

**FEES & CHARGES  
For Private Individuals**

**ACCOUNT OPENING AND MAINTENANCE**

**For Residents of Latvia**

Valid from 1 August 2018

Service	Tariff		
	GBP	EUR	USD
Account opening	25.00	25.00	40.00
Account opening surcharge (for remotely identified Customers)	10.00	10.00	15.00
Account closure	Free of charge	Free of charge	Free of charge
Account maintenance	Free of charge	Free of charge	Free of charge
Account maintenance during closure, monthly fee <sup>1</sup>			
Up to 12 months	20.00	20.00	30.00
Starting from the 13 <sup>th</sup> month	200.00	200.00	200.00
Modification of customer's profile due to changes in legal documents	Free of charge	Free of charge	Free of charge
Over-the-limit interest rate, APR %	45%	45%	45%
Late payment fee <sup>2</sup>	7.50	7.50	10.00
Express overdraft (authorization bonus) issuance fee	7.50	7.50	10.00
Acceptance of a bailiff's order or State Revenue Service collection order <sup>3</sup>	10.00	10.00	10.00

<sup>1</sup> Monthly fee for maintenance of an account, which is being closed at the Customer's request or by the Institution's initiative and has a positive balance, if the Customer has not provided the Institution with proper instructions for transferring the remaining account balance. The fee starts to apply as of the 3<sup>rd</sup> calendar month after initiation of the account closure, if initiated by the Institution, or as of the next calendar month after initiation of the account closure, if requested by the Customer, but no earlier than any contractual impediment for the balance transfer has become void under other agreements between the Institution and the Customer.

<sup>2</sup> Late payment fee applies and is charged when an amount, for which an account has been overdrawn (whether with or without the Institution's authorization), is not repaid to and received by the Institution on or before the last day of the current month or other date agreed between the customer and the Institution.

<sup>3</sup> In case such order is executed, every payment thereunder shall be additionally charged a fee applicable to domestic payments.

**For Non-residents of Latvia**

Valid from 29 April 2019

Service	Tariff		
	GBP	EUR	USD
Account opening	50.00	50.00	75.00
Account opening surcharge (for remotely identified Customers)	25.00	25.00	40.00
Account closure	150.00	150.00	150.00
Account maintenance, monthly fee	5.00	5.00	7.50
Account maintenance during closure, monthly fee <sup>1</sup>			
Up to 3 months	20.00	20.00	30.00
Starting from the 4 <sup>th</sup> month	200.00	200.00	200.00
Starting from the 7 <sup>th</sup> month	1,000.00	1,000.00	1,000.00
Modification of customer's profile due to changes in legal documents	10.00	10.00	15.00
Over-the-limit interest rate, APR %	45%	45%	45%
Late payment fee <sup>2</sup>	7.50	7.50	10.00
Express overdraft (authorization bonus) issuance fee	7.50	7.50	10.00
Acceptance of a bailiff's order or State Revenue Service collection order <sup>3</sup>	10.00	10.00	10.00

<sup>1</sup> Monthly fee for maintenance of an account, which is being closed at the Customer's request or by the Institution's initiative and has a positive balance, if the Customer has not provided the Institution with proper instructions for transferring the remaining account balance. The fee starts to apply as of the 3<sup>rd</sup> calendar month after initiation of the account closure, if initiated by the Institution, or as of the next calendar month after initiation of the account closure, if requested by the Customer, but no earlier than any contractual impediment for the balance transfer has become void under other agreements between the Institution and the Customer.

<sup>2</sup> Late payment fee applies and is charged when an amount, for which an account has been overdrawn (whether with or without the Institution's authorization), is not repaid to and received by the Institution on or before the last day of the current month or other date agreed between the customer and the Institution.

<sup>3</sup> In case such order is executed, every payment thereunder shall be additionally charged a fee applicable to domestic payments.

**REMOTE ACCOUNT MANAGEMENT**  
**For Residents and Non-residents of Latvia**  
Valid from 5 May 2017

Service	Tariff		
	GBP	EUR	USD
Connection to Transact Online	Free of charge	Free of charge	Free of charge
Issuance of account access password and a code card	Free of charge	Free of charge	Free of charge
Replacement of account access password or a code card	10.00	10.00	15.00
Issuance of the first security token	Free of charge	Free of charge	Free of charge
Issuance of an additional security token or replacement of a security token <sup>1</sup>	25.00	25.00	40.00
Granting access to a 3 <sup>rd</sup> party's accounts or cards (on the basis of power of attorney)	10.00	10.00	15.00
Non-standard withdrawal limit set-up fee	15.00	15.00	15.00
<b>Withdrawal limits</b>			
Withdrawal limit <sup>2</sup> (for face-to-face identified Customers) On each account	5,000 EUR monthly or an equivalent in the account currency		
Withdrawal limit <sup>2</sup> (for remotely identified Customers) On each account	1,500 EUR monthly or an equivalent in the account currency		

<sup>1</sup> Replacement of a faulty security token is provided free of charge within 2 years after issuance, unless the damage was caused by the token user.

<sup>2</sup> The limit is set on the maximum total amount of payments and does not apply to Card Transactions and Payments between accounts of the same customer within SIA Transact Pro. The limit only imposes restrictions on outgoing interbank Payments (credit transfers) and Payments that a customer effects in favor of other beneficiaries within SIA Transact Pro.

## PAYMENTS (WIRE TRANSFERS)\*

\*In addition to the below payment fees a fee for non-standard payment order execution may apply in accordance with the terms stated in the section "HANDLING OF PAYMENT AMENDMENTS, CANCELLATIONS, INVESTIGATIONS, REJECTIONS, RETURNS AND NON STANDARD PAYMENT ORDERS" of the present Pricelist.

### INTERNAL PAYMENTS between accounts within SIA TRANSACT PRO

#### For Residents of Latvia

Valid from 27 August 2016

Service	Cut-off time <sup>1</sup>	Tariff			Value Date <sup>2</sup>
		GBP	EUR	USD	
Outgoing payments within SIA Transact Pro					
- between accounts of the same customer	17:00	Free of charge	Free of charge	Free of charge	T
- to an account of another customer within SIA Transact Pro	17:00	1.00	1.00	1.50	T
Surcharge <sup>4</sup> applied to large value internal payments to another customer's account, if the payment amount equals or exceeds the amount of:					
500 EUR or equivalent in the account currency		3.00	3.00	5.00	
3,000 EUR or equivalent in the account currency		10.00	10.00	15.00	
10,000 EUR or equivalent in the account currency		0.09%, min.15.00	0.09%, min.15.00	0.09%, min.25.00	

#### For Non-residents of Latvia

Valid from 27 August 2016

Service	Cut-off time <sup>1</sup>	Tariff			Value Date <sup>2</sup>
		GBP	EUR	USD	
Outgoing payments within SIA Transact Pro					
- between accounts of the same customer	17:00	Free of charge	Free of charge	Free of charge	T
- to an account of another customer within SIA Transact Pro	17:00	2.00	2.00	3.00	T
Surcharge <sup>4</sup> applied to large value internal payments to another customer's account, if the payment amount equals or exceeds the amount of:					
500 EUR or equivalent in the account currency		3.00	3.00	5.00	
3,000 EUR or equivalent in the account currency		10.00	10.00	15.00	
10,000 EUR or equivalent in the account currency		0.09%, min.15.00	0.09%, min.15.00	0.09%, min.25.00	

## DOMESTIC AND INTERNATIONAL PAYMENTS

The following intermediary bank fee charging options are supported, where applicable:

**OUR** – the customer pays fees charged by SIA Transact Pro and correspondent banks. However, additional fees may also apply if an intermediary bank or the beneficiary bank charges such additional fees while processing the transfer. In certain cases a correspondent bank and/or the beneficiary bank may disregard the instructions of SIA Transact Pro, therefore the fees of such banks may still be withdrawn from the amount of payment.

**SHA** – the customer pays fees charged by SIA Transact Pro. The beneficiary (payment recipient) covers payment processing fees of intermediary banks and the beneficiary bank.

**BEN** – the beneficiary pays fees charged by SIA Transact Pro and intermediary banks. Such fees are withdrawn from the amount of payment. The minimum payment amount under this method is set at EUR 200 or an equivalent in other currencies.

The following rules shall apply to processing of payments:

- SIA Transact Pro only applies SHA-type fees for outgoing payments in euro (EUR) and Pound sterling (GBP) within EEA\*. When making payments in EUR or GBP to financial institutions located in EEA countries, the beneficiary bank shall receive the full amount of payment; the beneficiary bank's fee may be charged to the beneficiary, if this is stipulated in the agreement between the beneficiary bank and the beneficiary (payment recipient). If BEN or OUR-type fee is specified in the payment order that falls under this rule, SIA Transact Pro shall be entitled to change it to SHA without obtaining an approval from the customer.
- SIA Transact Pro applies OUR or SHA-type fees for outgoing payments in euro (EUR) and Pound sterling (GBP) to any financial institution located outside EEA; BEN-type fees do not apply to transfers in EUR, GBP, CHF and SEK.

### Tariffs for Residents of Latvia

Valid from 5 May 2017

Service	Urgency	Cut-off time <sup>1</sup>	Tariff			Value Date <sup>2</sup>
			GBP	EUR	USD	
<b>Outgoing payments in Euro (EUR)</b>						
- within EEA* (SHA) <sup>3</sup>	standard	15:00	1.00	1.00	1.50	T
- outside EEA (OUR, SHA)						
	standard	17:00	17.00	20.00	30.00	T+1
	urgent	11:00	20.00	25.00	35.00	T
<b>Outgoing payments in US Dollars (USD)</b>						
OUR	standard	17:00	50.00	60.00	75.00	T+1
SHA, BEN**	standard	17:00	40.00	45.00	50.00	T+1
OUR	urgent	13:00	60.00	70.00	85.00	T
SHA, BEN**	urgent	13:00	50.00	55.00	60.00	T
<b>Outgoing payments in Pounds sterling (GBP)</b>						
- within EEA* (SHA) <sup>3</sup>	standard	17:00	50.00	60.00	75.00	T+1
- outside EEA (OUR, SHA)	standard	17:00	55.00	65.00	80.00	T+1
- within EEA* (SHA) <sup>3</sup>	urgent	15:00	60.00	70.00	85.00	T
- outside EEA (OUR, SHA)	urgent	15:00	65.00	75.00	90.00	T
<b>Outgoing payments in Swiss Franc (CHF) and Swedish Krona (SEK)</b>						
OUR	standard	15:00	50.00	60.00	75.00	T+1
SHA	standard	15:00	40.00	45.00	50.00	T+1
<b>Surcharge <sup>4</sup> applied to large value outgoing payments that equal or exceed the amount of:</b>						
500 EUR or equivalent in the account currency			3.00	3.00	5.00	
3,000 EUR or equivalent in the account currency			10.00	10.00	15.00	
10,000 EUR or equivalent in the account currency			0.09%, min.15.00	0.09%, min.15.00	0.09%, min.25.00	
<b>Incoming payments</b>						
- if payment details are correct		17:00	Free of charge	Free of charge	Free of charge	T
- if payment details are incorrect or improperly formatted <sup>5</sup>		17:00	30.00	35.00	50.00	T+1

## Tariffs for Non-residents of Latvia

Valid from 1 August 2018

Service	Urgency	Cut-off time <sup>1</sup>	Tariff			Value Date <sup>2</sup>
			GBP	EUR	USD	
<b>Outgoing payments in Euro (EUR)</b>						
- within EEA* (SHA) <sup>3</sup>	standard	15:00	20.00	25.00	35.00	T
- outside EEA (OUR, SHA)						
	standard	17:00	35.00	40.00	45.00	T+1
	urgent	11:00	40.00	45.00	50.00	T
<b>Outgoing payments in US Dollars (USD)</b>						
OUR	standard	17:00	50.00	60.00	75.00	T+1
SHA, BEN**	standard	17:00	40.00	45.00	50.00	T+1
OUR	urgent	13:00	60.00	70.00	85.00	T
SHA, BEN**	urgent	13:00	50.00	55.00	60.00	T
<b>Outgoing payments in Pounds sterling (GBP)</b>						
- within EEA* (SHA) <sup>3</sup>	standard	17:00	50.00	60.00	75.00	T+1
- outside EEA (OUR, SHA)	standard	17:00	55.00	65.00	80.00	T+1
- within EEA* (SHA) <sup>3</sup>	urgent	15:00	60.00	70.00	85.00	T
- outside EEA (OUR, SHA)	urgent	15:00	65.00	75.00	90.00	T
<b>Outgoing payments in Swiss Franc (CHF) and Swedish Krona (SEK)</b>						
OUR	standard	17:00	50.00	60.00	75.00	T+1
SHA	standard	17:00	40.00	45.00	50.00	T+1
Surcharge <sup>4</sup> applied to large value outgoing payments that equal or exceed the amount of:						
10,000 EUR or equivalent in the account currency			17.00	20.00	30.00	
25,000 EUR or equivalent in the account currency			40.00	50.00	75.00	
50,000 EUR or equivalent in the account currency			100.00	125.00	185.00	
150,000 EUR or equivalent in the account currency			0.09%, min.160.00	0.09%, min.200.00	0.09%, min.250.00	
<b>Incoming payments</b>						
- if payment details are correct		17:00	5.00	5.00	5.00	T
- if payment details are incorrect or improperly formatted <sup>5</sup>		17:00	30.00	35.00	50.00	T+1

<sup>1</sup> Cut-off time defines a moment in time within a business day of SIA Transact Pro where any payment order (in case of outgoing payments) or any payment amount (in case of incoming payments) received afterwards shall be deemed to have been received on the next business day that follows the Value Date, as specified in the price list for a particular type of payment. The cut-off time on business days preceding state holidays shall be set one hour earlier than that indicated above.

<sup>2</sup> Value Date is the latest date when SIA Transact Pro forwards an outgoing payment and passes the funds to its correspondent bank, where "T" means current business day when SIA Transact Pro has received a duly submitted payment order, and "T+1" means next business day that follows the day when SIA Transact Pro received a duly submitted payment order.

<sup>3</sup> The stated tariff only applies to payments within EEA if the payment order contains a correct beneficiary's account number in IBAN format and the beneficiary's bank SWIFT code. Any payment failing to comply with the above requirements shall not be eligible for the stated tariff and shall be treated and charged for as a payment outside EEA.

<sup>4</sup> Surcharge is a supplementary fee, which applies in addition to a corresponding standard payment fee and may be charged separately or combined with the amount of the standard fee. The surcharge is a banded fee applicable to large value payments if the amount of such payment falls between or exceeds the limits specified above; should the amount of a large value payment exceed several limits at the same time, only the largest exceeded limit shall be considered to determine the surcharge amount.

<sup>5</sup> charged as a surcharge to standard fee for handling incoming payments with correct payment details.

\* Member countries of the European Economic Area: Iceland, Norway, Liechtenstein and 28 EU countries – Austria, Croatia, Belgium, Bulgaria, Czech Republic, Denmark, France, Greece, Estonia, Ireland, Italy, Cyprus, Latvia, United Kingdom, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden.

\*\* Tariffs under BEN fee charging option are defined and applied only in payment currency (USD). As of 19 October 2016, execution of payments with BEN fee charging option is suspended. The only available options for USD payments are OUR or SHA.

**HANDLING OF PAYMENT AMENDMENTS, CANCELLATIONS, VERIFICATIONS, INVESTIGATIONS, REJECTIONS,  
RETURNS AND NON STANDARD PAYMENT ORDERS**

**Tariffs for Residents of Latvia**

Valid from 29 April 2019

Service	Tariff		
	GBP	EUR	USD
<b>Handling of outgoing payment inquiries (investigations)</b>			
- if inquiry is submitted within 6 months after the payment Value Date			
for domestic payments in EUR	12.00	15.00	25.00
for all other payments*	50.00	60.00	100.00
- if inquiry is submitted more than 6 months after the payment Value Date			
for domestic payments in EUR	17.00	20.00	30.00
for all other payments*	70.00	80.00	120.00
<b>Cancellation or amendment of an outgoing payment order</b>			
- before a payment has been forwarded to a correspondent bank	10.00	10.00	10.00
- after a domestic or EEA payment has been forwarded to a correspondent bank			
for payments in EUR	12.00	15.00	25.00
for payments in other currencies*	70.00	80.00	120.00
- after an international payment has been forwarded to a correspondent bank			
for payments in EUR*	25.00	30.00	45.00
for payments in other currencies*	70.00	80.00	120.00
<b>Execution of a non-standard payment order**</b>	15.00	15.00	15.00
<b>Assessment of payment compliance risk ***</b>	150.00	150.00	150.00
<b>Handling of a rejected and/or returned payment</b>			
- if received from within Latvia	20.00	20.00	30.00
- if received from outside Latvia	25.00	25.00	40.00

\* SIA Transact Pro shall additionally charge the customer with the amount of actual costs (correspondent banks' fees) of providing the service, which may vary.

\*\* The fee shall apply in addition to fees stated for the relevant payment types and shall be charged for handling of payment orders submitted to SIA Transact Pro otherwise than using the automated payment order forms available in the Internet Office. The fee shall not apply, if SIA Transact Pro does not support submission of a payment order through the use of the automated payment order forms available in the Internet Office.

\*\*\* The fee is charged for investigation and enhanced analysis of the parties involved in an incoming or outgoing payment, which may also include provision of information in response to a request received from supervising authorities and/or institutions involved in payment execution.

**Tariffs for Non-residents of Latvia**

Valid from 29 April 2019

Service	Tariff		
	GBP	EUR	USD
<b>Handling of outgoing payment inquiries (investigations)</b>			
- if inquiry submitted within 6 months after the payment Value Date*	50.00	60.00	100.00
- if inquiry submitted more than 6 months after the payment Value Date*	70.00	80.00	120.00
<b>Cancellation or amendment of an outgoing payment order</b>			
- before a payment has been forwarded to a correspondent bank	15.00	15.00	15.00
- after a domestic or EEA payment has been forwarded to a correspondent bank			
for payments in EUR	25.00	30.00	45.00
for payments in other currencies*	70.00	80.00	120.00
- after an international payment has been forwarded to a correspondent bank			
for payments in EUR*	50.00	60.00	100.00
for payments in other currencies*	70.00	80.00	120.00
<b>Execution of a non-standard payment order**</b>	15.00	15.00	15.00
<b>Assessment of payment compliance risk ***</b>	150.00	150.00	150.00
<b>Handling of a rejected and/or returned payment</b>			
- if received from within Latvia	20.00	20.00	30.00
- if received from outside Latvia	25.00	25.00	40.00

\* SIA Transact Pro shall additionally charge the customer with the amount of actual costs (correspondent banks' fees) of providing the service, which may vary.

\*\* The fee shall apply in addition to fees stated for the relevant payment types and shall be charged for handling of payment orders submitted to SIA Transact Pro otherwise than using the automated payment order forms available in the Internet Office. The fee shall not apply, if SIA Transact Pro does not support submission of a payment order through the use of the automated payment order forms available in the Internet Office.

\*\*\* The fee is charged for investigation and enhanced analysis of the parties involved in an incoming or outgoing payment, which may also include provision of information in response to a request received from supervising authorities and/or institutions involved in payment execution.

## ISSUANCE OF DOCUMENTS, STATEMENTS AND REFERENCES

### CONSIGNMENT DELIVERY

#### **For Residents and Non-residents of Latvia**

Valid from 1 August 2018

Service	Tariff		
	GBP	EUR	USD
Issuance of a standard account reference (confirming the existence of an account and stating account balance)	10.00	10.00	15.00
Issuance of a non-standard reference	45.00	50.00	75.00
Preparation of a response to an auditor's request	85.00	100.00	150.00
Notarial certification of the reference*	55.00	60.00	100.00
Issuance of a standard account statement			
- electronically via Transact Online	Free of charge	Free of charge	Free of charge
- in paper			
for a period no longer than 1 year	10.00	10.00	15.00
for a period longer than 1 year	1.00 per page, min. 15.00	1.00 per page, min. 15.00	1.50 per page, min. 25.00
Issuance of a closed account statement	1.00 per page, min. 20.00	1.00 per page, min. 20.00	1.50 per page, min. 30.00
Issuance of payment confirmation documentation (copies of SWIFT etc.)			
- if requested within 1 month of the payment Value Date	5.00	5.00	5.00
- if requested after 1 month of the payment Value Date	10.00	10.00	10.00
Delivery of documentation and other consignment by courier service	7.50 + cost of courier service	7.50 + cost of courier service	10.00 + cost of courier service
Delivery of documentation by fax	5.00 per page	5.00 per page	7.50 per page

\* Value Added Tax (VAT) shall be charged on the fee amount in accordance with the Law on Value Added Tax of the Republic of Latvia

**FEES & CHARGES**  
**For Corporate Entities and Individual Entrepreneurs**

**ACCOUNT OPENING AND MAINTENANCE**

**For Residents of Latvia**

Valid from 29 March 2019

Service	Tariff		
	GBP	EUR	USD
Account opening	35.00	35.00	60.00
Account opening surcharge (for remotely identified Customers)	15.00	15.00	20.00
Account closure	10.00	10.00	15.00
Account maintenance	Free of charge	Free of charge	Free of charge
Account maintenance during closure, monthly fee <sup>1</sup>			
Up to 3 months	20.00	20.00	30.00
Starting from the 4 <sup>th</sup> month	200.00	200.00	200.00
Starting from the 7 <sup>th</sup> month	1,000.00	1,000.00	1,000.00
Modification of customer's profile due to changes in legal documents	5.00	5.00	7.50
Over-the-limit interest rate, APR %	45%	45%	45%
Late payment fee <sup>2</sup>	7.50	7.50	10.00
Express overdraft (authorization bonus) issuance fee	7.50	7.50	10.00
Acceptance of a bailiff's order or State Revenue Service collection order <sup>3</sup>	10.00	10.00	10.00

<sup>1</sup> Monthly fee for maintenance of an account, which is being closed at the Customer's request or by the Institution's initiative and has a positive balance, if the Customer has not provided the Institution with proper instructions for transferring the remaining account balance. The fee starts to apply as of the 2<sup>nd</sup> calendar month after initiation of the account closure, if initiated by the Institution, or as of the next calendar month after initiation of the account closure, if requested by the Customer, but no earlier than any contractual impediment for the balance transfer has become void under other agreements between the Institution and the Customer; if the account closure is initiated by the Institution as a result of the Customer being liquidated / Customer's registration being cancelled from a commercial registry maintained by their country of residence, the fee starts to apply as of the next month following the liquidation of the Customer / cancellation of the Customer's registration.

<sup>2</sup> Late payment fee applies and is charged when an amount, for which an account has been overdrawn (whether with or without the Institution's authorization), is not repaid to and received by the Institution on or before the last day of the current month or other date agreed between the customer and the Institution.

<sup>3</sup> In case such order is executed, every payment thereunder shall be additionally charged a fee applicable to domestic payments.

**For Non-residents of Latvia**

Valid from 29 March 2019

Service	Tariff		
	GBP	EUR	USD
Account opening	75.00	75.00	125.00
Account opening surcharge (for remotely identified Customers)	25.00	25.00	40.00
Account closure	250.00	250.00	250.00
Account maintenance, monthly fee	20.00	20.00	30.00
Account maintenance during closure, monthly fee <sup>1</sup>			
Up to 3 months	1,000.00	1,000.00	1,000.00
Starting from the 4 <sup>th</sup> month	5,000.00	5,000.00	5,000.00
Starting from the 7 <sup>th</sup> month	10,000.00	10,000.00	10,000.00
Modification of customer's profile due to changes in legal documents			
Changes in real beneficiaries and authorized representatives	200.00	200.00	200.00
Other changes	50.00	50.00	50.00
Modification of customer's profile due to changes in shareholding	100.00	100.00	125.00
Over-the-limit interest rate, APR %	45%	45%	45%
Late payment fee <sup>2</sup>	7.50	7.50	10.00
Express overdraft (authorization bonus) issuance fee	7.50	7.50	10.00
Acceptance of a bailiff's order or State Revenue Service collection order <sup>3</sup>	10.00	10.00	10.00

<sup>1</sup> Monthly fee for maintenance of an account, which is being closed at the Customer's request or by the Institution's initiative and has a positive balance, if the Customer has not provided the Institution with proper instructions for transferring the remaining account balance. The fee starts to apply as of the 2<sup>nd</sup> calendar month after initiation of the account closure, if initiated by the Institution, or as of the next calendar month after initiation of the account closure, if requested by the Customer, but no earlier than any contractual impediment for the balance transfer has become void under other agreements between the Institution and the Customer; if the account closure is initiated by the Institution as a result of the Customer being liquidated / Customer's registration being cancelled from a commercial registry maintained by their country of residence, the fee starts to apply as of the next month following the liquidation of the Customer / cancellation of the Customer's registration.

<sup>2</sup> Late payment fee applies and is charged when an amount, for which an account has been overdrawn (whether with or without the Institution's authorization), is not repaid to and received by the Institution on or before the last day of the current month or other date agreed between the customer and the Institution.

<sup>3</sup> Rikojuma izpildes gadījumā par katru maksājumu papildus tiek piemērota komisijas maksa par iekšzemes maksājuma izpildi.



