000 EUR or its equivalent in another currency according to the exchange rate set by the Bank.

⁸ 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.

⁹ Interest is not calculated for funds in blocked accounts.

¹⁰ For private individuals registered with the State Revenue Service as a performer of economic activity **in the micro-enterprise taxpayer regime** and not registered as a value added tax payer and the turnover does not exceed EUR 40 000 per year.

¹¹ All other tariffs are according to the Bank's price list for legal person customers - residents of Latvia.

¹² 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.

¹³ 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> | 0,1% of amount (min. 2,00 EUR) |
| 2.1.1.2. | <i>over 5 000,01 (per day)</i> | 0,5% of amount |
| 2.1.2. | In other currencies | 2% of amount (min. 10,00 EUR) |
| 2.1.3. | To cover commissions | free of charge |

2.2. Cash deposit into other Customer's account¹

| No. | Service | Price list EUR |
|----------|---------------------------------|------------------------------------|
| 2.2.1. | EUR, USD | |
| 2.2.1.1. | <i>up to 5 000,00 (per day)</i> | 0,3% of amount (min. 10,00 EUR) |
| 2.2.1.2. | <i>over 5 000,01 (per day)</i> | 1% of amount |
| 2.2.2. | In other currencies | 2% of amount (min. 10,00 EUR) |

2.3. Cash deposit into the account with the aim to make money transfers (international) to customers who do not hold accounts with Industra Bank²

| 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 | 1% of amount (min. 10,00 EUR) ⁵ |
| 2.4.2. | In other currencies ⁶ | 2% of amount (min.20,00 EUR) |
| 2.4.3. | Processing of online Cash Payout Application in Internet bank | 3,00 EUR |

2.5. Additional fees

| No. | Service | Price list EUR |
|--------|---|--------------------------------|
| 2.5.1. | Preparing cash for pay-out according to denominations requested by the customer | 1% of amount (min. 5,00EUR) |
| 2.5.2. | Cash money withdrawal without prior notice ⁴ | 1,5% of amount |
| 2.5.3. | Fine for non-withdrawal of a cash amount ordered in writing | 0,5% of the total order |

2.6. Exchange of money with change of denomination

| No. | Service | Price list EUR |
|----------|---|---|
| 2.6.1. | EUR | |
| 2.6.1.1. | <i>exchange of banknotes against banknotes of other denomination</i> | 0,5% of amount (min. 5,00EUR) |
| 2.6.1.2. | <i>exchange of coins against banknotes, and vice - versa; exchange of coins against coins of other denomination</i> | 2,00 EUR for every 50 coins. ⁷ |
| 2.6.2. | in other currencies ⁵ | 1% of amount (min. 5,00 EUR) |

2.7. Acceptance of worn and damaged banknotes ⁸

| No. | Service | Price list EUR |
|--------|---------------------|----------------|
| 2.7.1. | EUR | free of charge |
| 2.7.2. | in other currencies | not accepted |

2.8. Verification of banknotes

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

2.9. Handling of coins ^{9;10}

| No. | Service | Price list EUR |
|--------|--|----------------------------|
| 2.9.1. | For customers of Industra Bank | 2,00EUR for every 50 coins |
| 2.9.2. | For customers who hold no account with Industra Bank | 5,00EUR for every 50 coins |

2.10. Cash advance from payment cards at Industra Bank POS terminals

| No. | Service | Price list EUR |
|---------|--|--------------------------------|
| 2.10.1. | Cash advance from payment cards of other banks | 3,5% of amount (min. 5,00 EUR) |

¹ No foreign currency coins are accepted.

² The maximum amount is EUR 1000.00 or its equivalent.

³ Money transfer is carried out according to the current Bank's price list, type of commission fee: SHA.

⁴ Amounts that exceed EUR 3 000.00 or equivalents in other currencies are to be ordered 2 business days in advance, in writing, in Customer service centers. An amount ordered in the Head office must exceed EUR 7000.00.

⁵ When closing the account free of charge, if the account balance is up to 10.00 EUR.

⁶ If available in the Bank.

⁷ Tariff for customers of the Bank.

⁸ The Bank reserves the right not to accept worn or damaged banknotes if those do not meet the Bank's internal requirements (General Business Terms and Conditions).

⁹ Coins must be sorted by denominations.

¹⁰ 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 the order of payment in the archive and copy confirmation | 15,00 EUR |
| 3.1.3. | Issuance of a SWIFT copy of an executed payment, upon Customer`s request | 10,00 EUR / for copy |

3.2. Preparation and issuance of bank references^{1:2}

| No. | Service | Price list EUR |
|--------|--|-------------------------------|
| 3.2.1. | Information about the availability of an account in the bank and its balance | 10,00 EUR |
| 3.2.2. | Another type of inquiry on request | 15,00 EUR |
| 3.2.3. | Issuance of a reference after termination of business relationship with the Customer | 30,00 EUR |
| 3.2.4. | Providing comprehensive information about the Customer to the audit | by agreement (min. 40,00 EUR) |

3.3. Amendments in the database

| No. | Service | Price list EUR |
|--------|---|------------------------|
| 3.3.1. | Re-execution of a specimen signature card | 10,00 EUR ³ |
| 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 ⁴ | 20,00 EUR |
| 3.3.4. | Verification of a notarial power of attorney before performing a separate transaction (without registration of a power of attorney) | 15,00 EUR |
| 3.3.5. | Consideration of inheritance documents (for each heir) | 15,00 EUR |

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

| No. | Service | Price list EUR |
|--------|--|--------------------------------|
| 3.4.1. | Sending of correspondence by courier | 30,00 EUR + actual costs |
| 3.4.2. | Sending of registered letter | 10,00 EUR + actual costs |
| 3.4.3. | Additional commission fee for preparation of documents or statements in English or Russian | actual costs (min. 20,00 EUR) |
| 3.4.4. | Additional commission fee for notarization of documents or statements | actual costs (min. 100,00 EUR) |

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

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

³ When a power of attorney needs to be executed - free of charge

⁴ The commission fee is applied in all cases when a trustee wishes to act on behalf of the Client on the basis of the authorization.

4. Transfers

4.1. Crediting an incoming money transfer to customer's account with Industra Bank¹

| No. | Service | Price list EUR | |
|----------|---|-----------------------------|---------------------|
| | | In the Bank | Using Internet bank |
| 4.1.1. | In EUR, USD | free of charge ³ | - |
| 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 | 3,00 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. | In EUR, GBP, PLN | | |
| 4.3.1.1. | <i>transfer to one's own account</i> | 2,50 EUR | free of charge |
| 4.3.1.2. | <i>transfer to an account of other customer</i> | 2,50 EUR | 0,25 EUR |
| 4.3.2. | In other currency | | |
| 4.3.2.1. | <i>transfer to one's own account</i> | 2,50 EUR | free of charge |
| 4.3.2.2. | <i>transfer to an account of other customer</i> | 5,00 EUR | 1,00 EUR |

4.4. Transfers in EUR²

| No. | Service | Price list EUR | |
|------------|--|----------------|---------------------|
| | | In the Bank | Using Internet bank |
| 4.4.1. | Domestic transfers to another bank in Latvia | | |
| 4.4.1.1. | <i>standard⁴</i> | | |
| 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>express⁴</i> | 15,00 EUR | 12,00 EUR |
| 4.4.2. | SEPA transfers ⁵ | | |
| 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 p.4.4.1. and 4.4.2.) | | |
| 4.4.3.1. | <i>standard⁴</i> | | |
| 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>urgent⁴</i> | | |

| | | | |
|------------|----------------------------|-----------|-----------|
| 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>express⁴</i> | | |
| 4.4.3.3.1. | SHA | 45,00 EUR | 40,00 EUR |
| 4.4.3.3.2. | OUR | 90,00 EUR | 85,00 EUR |

4.5. International transfers in currencies of foreign countries^{2;6}

| No. | Service | Price list EUR | |
|------------|-----------------------------|----------------|---------------------|
| | | In the Bank | Using Internet bank |
| 4.5.1. | Transfer in RUB, KZT | | |
| 4.5.1.1. | <i>standard⁴</i> | 25,00 EUR | 20,00 EUR |
| 4.5.2. | Transfer in GBP, PLN, CNY | | |
| 4.5.2.1. | <i>standard⁴</i> | | |
| 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. | Transfer in USD | | |
| 4.5.3.1. | <i>standard⁴</i> | | |
| 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. | Transfer in JPY | | |
| 4.5.4.1. | <i>standard⁴</i> | | |
| 4.5.4.1.1. | SHA | 35,00 EUR | 30,00 EUR |
| 4.5.4.1.2. | OUR | 65,00 EUR | 60,00 EUR |

4.6. Amendments in an unexecuted payment order

| No. | Service | Price list EUR |
|--------|-------------------|----------------|
| 4.6.1. | EUR, GBP, PLN | 3,00 EUR |
| 4.6.2. | In other currency | 10,00 EUR |

