



PRICE LIST¹ for legal entities resident in Latvia

Current Account

Current Account Opening

Examination of documents for the current account opening with a recommendation from a current customer of the Bank and/or an account with the Bank held by the owner or a company owned by the owner of the potential Customer	200 EUR
Current account opening with a recommendation from a current customer of the Bank and/or an account with the Bank held by the owner or a company owned by the owner of the potential Customer	200 EUR
Examination of documents for the current account opening without a recommendation from a current customer of the Bank and/or an account with the Bank held by the owner or a company owned by the owner of the potential Customer	20 000 EUR
Current account opening without a recommendation from a current customer of the Bank and/or an account with the Bank held by the owner or a company owned by the owner of the potential Customer	5 000 EUR
Opening an additional current account for current Customers	free of charge
Examination of documents in case of change of the country of registration of the Customer (with the document confirming registration of the company in the new jurisdiction "as continuing"), or in case of change of the beneficial ownership	200 EUR
Certification of documents required to open an account	free of charge
Up-to-date information on the Customer from official public register ²	actual expenses
Replacement of the specimen signature and seal imprint card	7 EUR
Current account maintenance fee	
Current account maintenance fee	10 EUR per month
Fee for an inactive account (An inactive account is a current account where no bank operations have been executed for one month)	30 EUR per month (starting from 7 th month)
Closing of the current account	free of charge
Account statement (except statements from the Internet Bank)³:	
▪ for a period within 1 year (including) from the date of the request	2 EUR per page
▪ for a period exceeding 1 year from the date of the request	5 EUR per page

¹ Unless specified otherwise, the Fee is withheld prior to the provision of service. Fees for services not included in the Price List are withheld upon agreement with the Bank.

² All costs incurred by the Bank to obtain information from a publicly accessible, trustworthy and independent source on the current office holders and shareholders of the Customer are covered by the Customer, based on the actual costs incurred, provided that the Customer does submit or refuses to submit to the Bank the requested information at the time of account opening or during further co-operation with the Bank.

³ Excluding delivery costs.

References³

Reference ⁴	50 EUR (incl. VAT)
Information on the Customer at the request of an audit company in Latvian language	50 EUR (incl. VAT)
Information on the Customer at the request of an audit company in English or Russian language	60 EUR (incl. VAT)
Notarization and/or legalisation or <i>Apostille</i> of a document	100 EUR (incl. VAT) + actual expenses
Copies of payment documents confirmed by the Bank (copies of payment orders, Telex, S.W.I.F.T. and other) ³ :	
▪ document not older than month from the date of provision of service	1,50 EUR per document (incl. VAT)
▪ document not older than 3 months from the date of provision of service	3,50 EUR per document (incl. VAT)
▪ document older than 3 months from the date of provision of service	5 EUR per document (incl. VAT)
Copy of the agreement in case of loss³	14 EUR per document (incl. VAT)
Translation of a document at the Customer's request	60 EUR (incl. VAT) + actual expenses

⁴ Current account closure statement in one language- free of charge. Fee for each next current account closure statement in another language - 50 EUR (incl. VAT). Current account closure statement can be made in Latvian, Russian and English languages.

Money Transfers

	Paper-based ¹⁰	Internet Bank	Cut-off time ¹¹	Value date ¹²
Non-cash payments incoming to the account⁵	free of charge	free of charge	-	T
Money transfers within the Bank:				
▪ between Customer`s accounts	0,70 EUR	free of charge	9.00-18.00	T
▪ to an account of another Customer with the Bank	1,50 EUR	0,70 EUR	9.00-18.00	T
Outgoing payments:				
Payments in USD:				
OUR¹⁴				
▪ standard payment	50 EUR	30 EUR	9.00-18.00	T + 1
▪ urgent payment	60 EUR	40 EUR	9.00-16.00	T
▪ express payment ⁹	80 EUR	60 EUR	9.00-17.00	T
FULL OUR⁸				
▪ standard payment	70 EUR	50 EUR	9.00-18.00	T + 1
▪ urgent payment	80 EUR	60 EUR	9.00-16.00	T
▪ express payment ⁹	100 EUR	80 EUR	9.00-17.00	T
SHA¹⁵				
▪ standard payment	40 EUR	20 EUR	9.00-18.00	T + 1
▪ urgent payment	50 EUR	30 EUR	9.00-16.00	T
▪ express payment ⁹	70 EUR	50 EUR	9.00-17.00	T
BEN¹⁶				
▪ standard payment	free of charge	free of charge	9.00-18.00	T + 1
▪ urgent payment	free of charge	free of charge	9.00-16.00	T
▪ express payment ⁹	free of charge	free of charge	9.00-17.00	T
Payments in EUR:				
Within Latvia and EEA:				
SHA¹⁵				
▪ Standard SEPA ⁶ payment:				
✓ In Latvia	0,85 EUR	0,50 EUR	9.00-15.30	T
✓ Within EEA	0,85 EUR	0,50 EUR	9.00-18.00	T + 1
SHA¹⁵				
▪ urgent payment	7 EUR	5 EUR	9.00-16.00	T
▪ express payment ¹⁰	25 EUR	20 EUR	9.00-17.00	T

⁵ Funds are transferred to the account by the end of the Bank's working day.

⁶ SEPA (Single Euro Payments Area) – transfers in EUR (without restrictions on the transfer amount) within the European Economic Area (EEA), as well as in Iceland, Liechtenstein, Norway, Switzerland, Monaco and San Marino.

For the execution of SEPA transfers, the following must be specified:

International Bank Account Number - IBAN;

Identification code of the beneficiary bank - SWIFT/BIC;

Payment type – standard;

Type of Fee - SHA (sender only pays home bank commission).

If the payment order lacks any of the aforementioned mandatory details, the Bank can apply the Fee set for standard international payment (countries outside of the EEA).

	Paper-based ¹⁰	Internet Bank	Cut-off time ¹¹	Value date ¹²
International Euro payments⁷ (in countries outside of the EEA):				
OUR¹⁴				
▪ standard payment	50 EUR	30 EUR	9.00-18.00	T + 1
▪ urgent payment	70 EUR	50 EUR	9.00-16.00	T
▪ express payment ⁹	90 EUR	70 EUR	9.00-17.00	T
FULL OUR⁸				
▪ standard payment	90 EUR	70 EUR	9.00-18.00	T + 1
▪ urgent payment	100 EUR	80 EUR	9.00-13.00	T
▪ express payment ⁹	110 EUR	90 EUR	9.00-13.00	T
SHA¹⁵				
▪ standard payment	40 EUR	20 EUR	9.00-18.00	T + 1
▪ urgent payment	50 EUR	30 EUR	9.00-16.00	T
▪ express payment ⁹	70 EUR	50 EUR	9.00-17.00	T
BEN¹⁶				
▪ standard payment	free of charge	free of charge	9.00-18.00	T + 1
▪ urgent payment	free of charge	free of charge	9.00-16.00	T
▪ express payment ⁹	free of charge	free of charge	9.00-17.00	T
Payments in RUB:				
OUR¹⁴				
▪ standard payment	30 EUR	10 EUR	9.00-18.00	T + 1
▪ urgent payment	40 EUR	20 EUR	9.00-14.30	T
▪ express payment ⁹	60 EUR	40 EUR	9.00-15.00	T
Payments in GBP:				
OUR¹⁴				
▪ standard payment	57 EUR	50 EUR	9.00-17.00	T + 1
▪ urgent payment	78 EUR	72 EUR	9.00-10.30	T
SHA¹⁵				
▪ standard payment	36 EUR	29 EUR	9.00-17.00	T + 1
▪ urgent payment	50 EUR	43 EUR	9.00-10.30	T
BEN¹⁶				
▪ standard payment	free of charge	free of charge	9.00-17.00	T + 1
▪ urgent payment	free of charge	free of charge	9.00-10.30	T

⁷ Payment in EUR is carried out through the Bank's correspondent account in a country outside of the EEA.

⁸ **FULL OUR** - all fees (those of Rigensis Bank AS, the correspondent bank, the intermediary bank or the recipient bank) are covered by the payer and are included in the Bank's commission fee in full amount.

