

Fee Information Document



Account provider name: AS "Industra Bank"

Account name: Current account

Date: 01.01.2024

- This document provides information on the fees applicable to the main services related with a payment account. It will help you to compare these fees with other accounts' fees.
- The fees can be also applied to services connected with the account but not listed herein. Full information is here: industra.finance.
- List of standardized terms of services most frequently used in the Republic of Latvia and their definitions of the terms used herein is available for free.

Service¹	Fee
General account services	
Account maintaining	
1) Opening the account (including the fee for verification of documents)	25,00 EUR
2) Maintaining/servicing the account	Monthly 3,00 EUR
	Total annual fee 36,00 EUR
3) Closing the account	5,00 EUR
4) Activating the Internet banking site	0,00 EUR
5) Using the Internet banking site	Monthly 0,00 EUR
	Total annual fee 0,00 EUR
Payments (except cards)	
Transfer (payment)	
1) Provision of service at a branch:	
a. Intra-bank transfer to own account	2,50 EUR
b. Intra-bank transfer to another person's account	2,50 EUR
c. Transfer to another bank in Latvia or EEA ² country (SEPA payment)	5,00 EUR
2) Provision of service on the Internet banking site:	
a. Intra-bank transfer to own account	0,00 EUR
b. Intra-bank transfer to another person's account	0,25 EUR
c. Transfer to another bank in Latvia or EEA ² country (SEPA payment)	0,36 EUR
Standing order	
1) Applying for the service:	
a. At a branch	5,00 EUR
b. On the Internet banking site	Service not available
2) Using the service:	
a. Intra-bank transfer to own account	0,00 EUR

b. Intra-bank transfer to another person's account	0,25 EUR
c. Transfer to another bank in Latvia or EEA ² country (SEPA payment)	0,36 EUR
E-invoice	
1) Applying for the service:	
a. At a branch	5,00 EUR
b. On the Internet banking site	Service not available
2) Using the service (for each transfer):	
a. Intra-bank transfer to another person's account	0,28 EUR
b. Transfer to another bank in Latvia or EEA ² country (SEPA payment)	0,36 EUR
Cards and cash	
Providing a debit card	
1) Making and issuing the card (including the fee for applying on the cheapest delivery channel (ordering in Internetbank and receiving by post))	3,00 EUR
2) Using the card	Monthly 1,75 EUR
	Total annual fee 21,00 EUR
Providing a credit card	
1) Making and issuing the card (including the fee for applying on the cheapest delivery channel (ordering in Internetbank and receiving by post))	3,00 EUR
2) Using the card	Monthly 2,50 EUR
	Total annual fee 30,00 EUR
3) Interest rate per annum on the amount used	24%
Cash withdrawal	
1) At a bank's branch:	1% of amount (min. 10,00 EUR).
2) At an ATM with a debit card:	free up to 400,00 EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR).
3) At an ATM with a credit card:	free up to 600,00 EUR per calendar month, over - 1,5% of amount (min. 3,00 EUR).
Account overdraft and related services	
Overdraft	
1) Handling and issuing the loan	Free of charge
2) Interest rate per annum on the amount used	24%

Comprehensive indicator of costs

The comprehensive indicator of costs has been calculated on the basis of operations performed per year:

- current account opened;
- debit and/or credit card opened and used every month (not including credit limit);
- Internet banking site activated and used every month;
- means of authentication issued;
- on the Internet banking site, unlimited transfers in EUR made to one's own account and/or 50 transfers to another person's account with the BANK;
- on the Internet banking site, 30 transfers in EUR made to another bank in Latvia or the EEA²;
- every month, cash withdrawn in the amount of the minimum salary with a debit card at a ATM in EEA².

Total annual fee 112,80 EUR

¹ The Rate Information Document includes services in EUR.

² EEA - (European Economic Area) countries - Austria, Belgium, Bulgaria, Czech Republic, Denmark, France, (including French Guiana, Guadeloupe, Martinique, Réunion), Greece, Croatia, Estonia, Italy, Ireland, Iceland, Cyprus, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden.