

PRICE LIST FOR LEGAL ENTITIES NON-RESIDENTS

1. Current account

1.1. Opening and closing

| No. | Service | Price list EUR |
|--------|--|----------------|
| 1.1.1. | Consideration of documents ¹ and opening of a (multicurrency ²) current account ³ | 350,00 EUR |
| 1.1.2. | Minimal account balance ⁴ | 1000,00 EUR |
| 1.1.3. | Account (multicurrency) closure fee | 300,00 EUR |
| 1.1.4. | Obtaining information from another source that is necessary for checking the Customer's compliance and account opening | 100,00 EUR |

1.2. Maintenance

| No. | Service | Price list EUR |
|----------|---|--|
| 1.2.1. | Maintenance of multicurrency account ⁵ | 200,00 EUR/per month |
| 1.2.2. | Maintenance of multicurrency account ⁶ | 300,00 EUR/per month |
| 1.2.3. | Obtaining information from another source that is necessary for checking the Customer's compliance or processing the correspondent bank's request for customer or account servicing | 100,00 EUR |
| 1.2.4. | Maintenance of inactive ⁷ account | 400,00 EUR/per month |
| 1.2.5. | Maintenance of inactive ⁷ account ⁶ | 500,00 EUR/per month + standard price list |
| 1.2.6. | Fee for storage of funds for the Customer with whom the Bank terminates cooperation | |
| 1.2.6.1. | <i>up to 3 months</i> | <i>1000,00 EUR/per month</i> |
| 1.2.6.2. | <i>as from the 4th month</i> | <i>5000,00 EUR/per month</i> |
| 1.2.6.3. | <i>as from the 6th month</i> | <i>10000,00 EUR/per month</i> |

1.3. Account statements

| No. | Service | Price list EUR |
|--------|---|--------------------------------------|
| 1.3.1. | Issuance of the Customer's independently prepared account statement in Internet bank | free of charge |
| 1.3.2. | Issuance of an account statement prepared at the Bank via Bank, Internet bank or e-mail | |
| 1.3.3. | <i>for a period 12 month</i> | 5,00 EUR per sheet (min. 30,00 EUR) |
| 1.3.4. | <i>for a period of over 12 months</i> | 5,00 EUR per sheet (min. 50,00 EUR) |
| 1.3.5. | Issuance of an account statement, upon Customer's request, if the account is closed | 5,00 EUR per sheet (min. 100,00 EUR) |

1.4. Enforcement actions provided for in the law

| No. | Service | Price list EUR |
|--------|--|----------------|
| 1.4.1. | Acceptance of a bailiff's order, a collection order of the State Revenue Service, an enforcement document (decision) issued by a court, a decision of the tax administration for enforcement and other State and | 150,00 EUR |

| | | |
|--------|--|---|
| | local government institutions and officials who are entitled to perform collection on a no contestation basis | |
| 1.4.2. | Compulsory transfer of funds, in accordance with the Order of bailiffs, the collection order of the State Revenue Service, an enforcement document (decision) issued by the court, a decision of the tax administration and a document issued by other State and local government institutions and officials who are entitled to perform collection on a no contestation basis laid down in laws and regulations | 20,00 EUR + according to the Money transfers price list in the Bank |

1.5. Other tariffs related to the management of ML/TF/PF (money laundering, terrorism financing and proliferation financing) risk and sanctions risk

| No. | Service | Price list EUR |
|--------|---|----------------------|
| 1.5.1. | Penalty for failure to submit documents or information, as requested by the bank and required for the management of the customer's ML/TF/PF (money laundering, terrorism financing and proliferation financing) risk and sanctions risk, within the term or in the amount specified by the bank | 100,00 - 5000,00 EUR |
| 1.5.2. | Fee for each case when the bank has to perform customer due diligence or enhanced customer due diligence ⁸ | 50,00 -2000,00 EUR |
| 1.5.3. | Fee for additional due diligence/ compliance check of the customer/ activity/ transaction / payment partner/ documents ⁹ | 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 Funds in the amount of the minimum balance are blocked and are not available to the Customer during the entire period of cooperation between the Bank and the Customer.

⁵ 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.

⁶ The bank fees for current account maintenance are applied for the customers having any of the following indicators:

- a) the legal entity has no connection with the actual economic activity or the legal entity's activity creates little or no economic value, or
- b) legislative acts of the country of registration of the legal entity do not provide for the obligation of the company to prepare and submit financial reports to competent supervisory institutions, or
- c) the legal entity has no place of business (office) in the country of registration of the legal entity.

⁷ 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.

⁸ 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.

⁹ 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 to own account¹

| No. | Service | Price list EUR |
|--------|----------------------|------------------------------------|
| 2.1.1. | EUR, USD | 0.5% of the amount (min 20,00 EUR) |
| 2.1.2. | In other currencies | 2.5% of the amount (min 20,00 EUR) |
| 2.1.3. | To cover commissions | free of charge |

2.2. Cash withdrawal from the account²

| No. | Service | Price list EUR |
|--------|---|------------------------------------|
| 2.2.1. | EUR | 3% of the amount (min 50,00 EUR) |
| 2.2.2. | In other currencies ³ | 3.5% of the amount (min 50,00 EUR) |
| 2.2.3. | Processing of online Cash Payout Application in Internet bank | 5,00 EUR |

2.3. Additional fees

| No. | Service | Price list EUR |
|--------|--|-----------------------------------|
| 2.3.1. | Preparing cash for withdrawal by denominations requested by the customer | 1% of the amount (min. 10,00 EUR) |
| 2.3.2. | Cash withdrawal without prior notification ² | 1,5% of the amount |
| 2.3.3. | Fine for non-withdrawal of a cash amount ordered in writing | 0.5% of the amount |

2.4. Exchange cash with denomination change

| No. | Service | Price list EUR |
|----------|--|------------------------------------|
| 2.4.1. | EUR | - |
| 2.4.1.1. | <i>exchange of banknotes of one nominal into other</i> | 0.5% of the amount (min 10,00 EUR) |
| 2.4.1.2. | <i>change of coins into banknotes and vice - versa, change of coin nominal⁴</i> | 3,00 EUR for every 50 coins |
| 2.4.2. | In other currencies | 1% of the amount (min. 5,00 EUR) |

2.5. Acceptance of worn and damaged banknotes⁵

| No. | Service | Price list EUR |
|--------|---------------------|----------------|
| 2.5.1. | EUR | free of charge |
| 2.5.2. | In other currencies | do not accept |

2.6. Verification of banknotes

| No. | Service | Price list EUR |
|--------|--|------------------------------------|
| 2.6.1. | Verification of banknotes for authenticity | 0,5% of the amount (min 10,00 EUR) |

2.7. Coins processing^{6;7}

| No. | Service ³ | Price list EUR |
|--------|---|----------------------------|
| 2.7.1. | For customers of Industra Bank | 2,00 EUR for each 50 coins |
| 2.7.2. | For customers who have not opened an account in Industra Bank | 5,00 EUR for each 50 coins |

2.8. Cash advance from payment cards at AS" Industra Bank POS terminals"

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

| | | |
|--------|--|--------------------------------|
| 2.8.1. | Cash advance from payment cards of other banks | 3,5% of amount (min. 5,00 EUR) |
|--------|--|--------------------------------|

¹ No foreign currencies coins accepted.

² Amounts that exceed 3 000,00 EUR or equivalent in other currencies, in Customer Services Centers must be ordered in a written form 2 banking days before payment.

³ If available in the bank.

⁴ Tariff for Customer of the Bank.

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

⁶ Coins must be sorted by a value.

⁷ The coin processing fee is charged in addition to any fee for cash deposit or withdrawal.

3. Issuance of documents and references

3.1. Issuance of confirmation of execution of a payment order in the Bank

| No. | Service | Price list EUR |
|--------|--|----------------------|
| 3.1.1. | Issuance of a confirmed duplicate copy of payment document | 5,00 EUR |
| 3.1.2. | Search for a payment order in the archive and confirmation of the copy | 20,00 EUR |
| 3.1.3. | Issuance of a SWIFT copy of an executed payment, upon Customer's request | 10,00 EUR / for copy |

3.2. Issuance of references^{1,2}

| No. | Service | Price list EUR |
|--------|--|--------------------------------|
| 3.2.1. | Confirming the existence and balance of an account | 35,00 EUR |
| 3.2.2. | Issuance of other type references, upon Customer's request | by agreement (min. 100,00 EUR) |
| 3.2.3. | Issuance of a reference after termination of business relationship with the Customer | 300,00 EUR |
| 3.2.4. | Provision of information upon auditor's request | by agreement (min. 200,00 EUR) |
| 3.2.5. | Provision of information, upon auditor's request, after termination of business relationship with the Customer | by agreement (min. 500,00 EUR) |

3.3. Amendments in the database

| No. | Service | Price list EUR |
|--------|--|----------------|
| 3.3.1. | Re-execution of a specimen signature card | 50,00 EUR |
| 3.3.2. | Execution of a power of attorney in the Bank | 50,00 EUR |
| 3.3.3. | Registration and verification of notarized power of attorney ³ | 50,00 EUR |
| 3.3.4. | Verification of a notarized power of attorney before performing a separate transaction (without registration of a power of attorney) | 40,00 EUR |
| 3.3.5. | Registration, verification and extension of authorization of the Official | 50,00 EUR |
| 3.3.6. | Execution of documents in case of change of the Customer's representative | 150,00 EUR |
| 3.3.7. | Execution of change in ownership documents ⁴ | 350,00 EUR |
| 3.3.8. | Registration of other amendments in legal documents of the Customer | 30,00 EUR |
| 3.3.9. | Obtaining information from registers to verify compliance of the Customer | 100,00 EUR |

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

| No. | Service | Price list EUR |
|--------|--|--------------------------------|
| 3.5.1. | By courier | 30,00 EUR + actual costs |
| 3.5.2. | Sending by registered post | 10,00 EUR + actual costs |
| 3.2.6. | Additional fee for preparation of documents or references in English or Russian language | actual costs (min. 20,00 EUR) |
| 3.2.8. | Additional fee for notarization of documents or references | actual costs (min. 100,00 EUR) |

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 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 A legal entity whose participant and / or the beneficial owner / authorized representative is from abroad is charged a commission fee of EUR 100.