⁹ The payment is carried out outside the waiting list.

	Paper-based ¹⁰	Internet Bank	Cut-off time ¹¹	Value date ¹²
Payments in CHF:				
OUR¹⁴				
▪ standard payment	46 EUR	36 EUR	9.00-17.00	T + 1
▪ urgent payment	62 EUR	51 EUR	9.00-11.00	T
SHA¹⁵				
▪ standard payment	36 EUR	26 EUR	9.00-17.00	T + 1
▪ urgent payment	51 EUR	42 EUR	9.00-11.00	T
BEN¹⁶				
▪ standard payment	free of charge	free of charge	9.00-17.00	T + 1
▪ urgent payment	free of charge	free of charge	9.00-11.00	T
Payments in CAD:				
OUR¹⁴				
▪ standard payment	46 EUR	36 EUR	9.00-17.00	T + 1
▪ urgent payment	62 EUR	51 EUR	9.00-10.30	T
SHA¹⁵				
▪ standard payment	36 EUR	26 EUR	9.00-17.00	T + 1
▪ urgent payment	51 EUR	42 EUR	9.00-10.30	T
BEN¹⁶				
▪ standard payment	free of charge	free of charge	9.00-17.00	T + 1
▪ urgent payment	free of charge	free of charge	9.00-10.30	T
Payments in SEK, NOK:				
OUR¹⁴				
▪ standard payment	46 EUR	36 EUR	9.00-17.00	T + 1
▪ urgent payment	62 EUR	51 EUR	9.00-10.00	T
SHA¹⁵				
▪ standard payment	36 EUR	26 EUR	9.00-17.00	T + 1
▪ urgent payment	51 EUR	42 EUR	9.00-10.00	T
BEN¹⁶				
▪ standard payment	free of charge	free of charge	9.00-17.00	T + 1
▪ urgent payment	free of charge	free of charge	9.00-10.00	T
Payments in SGD:				
OUR¹⁴				
▪ standard payment	57 EUR	50 EUR	9.00-12.00	T + 1
SHA¹⁵				
▪ standard payment	36 EUR	29 EUR	9.00-12.00	T + 1
BEN¹⁶				
▪ standard payment	free of charge	free of charge	9.00-12.00	T + 1

	Paper-based ¹⁰	Internet Bank	Cut-off time ¹¹	Value date ¹²
Payments in other freely convertible currencies¹³:				
OUR ¹⁴				
▪ standard payment	57 EUR	50 EUR	9.00-17.00	T + 1
SHA ¹⁵				
▪ standard payment	36 EUR	29 EUR	9.00-17.00	T + 1
BEN¹⁶				
▪ standard payment	free of charge	free of charge	9.00-17.00	T + 1
Payments in other currencies			upon agreement	
Back-value payments ¹⁷				
▪ USD			actual expenses + 700 EUR	
▪ EUR			actual expenses + 600 EUR	
▪ RUB			actual expenses + 400 EUR	
Additional fee for the completion of a payment order within EU/EEC without a specified IBAN			20 EUR	
Cancellation, investigation or change of rules for a completed incoming or outgoing payment				
Internal payments within the Bank			14 EUR	
Outgoing payments:				
▪ RUB			43 EUR + actual expenses	
- clarification of the VO code			20 EUR	
▪ other currencies:				
- up to 6 months from the date of completion of the payment			100 EUR + actual expenses	
- more than 6 months from the date of completion of the payment			128 EUR + actual expenses	

¹⁰ Submitted to the Bank's office or via fax.

¹¹ If the order is received before the cut-off time (Latvian time), it will be processed on the same working day of the Bank.

¹² **Value date** is the date when the Bank transfers funds to the beneficiary or intermediary bank: T – date of processing the order, T+1 - next working day of the Bank following the date of processing the transfer.

¹³ JPY, CNY, CZK, DKK.