4.7. Amendments and additions in an executed payment order⁸

| No. | Service | Price list EUR |
|--------|---|----------------|
| 4.7.1. | EUR ⁷ | 5,00 EUR |
| 4.7.2. | In other currency and in EUR (except p. 4.7.1.) | 70,00 EUR |

4.8. Request to revoke a money transfer⁸

| No. | Service | Price list EUR |
|--------|---|----------------|
| 4.8.1. | EUR ⁷ | 10,00 EUR |
| 4.8.2. | In other currency and in EUR (except p. 4.8.1.) | 100,00 EUR |

4.9. Request to cancel a money transfer

| No. | Service | Price list EUR |
|--------|---|----------------|
| 4.9.1. | EUR ⁷ | 10,00 EUR |
| 4.9.2. | In other currency and in EUR (except p. 4.9.1.) | 50,00 EUR |

4.10. Investigation of an incoming money transfer with incorrect details

| No. | Service | Price list EUR |
|---------|--|----------------|
| 4.10.1. | EUR ⁷ | 10,00 EUR |
| 4.10.2. | In other currency and in EUR (except p. 4.10.1.) | 50,00 EUR |

4.11. Investigation of an executed money transfer, upon Customer's request⁸

| No. | Service | Price list EUR |
|---------|--|----------------|
| 4.11.1. | EUR ⁷ | 10,00 EUR |
| 4.11.2. | In other currency and in EUR (except p. 4.11.1.) | 100,00 EUR |

4.12. Investigation in connection with an expected incoming money transfer, upon Customer's request⁸

| No. | Service | Price list EUR |
|---------|--|----------------|
| 4.12.1. | EUR ⁷ | 10,00 EUR |
| 4.12.2. | In other currency and in 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 an incoming money transfer to the payer'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 | 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% |

4.15. Regular payment

| No. | Service | Price list EUR |
|---------|---------------------------------------|--------------------------------|
| 4.15.1. | Registration | 5,00 EUR |
| 4.15.2. | Execution of transfers | according to 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 |

4.16. Regular payment of electronic invoices

| No. | Service | Price list EUR |
|---------|---------------------|------------------------|
| 4.16.1. | Registration | 5,00 EUR |
| 4.16.2. | Payment of invoices | 0,36 EUR ¹⁰ |

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.

¹ An additional commission fee - 0.3% of the amount (min. EUR 20.00), is applied for crediting an incoming payment to the account of a client of Industra Bank made from a credit institution whose countries (ex. Russia, Belarus) are subject to international sanctions.

² An additional commission fee - 0.3% of the amount (min. EUR 20.00), is applied for debiting an outgoing payment from the Industra Bank client's account made to a credit institution whose countries (ex. Russia, Belarus) are subject to international sanctions.

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

⁴ According to the Appendix No. 1.

⁵ 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 EEA⁹ country;
- if the beneficiary bank is not a member of EEA⁹, 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.

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

⁷ Domestic transfers to/from another bank in Latvia.

⁸ 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.

⁹ The EEA (European Economic Area) countries – EU member countries (Austria, Belgium, Bulgaria, Czech Republic, Denmark, France, Greece, Estonia, Italy, Ireland, Cyprus, Latvia, Great Britain, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden) and Island, Liechtenstein, Norway, Switzerland.

¹⁰ 0,28 EUR, provided that the company-service provider holds a current account with Industra Bank.

5. Account management, internet transactions and SMS - alert

5.1. Internet bank

| No. | Service | Price list EUR |
|----------|---|----------------|
| 5.1.1. | Installation | free of charge |
| 5.1.1.1. | one user | free of charge |
| 5.1.1.2. | each subsequent user | 5,00 EUR |
| 5.1.2. | License fee | free of charge |
| 5.1.3. | Connecting to the SMS authorization service | free of charge |
| 5.1.4. | Providing and/or replacement of code calculator DIGIPASS DP260 on Customers request | 30,00 EUR |
| 5.1.5. | Reissue of internet bank user login on Customers request | 10,00 EUR |
| 5.1.6. | Internet bank user's and/or code calculator DIGIPASS DP260 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 | free of charge |

6. Product sets

6.1. Silver set (For private individuals - seniors who receive their pensions to their accounts held with Industra Bank)

| No. | Service | Price list EUR |
|------------|---|---|
| 6.3.1. | Servicing of accounts | |
| 6.3.1.1. | Opening of an account | 25,00 EUR |
| 6.3.1.2 | Additional commission fee for initial examination of documents for a person who is not a citizen of the EU, EEA or Switzerland ¹ | 300,00 EUR |
| 6.3.1.3. | Account maintenance ⁵ | 1,00 EUR/per month |
| 6.3.1.4. | Closing of an account | 2,50 EUR |
| 6.3.2. | Cash deposit into own account ² | |
| 6.3.2.1. | EUR | |
| 6.3.2.1.1. | <i>up to 1 000,00 (during one day)</i> | 1,00 EUR |
| 6.3.3 | Cash withdrawal from a current account ³ | |
| 6.3.3.1. | EUR | 1% of amount (min. 10,00 EUR) |
| 6.3.4. | Payment card MasterCard Debit/Maestro ⁶ | |
| 6.3.4.1. | Issuance of payment card / additional card in the bank | 7,00 EUR |
| 6.3.4.2. | Sending of payment card / additional card by post within Latvia ⁷ | 3,00 EUR |
| 6.3.4.3. | Monthly card fee | 1,50 EUR/per month |
| 6.3.4.4. | Purchase in shops in Latvia | free of charge |
| 6.3.4.5. | Cash withdrawal from ATMs in SEPA countries ⁴ | free up to 400,00 EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR) |
| 6.3.4.6. | Cash withdrawal from ATMs in non-SEPA countries ⁴ | 1,5% (min. 2,00 EUR) |
| 6.3.4.7. | Checking of an account balance at ATMs in SEPA countries ⁴ | 0,25 EUR |
| 6.3.4.8. | Checking of an account balance at ATMs non-SEPA countries ⁴ | 0,36 EUR |
| 6.3.5. | SMS – alert | |
| 6.3.5.1. | Connecting to the "SMS-alert" service | free of charge |
| 6.3.5.2. | The cost of one SMS | free of charge |

¹ Does not apply to a person who has a permanent residence permit issued by the Republic of Latvia, except for citizens of Russia or Belarus.

² No foreign currency coins are accepted.

³ Amounts that exceed EUR 3 000.00, or equivalents in other currencies, are to be ordered 2 business days in advance, in writing, in Customer service centers. An amount ordered in the Head office must exceed EUR 7000.00.

⁴ SEPA - the Single Euro Payment Area.

⁵ To customers with whom a deposit agreement has been concluded the fee for maintenance of a current account is not applied during the term of the agreement

⁶ From January 2, 2022, Maestro cards are no longer issued. Maestro cards issued earlier will be valid until their expiry date. If a Maestro card needs to be replaced (renewed, replaced), a MasterCard Debit card will be issued instead.

⁷ The fee covers the two consignments within Latvia: the card and PIN code.

All other tariffs are according to the Bank's price list for natural person customers - residents of Latvia.

7. Currency exchange operations

7.1. Cash

| No. | Service | Price list EUR |
|--------|--------------------------------|--|
| 7.1.1. | Currency exchange ¹ | according to the rates of Industra Bank, 0,1% of amount (min. 10,00 EUR) |

7.2. Non-cash

| No. | Service | Price list EUR |
|--------|--------------------------------|--|
| 7.2.1. | Currency exchange ² | according to the rates of Bank, free of charge |

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

² Information about the sums above 3000,00 EUR or an equivalent in other currency by the phones: +371 67019324, 67019325

8. Lending services¹**8.1. Loan²**

| No. | Service | Price list EUR |
|--------|---|---|
| 8.1.1. | Loan application processing | 0,5% of loan amount (min. 200,00 EUR) |
| 8.1.2. | Arrangement of a loan agreement (incl. Loan increase) | 1 % of loan amount (min. 300,00 EUR) |
| 8.1.3. | 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) |
| 8.1.4. | Other changes at the customer's request | 1% of the remaining loan amount (min 250,00 EUR) |
| 8.1.5. | Resource reservation | Free of charge |
| 8.1.6. | 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) |
| 8.1.7. | Preparation of references, approvals or consents | By agreement (min. 70,00 EUR) |

8.2. Credit card limits³

| No. | Service | Price list EUR |
|----------|---|--|
| 8.2.1. | Monthly fee for servicing the card account | According to the Bank's Price list section - Current account maintenance |
| 8.2.2. | Base % rate per year | 28% |
| 8.2.3. | Fee for transfer (own funds) | According to the Bank's Price list section - Transfers |
| 8.2.4. | Commission for the storage of funds in USD currency | 500,00 USD per month |
| 8.2.5. | Monthly payments amount (includes fees for the use of credit funds during the reporting period) | 5% of the spent credit limit amount + 100% of the overdraft (min. 10,00 EUR) |
| 8.2.6. | Deadline for monthly instalments | Until the last working day of the month following the reference month |
| 8.2.7. | Penalty for late payment of debt | |
| 8.2.7.1. | Interest rate overdue (per year) | 60% |
| 8.2.8. | Closure of account | free of charge |
| 8.2.9. | Interest rate on unauthorized negative balance (per year) | 60% |
| 8.2.10. | Debt repayment agreement execution commission fee (loan restructuring) | 2% of debt amount (min. 25,00 EUR) |
| 8.2.11. | Fee for consideration of application on debt repayment | 25,00 EUR |
| 8.2.12. | Fee for reconsideration of the debt repayment agreement | 12,00 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.