4. Transfers

4.1. Crediting an incoming money transfer to customer's account with Industra Bank^{1;10}

| 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. Transfers between customers of Industra Bank

| No. | Service | Price list EUR | |
|--------|--|----------------|---------------------|
| | | In the Bank | Using Internet bank |
| 4.2.1. | transfer to one's own account | 5,00 EUR | 1,00 EUR |
| 4.2.2. | transfer to an account of other customer | 25,00 EUR | 20,00 EUR |

4.3. Domestic transfers to other banks in Latvia and SEPA payments^{2;4;10}

| No. | Currency | Transfer amount in EUR | Priority | Cut-off time | Value date ⁵ | Price list EUR | |
|---------|-------------------|------------------------------|----------|-----------------|-------------------------|----------------|---------------------|
| | | | | | | In the Bank | Using Internet bank |
| 4.3.1. | EUR domestic | Up to 1000 EUR | standard | 13:00 | D | 25,00 EUR | 20,00 EUR |
| 4.3.2. | | From 1 000 EUR to 10 000 EUR | | | | 75,00 EUR | 50,00 EUR |
| 4.3.3. | | Over 10 000 EUR | | | | 120,00 EUR | 100,00 EUR |
| 4.3.4. | | Up to 1000 EUR | standard | 16:00 | D ⁶ | 25,00 EUR | 20,00 EUR |
| 4.3.5. | | From 1 000 EUR to 10 000 EUR | | | | 75,00 EUR | 50,00 EUR |
| 4.3.6. | | Over 10 000 EUR | | | | 120,00 EUR | 100,00 EUR |
| 4.3.7. | - | express | 16:00 | D (in one hour) | 170,00 EUR | 115,00 EUR | |
| 4.3.8. | SEPA ⁷ | Up to 1000 EUR | standard | 13:00 | D | 25,00 EUR | 20,00 EUR |
| 4.3.9. | | From 1 000 EUR to 10 000 EUR | | | | 75,00 EUR | 50,00 EUR |
| 4.3.10. | | Over 10 000 EUR | | | | 120,00 EUR | 100,00 EUR |

4.4. International transfers ^{2;4;10}

| No. | Currency | Priority | Cut-off time | Value date ⁵ | Price list EUR | | | |
|--------|------------------|-----------------|--------------|-------------------------|----------------|------------|---------------------|------------|
| | | | | | In the Bank | | Using Internet bank | |
| | | | | | SHA | OUR | SHA | OUR |
| 4.4.1. | EUR | <i>standard</i> | 17:00 | D + 1 | 120,00 EUR | 150,00 EUR | 100,00 EUR | 130,00 EUR |
| 4.4.2. | | <i>urgent</i> | 15:00 | D | 130,00 EUR | 170,00 EUR | 110,00 EUR | 150,00 EUR |
| 4.4.3. | | <i>express</i> | 15:00 | D (in two hours) | 150,00 EUR | 190,00 EUR | 130,00 EUR | 170,00 EUR |
| 4.4.4. | CNY | <i>standard</i> | 17:00 | D + 3 | 120,00 EUR | 150,00 EUR | 100,00 EUR | 130,00 EUR |
| 4.4.5. | KZT ⁸ | <i>standard</i> | 17:00 | D + 2 | - | 120,00 EUR | - | 100,00 EUR |
| 4.4.6. | JPY | <i>standard</i> | 17:00 | D + 2 | 120,00 EUR | 155,00 EUR | 100,00 EUR | 135,00 EUR |

4.5. Other services related to transfer servicing

| No. | Service | Price list EUR | |
|--------|---|---|-------------------------|
| | | Domestic transfers to/from another bank in Latvia | International transfers |
| 4.5.1. | Drawing up of a payment order | 5,00 EUR | 10,00 EUR |
| 4.5.2. | Amendments in an unexecuted payment order | 10,00 EUR | 15,00 EUR |
| 4.5.3. | Amendments and additions in an executed payment order | 20,00 EUR ⁹ | 100,00 EUR ⁹ |
| 4.5.4. | Request to revoke a money transfer | 10,00 EUR ⁹ | 120,00 EUR ⁹ |
| 4.5.5. | Request to cancel a money transfer | 10,00 EUR | 120,00 EUR |
| 4.5.6. | Investigation of an incoming money transfer with incorrect details | 10,00 EUR | 120,00 EUR |
| 4.5.7. | Investigation of an executed money transfer, upon Customer`s request | 10,00 EUR ⁹ | 150,00 EUR ⁹ |
| 4.5.8. | Investigation in connection with an expected incoming money transfer, upon Customer`s request | 10,00 EUR ⁹ | 150,00 EUR ⁹ |
| 4.5.9. | Return of an incoming money transfer at the request of the payer's bank or payer | 70,00 EUR | 70,00 EUR |