¹⁴ **OUR** - the fee covers only the services of the Bank and those of the Bank's correspondent banks. The Bank sends a payment to the correspondent bank indicating OUR in the respective field of the S.W.I.F.T. report. The Bank's liability is limited to this condition. Transfers that the Bank may present to an intermediary bank or a recipient bank directly, the Bank will mark SHA. The Bank is not responsible for a failure to comply with the Bank's instructions on the part of the intermediary bank or the beneficiary bank or for an incomplete receipt of the transfer for other reasons that are beyond the Bank's control (for example, transfer practices of the respective country).

¹⁵ **SHA** - The fee only covers the services of the Bank. All other fees related to the transfer (those of the correspondent bank, intermediary bank or recipient bank) are covered by the beneficiary.

For payments in EUR and in other currencies of the European Economic Area within Latvia and other countries of the European Economic Area, the only type of fee is SHA only (according to Art. 79 of the Law on Payment Services and Electronic Money (EU Directive of 13.11.20078 № 2007/64/EC on payment services in the internal market, Art. 67), no fee is charged on the amount of payment).

¹⁶ **BEN** - All fees (those of Rigensis Bank AS, the correspondent bank, the intermediary bank or the beneficiary bank) are covered by the beneficiary based on actual expenses. The fee of Rigensis Bank AS equals to the SHA fee and it is withheld from the amount of transfer.

¹⁷ Back-value payments – upon receipt of an approval by the correspondent bank, the customer may perform a back-value payment.

Remote Account Management

Internet Bank:

Connection	free of charge
Connection to an issued DIGIPASS 250	25 EUR
Change of access parameters for Internet Bank	10 EUR
System limits – as directed by the Customer (according to the completed form “Application for the connection of the issued Digipass to the Customer`s current account”)	

DIGIPASS 250:

Issuance	50 EUR
Replacement of the DIGIPASS 250 device:	
▪ upon the Customer`s request or due to the Customer`s fault	50 EUR
▪ due to technical reasons	free of charge
▪ at the expiration of warranty on the battery ¹⁸	50 EUR

Phone bank system:

Connection	free of charge
Fee for use (per month)	
System limits – as directed by the Customer (according to the completed form “Application for the connection of the issued Digipass to the Customer`s current account”)	free of charge

Account management via fax:

Connection	free of charge
System limits – as directed by the Customer (according to the completed form “Application for the connection of the issued Digipass to the Customer`s current account”)	

Opening, Servicing and Closing of Escrow Accounts

Review of the application	500 EUR
Opening and maintenance of an escrow account	0,4% on the transaction amount (min. 500 EUR; max. 1500 EUR)
Amendments to the conditions of an transaction at the Customer`s request (for each change)	50 EUR
Execution of a non-typical transaction	upon agreement
Informing the Customer on incoming funds in the account or receipt of the documents in the bank	free of charge
Closing of the escrow account	free of charge

¹⁸ the warranty for the battery is 2 years

Credit Operations

Review of the application	free of charge
Granting and issuance of the loan:	
▪ amount of the loan above 150 000 EUR	0,8% (min. 150 EUR)
▪ amount of the loan below 150 000 EUR	to be agreed (min. 450 EUR)
Maintenance of the loan account	free of charge
Reservation of loan funds	0,5% – 3% per year
Amendments to the agreement upon the Customer's initiative	upon agreement

Loan against Art Work

Review of the application	0,1% on the amount of the loan or upon agreement
Granting and issuance of the loan	upon agreement

Export Letters of Credit ¹⁹

Advice of letter of credit	0,1% on the amount (min. 100 EUR)
Advice of amendment of letter of credit	80 EUR
Advice of letter of credit amount increase	0,1% on the increase amount (min. 80 EUR)
Review of documents (one set)	0,2% on the documents amount (min. 100 EUR)
Transfer of letter of credit	0,2% on the amount (min.150 EUR)
Confirmation of letter of credit	upon agreement
Assignment of proceeds under letter of credit	100 EUR
Cancellation of letter of credit	100 EUR
Additional SWIFT message sending, upon request of the Customer	20 EUR per message
Dispatch of documents	Based on the Bank's Price List