² Also applies to leasing services.

³ Commission fees are applied to credit card limit agreements taken over by Privatbank.

9. Deposits¹

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) ² | 3 months | 6 months | 1 year | 2 years | 3 years | 4 years | 5 years |
| | | 1.50% | 1.75% | 2.25% | 2.50% | 2.75% | 3.00% | 3.25% |

9.2. Subordinated deposit

| No. | Service | Interest rates |
|--------|-----------------------------------|----------------|
| | | Term |
| 9.2.1. | Subordinated deposit ³ | by agreement |

9.3. Early termination of the agreement⁴

| No. | Service | Price list EUR |
|--------|---|-----------------------------|
| 9.3.1. | Early termination of the deposit agreement without prior notice 30 calendar days | 1.50% of the deposit amount |
| 9.3.2. | Early termination of the deposit agreement, concluded from 01.07.2022., notifying the bank at least 30 calendar days in advance | 1.00% of the deposit amount |

¹ New agreements on Target deposit opening is no longer offered from 23.08.2021. For agreements concluded until 23.08.2021. the minimum amount of replenishment is 10 EUR.

² Minimal deposit amount for receiving interest: for individuals - 3 000 EUR, for legal entities - 3 000 EUR.

³ Minimal deposit amount for receiving interest 50 000 EUR.

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

10.Payment cards**10.1.MasterCard Debit/Maestro¹**

| No. | Service | Price list EUR | |
|------------|---|---|-------------------------------|
| | | Card in EUR | Card in USD |
| 10.1.1. | Issuance of a card | | |
| 10.1.1.1. | Issuance of payment card / additional card in the bank | 7,00 EUR | 10,00 USD |
| 10.1.1.2 | Sending of payment card / additional card by post within Latvia ⁴ | 3,00 EUR | 5,00 USD |
| 10.1.2. | Urgent issuance of a card ² | 35,00 EUR | 50,00 USD |
| 10.1.3. | Monthly fee for a card | 1,50 EUR | 3,00 USD |
| 10.1.4. | Monthly fee for an additional card | 1,50 EUR | 3,00 USD |
| 10.1.5. | Card replacement | 5,00 EUR | 7,00 USD |
| 10.1.5.1. | Card replacement before the expiry date | 5,00 EUR | 7,00 USD |
| 10.1.6. | Statements | | |
| 10.1.6.1. | <i>receiving a statement in the Bank</i> | 10,00 EUR | 12,00 USD |
| 10.1.6.2. | <i>receiving a statement in the Internet bank</i> | free of charge | free of charge |
| 10.1.7. | Reviewing an unjustified complaint | free of charge ⁶ | free of charge ⁶ |
| 10.1.8. | Interest on card account balances | | |
| 10.1.8.1. | <i>interest on the authorized credit per annum</i> | 24% | is not issued |
| 10.1.8.2. | <i>interest on exceeding of the authorized credit limit per annum</i> | 60% | is not issued |
| 10.1.9. | Overdraft arrangement fee | free of charge | is not issued |
| 10.1.9.1. | Overdraft extension or contract change fee | 10,00 EUR | is not issued |
| 10.1.10. | Cash withdrawal | - | |
| 10.1.10.1. | <i>cash withdrawal from ATMs in SEPA countries³</i> | free up to 400,00 EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR) | 2% (min.5,00 USD) |
| 10.1.10.2. | <i>cash withdrawal from ATMs in non-SEPA³ countries</i> | 2% of amount (min. 3,00 EUR) | 2% of amount (min.5,00 USD) |
| 10.1.10.3. | <i>cash withdrawal at Industra Bank POS terminals in Latvia</i> | 2% of amount (min. 7,00 EUR) | 2% of amount (min. 10,00 USD) |
| 10.1.10.4. | <i>cash withdrawal at other bank's POS terminals</i> | 2% of amount (min. 7,00 EUR) | 2% of amount (min.10,00 USD) |
| 10.1.11. | Checking of an account balance | - | |
| 10.1.11.1. | <i>checking of an account balance at ATMs in SEPA countries³</i> | 0,25 EUR | 0,40 USD |
| 10.1.11.2. | <i>checking of an account balance at ATMs in non-SEPA countries³</i> | 0,50 EUR | 0,70 USD |
| 10.1.12. | Purchase fee | | |
| 10.1.12.1. | <i>purchase in SEPA countries³</i> | free of charge | free of charge |
| 10.1.12.2. | <i>purchase in non-SEPA countries³</i> | free of charge | 0.25% |
| 10.1.13. | Daily spending limit | | |
| 10.1.13.1. | <i>daily spending limit in shops</i> | 2 500 EUR | 3 500 USD |
| 10.1.13.2. | <i>daily spending limit in ATMs</i> | 1 500 EUR | 1800 USD |
| 10.1.14. | Currency conversion surcharge, if the currency of the basic account attached to the payment card is not the same as the transaction currency and the payment currency | 3% | 3% |
| 10.1.15. | Printing of the account currency code on a payment card | 3,00 EUR | 5,00 USD |

| | | | |
|------------|--|---------------------------------|---------------------------------|
| 10.1.16. | Receiving/ delivering the card | | |
| 10.1.16.1. | <i>for card transfer between Customer Service Centers</i> | 5,00 EUR | 7,00 USD |
| 10.1.16.2. | <i>delivering the card by post outside Latvia</i> | 3,00 EUR + actual costs | 5,00 USD + actual costs |
| 10.1.17. | Administration of the card's daily spending limit ⁵ | 7,00 EUR | 10,00USD |
| 10.1.18. | Credit transaction fee | 0,15% of amount (min. 0,10 EUR) | 0,15% of amount (min. 0,15 USD) |

¹ From January 2, 2022, Maestro cards are no longer issued. Maestro cards issued earlier will be valid until their expiry date. If a Maestro card needs to be replaced (renewed, replaced), a MasterCard Debit card will be issued instead.

² Upon agreeing with the customer on the place of receiving the card in Industra Bank, the card shall be made within 4 hours.

³ SEPA - the Single Euro Payment Area.

⁴ The fee covers the two consignments within Latvia: the card and PIN code.

⁵ Free of charge, changing the limit independently in the internet bank.

⁶ If the investigation of the complaint requires documents confirming the transaction, a fee corresponding to the actual cost of the service will apply.

10.2. MasterCard Standard

| No. | Service | Price list EUR | |
|------------|---|---|-------------------------------|
| | | Card in EUR | Card in USD |
| 10.2.1. | Issuance of a card | | |
| 10.2.1.1. | Issuance of payment card / additional card in the bank | 7,00 EUR | 10,00 USD |
| 10.2.1.2. | Sending of payment card / additional card by post within Latvia ³ | 3,00 EUR | 5,00 USD |
| 10.2.2. | Urgent issuance of a card ¹ | 35,00 EUR | 50,00 USD |
| 10.2.3. | Monthly card fee | 2,00 EUR | 3,00 USD |
| 10.2.4. | Monthly fee for an additional card | 2,00 EUR | 3,00 USD |
| 10.2.5. | Card replacement | 7,00 EUR | 10,00 USD |
| 10.2.5.1. | Card replacement before the expiry date | 7,00 EUR | 10,00 USD |
| 10.2.6. | Statements | | |
| 10.2.6.1. | <i>receiving a statement in the bank</i> | 10,00 EUR | 12,00 USD |
| 10.2.6.2. | <i>receiving a statement in the internet bank</i> | free of charge | free of charge |
| 10.2.7. | Reviewing an unjustified complaint | free of charge ⁵ | free of charge ⁵ |
| 10.2.8. | Interest on account balances | | |
| 10.2.8.1. | <i>interest on the authorized credit per annum</i> | 24% | is not issued |
| 10.2.8.2. | <i>interest on exceeding the authorized credit limit per annum</i> | 60% | is not issued |
| 10.2.9. | Overdraft arrangement fee | free of charge | is not issued |
| 10.2.9.1. | Overdraft extension or contract change fee | 10,00 EUR | is not issued |
| 10.2.10. | Cash withdrawal | | |
| 10.2.10.1. | <i>cash withdrawal from ATMs in SEPA countries²</i> | free up to 600,00 EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR) | 2% of amount (min. 5,00 USD) |
| 10.2.10.2. | <i>cash withdrawal at Industra Bank POS-terminals in Latvia</i> | 2% of amount (min. 7,00 EUR) | 2% of amount (min. 10,00 USD) |
| 10.2.10.3. | <i>cash withdrawal at other bank's POS-terminals</i> | 2% of amount (min. 7,00 EUR) | 2% of amount (min. 10,00 USD) |
| 10.2.11. | Checking of an account balance | | |
| 10.2.11.1. | <i>checking of an account balance at ATMs in SEPA countries²</i> | 0,25 EUR | 0,40 USD |
| 10.2.11.2. | <i>checking of an account balance at ATMs in non-SEPA countries²</i> | 0,50 EUR | 0,70 USD |