4.6. Additional commission fee

| No. | Service | Price list EUR |
|--------|---|----------------|
| 4.6.1. | Additional commission fee for incorrect details in money transfers | 70,00 EUR |
| 4.6.2. | Additional fee for checking the payment/ transaction for compliance with the requirements for AML/ CTF/ CPF (anti-money legalization, counter-terrorism financing and counter-proliferation financing) and Sanctions compliance (incl. checking for compliance at the request of the bank, bank-correspondent, beneficiary bank, intermediary bank and other institutions involved in making the payment), depending on its complexity and risk factors | up to 5% |

4.7. Regular payment

| No. | Service | Price list EUR |
|--------|--------------------------------|----------------------------------|
| 4.7.1. | Registration | 10,00 EUR |
| 4.7.2. | Execution of money transfers | according to the Bank price list |
| 4.7.3. | Revocation of payments | 5,00 EUR |
| 4.7.4. | Making corrections to payments | 5,00 EUR |

SHA The payer pays the commission fee set by Industra Bank for the transfer. All other commission fees related to the transfer (fees of the Correspondent Bank, Intermediary Bank and the Beneficiary's payment service provider), if any, shall be paid by the Payee. The transfer of the payment into the Payee's account shall be performed by the Payee's payment service provider after deducting all commission fees, if any, from the amount of the transfer.

OUR All commission fees related to the transfer (Industra Bank, Correspondent Bank, Intermediary Bank and Payee's payment service provider commission fees) shall be paid by the Payer. The Payer also undertakes to pay all additional fees charged by the banks involved in the execution of the transfer, if any. Industra Bank retains the right to deduct additional commission fees from the Client's Accounts without seeking prior approval. The Payee's payment service provider must credit the Payee's account with the full amount of the transfer. Industra Bank is not responsible if the Correspondent Bank, the Intermediary Bank or the Payee's payment service provider has not complied with the instructions of Industra Bank or the transfer has not been received in full due to other reasons beyond the control of Industra Bank.

¹ An additional commission fee - **1.2%** of the amount (min. EUR **350.00**) is applied for crediting an incoming payment to the account of a client of Industra Bank made from a credit institution whose countries are subject to international sanctions.

² An additional commission fee - **1.2%** of the amount (min. EUR **350.00**), is applied for debiting an outgoing payment from the Industra Bank client's account made to a credit institution whose countries are subject to international sanctions.

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 The Bank executes the Customer's payment order with a value date that depends on the payment execution priority level indicated in the Customer's payment order (Standard, Urgent, Express), taking into consideration the time for submission of payment orders, as specified by the Bank. The value date may be postponed to the latest date, due to non-business days of the Bank or non-working days of the clearing system of the relevant currency.

⁵ D - the date when the Customer has submitted the payment order to the Bank.

⁶ 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](#)).

⁷ 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 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.

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.

⁸ Transfers in KZT are made only with the prior approval of the Bank.

⁹ 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.

¹⁰ If the beneficiary's or payer's bank is registered in one of the high-risk and very high-risk jurisdictions, then the additional fee is charged: **0,5% of the amount (min. EUR 150.00)**. The list of countries is available at <https://industria.finance/en/bank/questions-and-answers>.

5. Internet bank 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 | 20,00 EUR |
| 5.1.2. | License fee | free of charge |
| 5.1.3. | Connecting to the SMS authorization service | free of charge |
| 5.1.4. | Code calculator DIGIPASS DP260 issuance and replacement on Customer request | 70,00 EUR |
| 5.1.5. | Reissue of internet bank user login on Customers request | 25,00 EUR |
| 5.1.6. | Internet bank user's and/or code calculator DIGIPASS DP260 unlocking | free of charge |

5.2. SMS alert

| No. | Service | Price list EUR |
|--------|-----------------------------|----------------|
| 5.2.1. | Connecting to the SMS alert | 5,00 EUR |
| 5.2.2. | License fee | free of charge |
| 5.2.3. | The cost of one SMS | free of charge |

6. Currency exchange operations

6.1. Non-cash

| No. | Service | Price list EUR |
|--------|--------------------------------|--|
| 6.1.1. | Currency exchange ¹ | according to the rates of Bank, free of charge |

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

7. Lending services^{1:2}

| No. | Service | Price list EUR |
|------|---|--|
| 7.1. | Loan application processing | by agreement (min. 500,00 EUR) |
| 7.2. | Arrangement of a loan agreement (incl. Loan increase) | 1 % of loan amount (min. 500,00 EUR) |
| 7.3. | Change of payment date, change of repayment account or extension of the term of issuance of loan or submission of documents up to 1 month | by agreement (min. 200,00 EUR) |
| 7.4. | Other changes at the customer's request | by agreement (min 500,00 EUR) |
| 7.5. | Resource reservation | By agreement |
| 7.6. | Ensuring the refinancing process, incl. in the case of the sale of the mortgaged property, if the transaction is financed by another creditor | 2% of the remaining loan amount (min. 1000,00 EUR) |
| 7.7. | Preparation of references, approvals or consents | By agreement (min. 100,00 EUR) |
| 7.8. | Early repayment of the loan | 2% of the amount repaid early (min. 500,00 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.

8. Documentary operations¹

8.1. Documentary collection

| No | Type of service | Prices, EUR |
|---------------|---|---------------------------------------|
| 8.1.1. | Import Documentary Collection (the Bank's customer is the buyer of goods) | |
| 8.1.1.1. | Advice of Documentary collection | 50,00 EUR |
| 8.1.1.2. | Delivery of documents against payment/acceptance | 0.20% of the amount (min. 150,00 EUR) |
| 8.1.1.3. | Amendment or cancellation of a documentary collection | 50,00 EUR |
| 8.1.1.4. | Issue of documents without payment, return of documents | 70,00 EUR |
| 8.1.2. | Export Documentary Collection (the Bank's customer is the seller of goods) | |
| 8.1.2.1. | Handling of documentary collections and payment | 0.20% of the amount (min. 150,00 EUR) |
| 8.1.2.2. | Amendment or cancellation of a documentary collection | 50,00 EUR |
| 8.1.3. | Other fees related to document collection services | |
| 8.1.3.1. | SWIFT message | 10,00 EUR |
| 8.1.3.2. | Courier costs | Actual costs |

8.2. Documentary Letter of credit

| No | Type of service | Prices, EUR |
|---------------|---|--|
| 8.2.1. | Servicing of Import Letters of Credit | |
| 8.2.1.1. | Processing of the application, including draft preparation of the Letter of Credit (applicable if the letter of credit is not issued) | as per arrangement (min. 150,00 EUR) |
| 8.2.1.2. | Issuing a Letter of Credit, increasing the amount | 0.25% of the amount (min. 250,00 EUR) |
| 8.2.1.3. | Handling of documents (per each set of documents) ² | 0.20% of the amount (min. 200,00 EUR) |
| 8.2.1.4. | Amendment to Letter of Credit terms | as per arrangement (min. 150,00 EUR) |
| 8.2.1.5. | Discrepancy fee (for account of the beneficiary) | 100,00 EUR |
| 8.2.1.6. | Return of unpaid documents | 70,00 EUR |
| 8.2.1.7. | Deferred payment administration (for letters of credit with deferred payments) | 0.1% (min. 200,00 EUR) |
| 8.2.2. | Servicing Export Letters of Credit | |
| 8.2.2.1. | Preparation or review of Letter of Credit or it's amendment draft | 70,00 EUR |
| 8.2.2.2. | Advice of issuance of a Letter of Credit, increase of the amount | 0.10% of the amount (min. 200,00 EUR, max. 1 000,00 EUR) |
| 8.2.2.3. | Advice of amendment of Letter of Credit conditions/ withdrawal/non-use | 100,00 EUR |
| 8.2.2.4. | Handling of document (per each set of documents) ² | 0.20% of the amount (min. 200,00 EUR) |
| 8.2.2.5. | Pre-check of documents (per each set of documents) | 100,00 EUR |
| 8.2.2.6. | Deferred payment administration (for letters of credit with deferred payments) | 0.1%, min EUR 200.00 per quarter |
| 8.2.2.7. | Confirmation of a Letter of Credit | as per agreement |
| 8.2.2.8. | Transfer of Letter of Credit terms | 0.2% of the amount (min. 150,00 EUR) |
| 8.2.2.9. | Assignment of proceeds under Letter of Credit/ Advice | 200,00 EUR |

| | | |
|---------------|---|--------------|
| | of assignment of proceeds under Letter of Credit | |
| 8.2.2.10. | Return of unpaid documents | 70,00 EUR |
| 8.2.3. | Other commissions related to Letter of Credit services | |
| 8.2.3.1. | SWIFT message | 10,00 EUR |
| 8.2.3.2. | Courier costs | actual costs |