Import Letters of Credit ¹⁹

Consideration of an application for issue of letter of credit (collateral - deposit)	50 EUR
Consideration of an application for issue of letter of credit (other collateral)	100 EUR
Issue of letter of credit	0,2% on the amount (min. 200 EUR)
Amendment of terms and conditions of letter of credit (except letter of credit amount increase)	100 EUR
The letter of credit amount increase	0,2% on the increase amount (min. 100 EUR)
Review of documents (one set)	0,2% on the documents amount (min. 100 EUR)
Acceptance of the documents which do not comply with letter of credit terms	50 EUR
Cancellation of letter of credit	100 EUR
Deferred payment commission fee	100 EUR
Additional SWIFT message sending, upon request of the Customer	20 EUR for each message
Dispatch of documents	Based on the Bank's Price List

¹⁹ Additional fees of other banks involved in the Letter of Credit transaction are possible.

Documentary Collection²⁰

Collection advice	70 EUR
Issue of Documentary Collection	0,2% on the documentary collection amount (min. 100 EUR)
Delivery of the documents:	
- against payment/acceptance	0,2% on the documentary collection amount (min. 100 EUR)
- without payment	50 EUR
Collection amendment/cancelation	50 EUR
Return of the documents	70 EUR
Additional SWIFT message sending, upon request of the Customer	20 EUR for each message
Dispatch of documents	Based on the Bank's price list

Bank Guarantee²¹

Review of an application for issuance of a guarantee (collateral - deposit)	100 EUR
Guarantee issuance (collateral - deposit)	1,5% per annum on the amount (min. 200 EUR)
Amendment on terms and conditions of guarantee	100 EUR
Payment of the guarantee amount	0,2% on the amount (min. 100 EUR)
Advice of guarantee	0,1% on the amount (min. 100 EUR)
Advice of amendment of guarantee	80 EUR
Advice of increase of the amount of the guarantee	0,1% on the amount (min. 80 EUR)
Cancellation of guarantee	100 EUR
Processing of guarantee amount request	0,2% on the amount (min. 180 EUR)
Additional SWIFT message sending, upon request of the Customer	20 EUR for each message
Dispatch of documents	Based on the Bank's Price List

Asset Management

Review of the trust application and all related documents	free of charge
Arrangement fee for fiduciary services	up to 1% of the amount of investment
Arrangement fee for Fixed-term trust and Regular trust services	not applicable
Commission fee for asset management and trust management (is defined individually):	
▪ <i>Fixed-term trust</i>	- up to 1% per annum of the amount of investment if the amount of investment is less than 1 000 000 USD
▪ <i>Regular trust</i>	- up to 0,5% per annum of the amount of investment if the amount of investment exceeds 1 000 000 USD
▪ <i>Fiduciary services</i>	The minimum amount of commission fee - 1 000 USD or other currency equivalent
▪ <i>Art Banking trust</i>	up to 40% on the net income per placement
Amendments to the trust agreement at the initiative of the Customer	up to 1% per annum on the amount of investment upon agreement
Expenses connected with the providing of trust services and / or investment management and execution of trust operations (payments, translations, postal and other expenses, statement etc.)	upon agreement
Other services related to the providing of trust services and / or investment management and execution of trust operations	according to the Price List or actual Bank's expenses (if the relevant position of the expenses is not in the Price List)
	upon agreement

²⁰ Additional fees of other banks involved in the Documentary Collection transaction are possible.

²¹ Additional fees of other banks involved in the Bank Guarantee transaction are possible.

Other services and operations

Requesting LEI code on behalf of the client in authorised organization ²²	375 EUR + VAT
Financial consultations	upon agreement
Copying of documents (A4)	2,20 EUR per page (incl. VAT)
Postal services:	
▪ regular letter	4,50 EUR (incl. VAT)
▪ registered letter	7 EUR (incl. VAT)
▪ dispatch by courier	100 EUR (incl. VAT)
Sending of documents by fax (per page):	
▪ within Latvia	1,50 EUR (incl. VAT)
▪ abroad	7 EUR (incl. VAT)
Preparation of invitations for Customers of the Bank (per person)	22 EUR (incl. VAT) + actual expenses
Fee for the storage of funds after closure of a current account	0,2% on the amount per annum (min. 500 EUR)

²² Additional fees, associated with providing information to an authorized organization shall be paid by the Client.