| | | | |
|------------|---|---------------------------------|---------------------------------|
| 10.2.12. | Purchase fee | | |
| 10.2.12.1. | <i>purchase in SEPA countries²</i> | free of charge | free of charge |
| 10.2.12.2. | <i>purchase in non-SEPA countries²</i> | free of charge | 0.25% of amount (min. 0,20 USD) |
| 10.2.13. | Daily spending limit | | |
| 10.2.13.1. | <i>daily spending limit in shops</i> | 4 000 EUR | 5000 USD |
| 10.2.13.2. | <i>daily spending limit in ATMs</i> | 2 000 EUR | 2500 USD |
| 10.2.14. | Currency conversion surcharge, if the currency of the basic account attached to the payment card is not the same as the transaction currency and the payment currency | 3% | 3% |
| 10.2.15. | Printing of the account currency code on a payment card | 3,00 EUR | 5,00 USD |
| 10.2.16. | Receiving/ delivering the card | | |
| 10.2.16.1. | <i>fee for card transfer between Customer Service Centers</i> | 5,00 EUR | 7,00 USD |
| 10.2.16.2. | <i>delivering the card by post outside Latvia</i> | 3,00 EUR + actual costs | 5,00 USD + actual costs |
| 10.2.17. | Administration of the card's daily spending limit ⁴ | 7,00 EUR | 10,00USD |
| 10.2.18. | Credit transaction fee | 0.15% of amount (min. 0,10 EUR) | 0.15% of amount (min. 0,15 USD) |

¹ Upon agreeing with the customer on the place of receiving the card in Industra Bank, the card shall be made within 4 hours.

² SEPA - the Single Euro Payment Area.

³ The fee covers the two consignments within Latvia: the card and PIN code.

⁴ Free of charge, changing the limit independently in the internet bank.

⁵ *If the investigation of the complaint requires documents confirming the transaction, a fee corresponding to the actual cost of the service will apply.*

10.3. MasterCard Gold

| No. | Service | Price list EUR | |
|------------|--|-----------------------------------|-----------------------------------|
| | | Card in EUR | Card in USD |
| 10.3.1. | Issuance of a card | | |
| 10.3.1.1. | Issuance of payment card / additional card in the bank | 7,00 EUR | 10,00 USD |
| 10.3.1.2. | Sending of payment card / additional card by post within Latvia ³ | 3,00 EUR | 5,00 USD |
| 10.3.2. | Urgent issuance of a card ¹ | 35,00 EUR | 50,00 USD |
| 10.3.3. | Monthly card fee | 3,50 EUR | 5,00 USD |
| 10.3.4. | Monthly fee for an additional card | 3,50 EUR | 5,00 USD |
| 10.3.5. | Card replacement | 12,00 EUR | 15,00 USD |
| 10.3.5.1. | Card replacement before the expiry date | 12,00 EUR | 15,00 USD |
| 10.3.6. | Statements | - | |
| 10.3.6.1. | <i>receiving a statement in the Bank</i> | 10,00 EUR | 12,00 USD |
| 10.3.6.2. | <i>receiving a statement in the Internet bank</i> | free of charge | free of charge |
| 10.3.7. | Reviewing an unjustified complaint | free of charge⁵ | free of charge⁵ |
| 10.3.8. | Interest on account balances | - | |
| 10.3.8.1. | <i>interest on the authorized credit per annum</i> | 24% | is not issued |
| 10.3.8.2. | <i>interest on exceeding of the authorized credit limit per annum</i> | 60% | is not issued |
| 10.3.9. | Overdraft arrangement fee | free of charge | is not issued |
| 10.3.9.1. | Overdraft extension or contract change fee | 10,00 EUR | is not issued |
| 10.3.10. | Cash withdrawal | | |
| 10.3.10.1. | <i>cash withdrawal from ATMs in SEPA² countries</i> | free up to 1000,00 | 2% of amount |

