

## PRICE LIST FOR USING THE CONSUMER'S<sup>1</sup> BASIC ACCOUNT SERVICE

### 1. Opening, maintenance and closing of a basic account

No.	Service	Price list EUR
1.1.	Opening of a (multicurrency <sup>2</sup> ) basic account	23,00 EUR
1.2.	Maintenance of a basic account <sup>3;4</sup>	2,50 EUR/ per month
1.3.	Closing of a (multicurrency) basic account	free of charge

### 2. Cash operations (EUR)

No.	Service	Price list EUR
2.1.	Cash deposit to own account up to 5000,00 EUR (per day)	0,3% of amount (min. 9,00 EUR)
2.2.	Cash withdrawal from the account <sup>5</sup> EUR	2% of amount (min. 10,00 EUR)

### 3. Transfers

#### 3.1. Crediting an incoming money transfer to customer's account with Industra Bank

No.	Service	Price list EUR
3.1.1.	EUR	free of charge <sup>6</sup>

#### 3.2. Transfers between customers of Industra Bank

No.	Service	Price list EUR	
		In the Bank	Using Internet bank
3.2.1.	transfer to one's own account	5,00 EUR	free of charge
3.2.2.	transfer to an account of other customer	5,00 EUR	free of charge

#### 3.3. Domestic transfers to other banks in Latvia and SEPA payments<sup>8</sup>

No.	Currency	Priority	Cut-off time	Value date <sup>7</sup>	Price list EUR	
					In the Bank	Using Internet bank
3.3.1.	EUR domestic	standard	13:00	D	5,00 EUR	0,36 EUR
			16:00	D <sup>8</sup>		
3.3.2.	SEPA <sup>9</sup>	standard	13:00	D	5,00 EUR	0,36 EUR

AS Industra Bank offers to open and use a current account as a basic account to private persons - consumers, who are residents of the European Union (Citizens of the Republic of Latvia, non-citizens of the Republic of Latvia or citizens of another European Union member state, European Economic Area member state or Swiss Confederation, as well as persons entitled to reside in Latvia in accordance with laws and regulations of the Republic of Latvia, including asylum seekers or refugees or persons who have acquired alternative status, even if the person has not declared his/her place of residence in Latvia).

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

<sup>3</sup> 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.

<sup>4</sup> The account maintenance fee is charged on the last business day of the month for the current month. If the account is closed, the Bank shall deduct the above-mentioned commission fee for the current month on the date of closure of the account.

<sup>5</sup> 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.

<sup>6</sup> An additional commission fee - 0.7% 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.

<sup>7</sup> D - the date when the Customer has submitted the payment order to the Bank.

<sup>8</sup> If the money is being transferred to a bank that is a member of the electronic clearing system of the Bank of Latvia (List of participants).

<sup>9</sup> Prerequisites for SEPA:

- the beneficiary account number must be in IBAN format;
- the beneficiary bank identification code (SWIFT/BIC) must be indicated;
- the payment is sent to EEA countries - Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Liechtenstein, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, as well as the United Kingdom, Andorra, Gibraltar, San Marino, Monaco, Switzerland and the Vatican City;
- 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.

If any of the above details are missing from the transfer, the transfer is sent to the Beneficiary as an international transfer and an appropriate fee is applied.

### 3.4. Regular payment

No.	Service	Price list EUR
3.4.1.	Registration	5,00 EUR
3.4.2.	Execution of transfers	according to Bank's price list - Transfers using Internet bank

### 4. Internet bank

No.	Service	Price list EUR
4.1.	Installation and license fee	free of charge

### 5. Payment card MasterCard Debit (EUR)

No.	Service	Price list EUR
5.1.	Issuance of a card	10,00 EUR
5.2.	Monthly fee for a card	2,00 EUR
5.3.	Cash withdrawal ATMs in SEPA <sup>10</sup> countries	free up to 400,00 EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR)

**All other tariffs, according to the Price List of the bank for residents or non-residents of Latvia of the Republic of Latvia.**

<sup>10</sup> SEPA- Single EURO Payment Area.