8.3. Arranging bank guarantees

| No | Type of service | Prices, EUR |
|---------------|--|--|
| 8.3.1. | Import guarantee service | |
| 8.3.1.1. | Processing of guarantee application/draft preparation (applicable if guarantee is not issued) | as per agreement (min. 100,00 EUR) |
| 8.3.1.2. | Guarantee application processing, issue of guarantee, with cash collateral | 0.2% of the amount (min. 200,00 EUR) |
| 8.3.1.3. | Use fee, with cash collateral | 1% - 1.5% per year (min. 100,00 EUR) |
| 8.3.1.4. | Amendment to guarantee terms | 100,00 EUR or 0.2% of the increased amount |
| 8.3.1.5. | Guarantee application processing, issue of guarantee, without cash collateral | as per agreement (min. 250,00 EUR) |
| 8.3.1.6. | Use fee, without cash collateral | as per agreement |
| 8.3.1.7. | Amendment to guarantee terms, without cash collateral | as per agreement |
| 8.3.1.8. | Administration of the advance payment to the Client's account (when the advance payment is the collateral) | 1.5% of the amount (min. 200,00 EUR) |
| 8.3.1.9. | Confirmation of issuing of the guarantee | 50,00 EUR |
| 8.3.1.10. | Handling and payment of a demand for payment | 0.2% of the amount requested (min. 200,00 EUR) |
| 8.3.2. | Export guarantee service | |
| 8.3.2.1. | Advice of a guarantee, issued by another bank | 100,00 EUR |
| 8.3.2.2. | Advice of a guarantee amendment, issued by another bank | 100,00 EUR |
| 8.3.2.3. | Forwarding a demand for payment on a customer's request | 0.2% of the requested amount (min. 200,00 EUR) |
| 8.3.3. | Other fees related to guarantee servicing | |
| 8.3.3.1. | Cancellation before the expiry of the guarantee | 100,00 EUR |
| 8.3.3.2. | SWIFT message | 10,00 EUR |
| 8.3.3.3. | Courier costs | actual costs |

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 Documents relating to a single transport document shall be considered as one set of documents.

9. Deposits

9.1. Ordinary deposit

| No. | Service | Interest rates |
|--------|---|--|
| | | Term |
| 9.1.1. | Ordinary deposit (interest of the deposit will be paid at the end of term) ¹ | According to Deposit Rates |

9.2. Subordinated deposit

| No. | Service | Interest rates |
|--------|-----------------------------------|----------------|
| | | Term |
| 9.2.1. | Subordinated deposit ² | by agreement |

9.3. Early termination of the deposit agreement³

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

² Minimal deposit amount for receiving interest 50 000 EUR.

³ If the deposit is closed before maturity, then the depositor will not be paid the calculated interest, plus any interest paid earlier will be withheld. The withholdings will be made from the deposit amount before payout.

10. Payment cards**10.1. Mastercard Business**

| No. | Service | Price list | |
|------------|---|-----------------------------|-----------------------------|
| | | Card in EUR | Card in USD |
| 10.1.1. | Card issue | 50,00 EUR | 60,00 USD |
| 10.1.2. | Fee for urgent card issue ¹ | 100,00 EUR | 120,00 USD |
| 10.1.3. | Annual card fee | 120,00 EUR | 150,00 USD |
| 10.1.4. | Additional card issue | 50,00 EUR | 60,00 USD |
| 10.1.5. | Annual fee for additional card | 120,00 EUR | 150,00 USD |
| 10.1.6. | Card replacement | 50,00 EUR | 60,00 USD |
| 10.1.6.1. | Card replacement before the expiry date | 50,00 EUR | 60,00 USD |
| 10.1.7. | Reports | - | - |
| 10.1.7.1. | <i>fee for financial reports at the Bank</i> | 25,00 EUR | 35,00 USD |
| 10.1.7.2. | <i>fee for financial reports in the i-bank</i> | free of charge | free of charge |
| 10.1.8. | Fee for reviewing of an unjustified complaint | free of charge ⁴ | free of charge ⁴ |
| 10.1.9. | Interest for balance on card account | - | - |
| 10.1.9.1. | <i>interest for the authorized credit per year</i> | 24% | 24% ⁵ |
| 10.1.9.2. | <i>interest for exceeding the authorized credit limit per year</i> | 60% | 60% ⁵ |
| 10.1.10. | Overdraft arrangement fee | 50,00 EUR | are not issued |
| 10.1.10.1. | Overdraft extension or contract changes fee | 50,00 EUR | are not issued |
| 10.1.11. | Cash withdrawal | - | - |
| 10.1.11.1. | <i>cash withdrawal fee in ATMs</i> | 3% min. 5,00 EUR | 3% min. 7,00 USD |
| 10.1.11.2. | <i>cash withdrawal fee in Industra Bank POS in Latvia</i> | 3% min. 5,00 EUR | 3% min. 7,00 USD |
| 10.1.11.3. | <i>cash withdrawal fee in another bank POS</i> | 3% min. 10,00 EUR | 3% min. 15,00 USD |
| 10.1.12. | Inspection of account balance | - | - |
| 10.1.12.1. | <i>commission for inspection of account balance at ATMs in in SEPA²countries</i> | 0,50 EUR | 0,80 USD |
| 10.1.12.2. | <i>commission for inspection of account balance at ATMs outside SEPA countries</i> | 0,80 EUR | 1,00 USD |
| 10.1.13. | Purchases commission | 0.25% | 0.25% |
| 10.1.14. | Daily limit | - | - |
| 10.1.14.1. | <i>daily limit for purchasing</i> | 4 000,00 EUR | 5 000,00 USD |
| 10.1.14.2. | <i>daily limit for ATM</i> | 2 000,00 EUR | 2 500,00 USD |
| 10.1.15. | Currency conversion surcharge, if the currency of the main account attached to the payment card neither coincides with the transaction currency nor with the payment currency | 3% | 3% |
| 10.1.16. | Printing of currency type on a payment card | 3,00 EUR | 5,00 USD |
| 10.1.17. | Administration of card's daily limit | 15,00 EUR | 20,00 USD |
| 10.1.18. | Credit agreement fee | 0.25% (min. 0,50 EUR) | 0.25% (min. 0,80 USD) |
| 10.1.19. | Collateral Amount | 250,00 EUR | 250,00 USD |
| 10.1.20. | Card sending | - | - |
| 10.1.20.1. | <i>Fee for transferring the card or changing the</i> | 25,00 EUR | 40,00 USD |