| | | | |
|------------|---|---|---------------------------------|
| | | EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR) | (min. 5,00 USD) |
| 10.3.10.2. | <i>cash withdrawal at Industra Bank POS terminals in Latvia</i> | 2% of amount (min. 7,00 EUR) | 2% of amount (min. 10,00 USD) |
| 10.3.10.3. | <i>cash withdrawal at other bank's POS terminals</i> | 2% of amount (min. 7,00 EUR) | 2% of amount (min. 10,00 USD) |
| 10.3.11. | Checking of an account balance | - | |
| 10.3.11.1. | <i>checking of an account balance at ATMs in SEPA countries²</i> | 0,25 EUR | 0,40 USD |
| 10.3.11.2. | <i>checking of an account balance at ATMs in non-SEPA countries²</i> | 0,50 EUR | 0,70 USD |
| 10.3.12. | Purchase fee | - | |
| 10.3.12.1 | <i>purchase in SEPA countries²</i> | free of charge | free of charge |
| 10.3.12.2 | <i>purchase in non-SEPA countries²</i> | free of charge | 0.25% |
| 10.3.13. | Daily spending limit | - | |
| 10.3.13.1. | <i>daily spending limit in shops</i> | 7 000 EUR | 9 000 USD |
| 10.3.13.2. | <i>daily spending limit in ATMs</i> | 2 800 EUR | 3 500 USD |
| 10.3.14. | Currency conversion surcharge, if the currency of the basic account attached to the payment card is not the same as the transaction currency and the payment currency | 3% | 3% |
| 10.3.15. | Printing of the account currency code on a payment card | 3,00 EUR | 5,00 USD |
| 10.3.16. | Receiving/ delivering the card | | |
| 10.3.16.1. | <i>fee for card transfer between Customer Service Centers</i> | 5,00 EUR | 7,00 USD |
| 10.3.16.2. | <i>delivering the card by post outside Latvia</i> | 3,00 EUR + actual costs | 5,00 USD + actual costs |
| 10.3.17. | Administration of the card's daily spending limit ⁴ | 7,00 EUR | 10,00USD |
| 10.3.18. | Credit transaction fee | 0,15% of amount (min. 0,10 EUR) | 0,15% of amount (min. 0,15 USD) |

¹ Upon agreeing with the customer on the place of receiving the card in Industra Bank, the card shall be made within 4 hours.

² SEPA -the Single Euro Payment Area.

³ The fee covers the two consignments within Latvia: the card and PIN code.

⁴ Free of charge, changing the limit independently in the internet bank.

⁵ If the investigation of the complaint requires documents confirming the transaction, a fee corresponding to the actual cost of the service will apply.

10.4. Travel insurance

| No. | Service | Price list EUR |
|---------|------------------|--------------------|
| 10.4.1. | Standard program | 10,00 EUR/per year |
| 10.4.2. | Business program | 20,00 EUR/per year |
| 10.4.3. | Gold program | 30,00 EUR/per year |
| 10.4.4. | Platinum program | 40,00 EUR/per year |

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> | by agreement |
| 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 |

11.3. 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 Industra Bank</i> | 3,00 EUR |
| 11.3.11. | Securities receiving/transfer: | |
| 11.3.11.1. | <i>Securities receiving</i> | 50,00 EUR ³ |
| 11.3.11.2. | <i>Securities transfer to another bank</i> | 0,5% of transaction amount (min. equivalent 50,00 EUR for stocks, 100,00 EUR for bonds) |
| 11.3.12. | Participation in corporate events | by agreement |

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

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

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

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

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

12.2. Execution of Escrow account agreement

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

12.3. Closing of Escrow account

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

12.4. Other services

| No. | Service | Price list EUR |
|---------|---|----------------|
| 12.4.1. | Preparation of a printout from the State Unified Computerized Land Register | 15,00 EUR |

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

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

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

Appendix No.1

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

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

| Currency of the payment | Type of operation | Priority of the payment order | Cut-off time for submitting a payment order in a certain currency to the Bank in the date D ¹ | Value date |
|---------------------------|------------------------|-------------------------------|--|------------------|
| EUR | Domestic transfer | Standard | 13:00 | D |
| | | | 16:00 ² | D |
| | SEPA transfer | Standard | 13:00 | D |
| | | | Express | 16:00 |
| | International transfer | Standard | 17:00 | D + 1 |
| | | | Urgent | 15:00 |
| Express | | | 15:00 | D (in two hours) |
| USD³ | | Standard | 17:00 | D + 2 |
| CNY | | Standard | 17:00 | D + 3 |
| PLN, JPY, KZT, 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 EUR ¹ |
| 2. | State fees and other payments (real estate tax, security, loans, insurance and other) | 0,5% (min 7,00 EUR) |
| 3. | Currency exchange operations ² | 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 “Ventpils” and “Elizabete”

| No. | Service | Price list EUR |
|-----|--|---------------------------------------|
| 1. | Utility bills (gas, water, electricity and other) | 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 operations¹ | 0.1% of amount (min 10.00 EUR) |

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