

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.	<i>Additional commission fee for initial examination of documents for a person who is not a citizen of the EU, EEA or Switzerland^{1:4}</i>	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 ^{9:10:11} 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^{12:13}

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 ¹⁴	10,00 - 500,00 EUR
1.6.3.	Fee for additional due diligence/ compliance check of the customer/ activity/ transaction / payment partner/ documents ¹⁵	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 Interest is not calculated on funds in blocked accounts. Interest is calculated starting from the next calendar month after unblocking the account.

¹¹ When the status of a customer changes from a non-resident to a resident, interest is calculated starting from the next calendar month after registration of the change of the customer's status with the Bank.

¹² 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.

¹³ All other tariffs are according to the Bank's price list for legal person customers - residents of Latvia.

¹⁴ 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.

¹⁵ 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	by agreement (min.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, 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.

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						
		3 months	6 months	1 year	2 years	3 years	4 years	5 years
9.1.1.	Ordinary deposit (interest of the deposit will be paid at the end of term) ²	3.00%	3.50%	4.00%	4.05%	4.10%	4.15%	4.20%

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	0.75% 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	0.50% 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 from ATMs in non-SEPA³ countries</i>	2% of amount (min. 3,00 EUR)	2% of amount (min. 5,00 USD)
10.2.10.3.	<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)
10.2.10.4.	<i>cash withdrawal at other bank's POS-terminals</i>	2% of amount (min. 7,00 EUR)	2% of amount (min. 10,00 USD)
10.2.11.	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 charge ⁵	free of charge ⁵
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 EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR)	2% of amount (min. 5,00 USD)
10.3.10.2.	<i>cash withdrawal from ATMs in non-SEPA² countries</i>	2% of amount (min. 3,00 EUR)	2% of amount (min. 5,00 USD)
10.3.10.3.	<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)
10.3.10.4.	<i>cash withdrawal at other bank's POS terminals</i>	2% of amount (min. 7,00 EUR)	2% of amount (min. 10,00 USD)
10.3.11.	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.	USA stocks	0,05% USD per share (min. 50,00 USD) ¹
11.1.2.	other stocks	0,3% of trading amount (min. 50,00 EUR)

11.2. Operations with Bonds Market

No.	Service	Price list EUR
11.2.1.	Bonds	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 (per month)	0,02% (min. 1,00 EUR for LV stocks, min. 10,00 EUR other country stocks)
11.3.3.2.	Custody of bonds (per month)	0,02% (min. 50,00 EUR)
11.3.3.3.	Custody of mutual fund (per month)	0,02% (min. 50,00 EUR)
11.3.4.	Custody of defaulted Bonds (per month)	0,005% face value (min. 20,00 EUR for ISIN)
11.3.5.	Receiving an account statement in the Internet bank	according to the price list section <i>Account statement</i>
11.3.6.	Receiving an account statement in the Bank	according to the price list section <i>Account statement</i>
11.3.7.	Another type of inquiry/statement on request	100,00 EUR (for inquiry/statement) ²
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 ²
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
11.3.13.	Corporate actions processing fee	1,00 EUR ²

¹ Commissions are charged in EUR.² 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
		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, 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.