| | <i>method of receipt⁶</i> | | |
|------------|--|------------------------------|------------------------------|
| 10.1.20.2. | <i>fee for card sent via post within European Union³</i> | 10,00 EUR + postage expenses | 12,00 USD + postage expenses |
| 10.1.20.3. | <i>fee for card sent via post outside European Union³</i> | 10,00 EUR + courier mail fee | 12,00 USD + courier mail fee |

¹ Subject to prior arrangement with the customer regarding the receiving of the card at Industra Bank Central Office, the card is made within one working day when request submitted till 12.00 a.m.

² SEPA- Single EURO Payment Area.

³ Fee includes two items: card and PIN code.

⁴ If the investigation of the complaint requires documents confirming the transaction, a fee corresponding to the actual cost of the service will apply.

⁵ Interest is calculated on a negative account balance.

⁶ The fee is applied from the moment the card is handed over for shipment.

10.2. Mastercard Business World

| No. | Service | Price list | |
|------------|--|-----------------------------|-----------------------------|
| | | Card in EUR | Card in USD |
| 10.2.1. | Card issue | 50,00 EUR | 60,00 USD |
| 10.2.2. | Fee for urgent card issue ¹ | 100,00 EUR | 120,00 USD |
| 10.2.3. | Annual card fee | 180,00 EUR | 220,00 USD |
| 10.2.4. | Additional card issue | 50,00 EUR | 60,00 USD |
| 10.2.5. | Annual fee for additional card | 180,00 EUR | 220,00 USD |
| 10.2.6. | Card replacement | 50,00 EUR | 60,00 USD |
| 10.2.6.1. | Card replacement before the expiry date | 50,00 EUR | 60,00 USD |
| 10.2.7. | Reports | - | - |
| 10.2.7.1. | <i>fee for financial reports at the Bank</i> | 25,00 EUR | 35,00 USD |
| 10.2.7.2. | <i>fee for financial reports in the i-bank</i> | free of charge | free of charge |
| 10.2.8. | Fee for reviewing of an unjustified complaint | free of charge ⁴ | free of charge ⁴ |
| 10.2.9. | Interest for balance on card account | - | - |
| 10.2.9.1. | <i>interest for the authorized credit per year</i> | 24% | 24% ⁵ |
| 10.2.9.2. | <i>interest for exceeding the authorized credit limit per year</i> | 60% | 60% ⁵ |
| 10.2.10. | Overdraft arrangement fee | 50,00 EUR | are not issued |
| 10.2.10.1. | Overdraft extension or contract changes fee | 50,00 EUR | are not issued |
| 10.2.11. | Cash withdrawal | - | - |
| 10.2.11.1. | <i>cash withdrawal fee in ATMs</i> | 3% min. 5,00 EUR | 3% min. 7,00 USD |
| 10.2.11.2. | <i>cash withdrawal fee in Industra Bank POS in Latvia</i> | 3% min. 5,00 EUR | 3% min. 7,00 USD |
| 10.2.11.3. | <i>cash withdrawal fee in another bank POS</i> | 3% min. 10,00 EUR | 3% min. 15,00 USD |
| 10.2.12. | Inspection of account balance | - | - |
| 10.2.12.1. | <i>commission for inspection of account balance at ATMs in in SEPA² countries</i> | 0,50 EUR | 0,80 USD |
| 10.2.12.2. | <i>commission for inspection of account balance at ATMs outside SEPA² countries</i> | 0,80 EUR | 1,00 USD |
| 10.2.13. | Purchases commission | 0.25% | 0.25% |
| 10.2.14. | Daily limit | - | - |
| 10.2.14.1. | <i>daily limit for purchasing</i> | 10 000,00 EUR | 12 000,00 USD |

| | | | |
|------------|---|--|--|
| 10.2.14.2. | <i>daily limit for ATM</i> | 3 000,00 EUR | 3 500,00 USD |
| 10.2.15. | Currency conversion surcharge, if the currency of the main account attached to the payment card neither coincides with the transaction currency nor with the payment currency | 3% | 3% |
| 10.2.16. | Printing of currency type on a payment card | 3,00 EUR | 5,00 USD |
| 10.2.17. | Administration of card's daily limit | 15,00 EUR | 20,00 USD |
| 10.2.18. | Credit agreement fee | 0.25% (min. 0,50 EUR) | 0.25% (min. 0,80 USD) |
| 10.2.19. | Collateral Amount | 250,00 EUR | 250,00 USD |
| 10.2.20. | Card sending | - | - |
| 10.2.20.1. | <i>Fee for transferring the card or changing the method of receipt⁶</i> | 25,00 EUR | 40,00 USD |
| 10.2.20.2. | <i>fee for card sent via post within European Union³</i> | 10,00 EUR + postage expenses | 12,00 USD + postage expenses |
| 10.2.20.3. | <i>fee for card sent via post outside European Union³</i> | 10,00 EUR + courier mail fee | 12,00 USD + courier mail fee |
| 10.2.21. | <i>Travel insurance (Silver program)</i> | free of charge | free of charge |
| 10.2.22. | <i>Priority Pass⁷</i> | One visit per person per calendar year is free of charge, each next 35 EUR | One visit per person per calendar year is free of charge, each next 45 USD |
| 10.2.23. | <i>Fast Track⁸</i> | According to the airport price list | According to the airport price list |

¹ Subject to prior arrangement with the customer regarding the receiving of the card at Industra Bank Central Office, the card is made within one working day when request submitted till 12.00 a.m.

² SEPA- Single EURO Payment Area.

³ Fee includes two items: card and PIN code.

⁴ If the investigation of the complaint requires documents confirming the transaction, a fee corresponding to the actual cost of the service will apply.

⁵ Interest is calculated on a negative account balance.

⁶ The fee is applied from the moment the card is handed over for shipment.

⁷ The service provides access to more than 1500 VIP airport lounges in more than 143 countries. The service is available from 05.02.2024.

⁸ The service provides out-of-line access to security checkpoints at global airports, including Riga, Vilnius, Tallinn, using one user-friendly application. The service is available from 05.02.2024.

10.3. Travel insurance

| No. | Service | Price list EUR |
|---------|------------------|--------------------|
| 10.3.1. | Standard program | 10,00 EUR/per year |
| 10.3.2. | Business program | 20,00 EUR/per year |
| 10.3.3. | Gold program | 30,00 EUR/per year |
| 10.3.4. | Platinum program | 40,00 EUR/per year |

11. Broker operations

11.1. Stocks transactions, exchange-traded funds (ETFs), mutual funds¹

| No. | Service | Price list EUR |
|----------|---|---|
| 11.1.1. | USA stocks, Canadian stocks | 0,05% USD/ CAD per share (min. 50,00 USD/ CAD) ² |
| 11.1.2. | Baltic, European, Scandinavian stocks/ exchange-traded funds (ETFs) | 0,3% of trading amount (min. 50,00 EUR) |
| 11.1.3.. | other stocks/ exchange-traded funds (ETFs) | by agreement |
| 11.1.4. | Investment fund certificate | 0,1% of trading amount (min. 100,00 EUR) |

11.2. Operations with Bonds Market¹

| No. | Service | Price list EUR |
|---------|---------|---|
| 11.2.1. | Bonds | 0,1% of trading amount (min. 100,00 EUR) ² |

11.3. Securities custody¹

| 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 ³ : | |
| 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 Account statement |
| 11.3.6. | Receiving an account statement in the Bank | according to the price list section Account statement |
| 11.3.7. | Another type of inquiry/statement on request | 100,00 EUR (for inquiry/statement) |
| 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 ¹ : | |
| 11.3.11.1. | <i>Securities receiving</i> | 50,00 EUR |
| 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 |

¹ Third-party commission fees (for example, a fee of the respective country may be added to the transaction) are charged to the Customer account.

² Commissions are charged in EUR.

³ The custody fee for shares, debt instrument and funds is calculated based on the current market value of the Financial instrument.

12. Escrow account

12.1. Application

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

12.2. Execution of 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

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

12.4. Other services

| No. | Service | Price list EUR |
|---------|---|------------------------------------|
| 12.4.1. | Transfer from Escrow account | According to the Bank's Price list |
| 12.4.2. | Preparation of a printout from the State Unified Computerized Land Register | 15,00 EUR |

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.