**REMOTE ACCOUNT MANAGEMENT**  
**For Residents and Non-residents of Latvia**  
 Valid from 5 May 2017

Service	Tariff		
	GBP	EUR	USD
Connection to Transact Online	Free of charge	Free of charge	Free of charge
Issuance of account access password and a code card	Free of charge	Free of charge	Free of charge
Replacement of account access password or a code card	10.00	10.00	15.00
Issuance of the first security token	Free of charge	Free of charge	Free of charge
Issuance of an additional security token or replacement of a security token <sup>1</sup>	25.00	25.00	40.00
Access to a 3 <sup>rd</sup> party accounts or cards (on the basis of power of attorney)	20.00	20.00	30.00
Non-standard withdrawal limit set-up fee	20.00	20.00	20.00
<b>Withdrawal limits</b>			
Withdrawal limit <sup>2</sup> (for face-to-face identified Customers) On each account	300,000 EUR monthly or an equivalent in the account currency		
Withdrawal limit <sup>2</sup> (for remotely identified Customers) On each account	1,500 EUR monthly or an equivalent in the account currency		

<sup>1</sup> Replacement of a faulty security token is provided free of charge within 2 years after issuance, unless the damage was caused by the token user.

<sup>2</sup> The limit is set on the maximum total amount of payments and does not apply to Card Transactions and Payments between accounts of the same customer within SIA Transact Pro. The limit only imposes restrictions on outgoing interbank Payments (credit transfers) and Payments that a corporate customer effects in favor of other beneficiaries within SIA Transact Pro. Payments made by individual entrepreneurs are subject to withdrawal limits set for private individuals.

### **PAYMENTS (WIRE TRANSFERS)\***

\*In addition to the below payment fees a fee for non-standard payment order execution may apply in accordance with the terms stated in the section "HANDLING OF PAYMENT AMENDMENTS, CANCELLATIONS, INVESTIGATIONS, REJECTIONS, RETURNS AND NON STANDARD PAYMENT ORDERS" of the present Pricelist.

#### **INTERNAL PAYMENTS between accounts within SIA TRANSACT PRO For Residents of Latvia**

Valid from 27 July 2016

Service	Cut-off time <sup>1</sup>	Tariff			Value Date <sup>2</sup>
		GBP	EUR	USD	
Outgoing payments within SIA Transact Pro					
- between accounts of the same customer	17:00	Free of charge	Free of charge	Free of charge	T
- to an account of another customer within SIA Transact Pro	17:00	1.00	1.00	1.50	T
Surcharge <sup>4</sup> applied to large value internal payments to another customer's account, if the payment amount equals or exceeds the amount of:					
500 EUR or equivalent in the account currency		3.00	3.00	5.00	
3,000 EUR or equivalent in the account currency		10.00	10.00	15.00	
10,000 EUR or equivalent in the account currency		0.09%, min.15.00	0.09%, min.15.00	0.09%, min.25.00	

#### **For Non-residents of Latvia**

Valid from 27 July 2016

Service	Cut-off time <sup>1</sup>	Tariff			Value Date <sup>2</sup>
		GBP	EUR	USD	
Outgoing payments within SIA Transact Pro					
- between accounts of the same customer	17:00	2.00	2.00	3.00	T
- to an account of another customer within SIA Transact Pro	17:00	2.00	2.00	3.00	T
Surcharge <sup>4</sup> applied to large value internal payments to another customer's account, if the payment amount equals or exceeds the amount of:					
500 EUR or equivalent in the account currency		3.00	3.00	5.00	
3,000 EUR or equivalent in the account currency		10.00	10.00	15.00	
10,000 EUR or equivalent in the account currency		0.09%, min.15.00	0.09%, min.15.00	0.09%, min.25.00	

## DOMESTIC AND INTERNATIONAL PAYMENTS

The following intermediary bank fee charging options are supported, where applicable:

**OUR** – the customer pays fees charged by SIA Transact Pro and correspondent banks. However, additional fees may also apply if an intermediary bank or the beneficiary bank charges such additional fees while processing the transfer. In certain cases a correspondent bank and/or the beneficiary bank may disregard the instructions of SIA Transact Pro, therefore the fees of such banks may still be withdrawn from the amount of payment.

**SHA** – the customer pays fees charged by SIA Transact Pro. The beneficiary (payment recipient) covers payment processing fees of intermediary banks and the beneficiary bank.

**BEN** – the beneficiary pays fees charged by SIA Transact Pro and intermediary banks. Such fees are withdrawn from the amount of payment. The minimum payment amount under this method is set at EUR 200 or an equivalent in other currencies.

The following rules shall apply to processing of payments:

- SIA Transact Pro only applies SHA-type fees for outgoing payments in euro (EUR) and Pound sterling (GBP) within EEA\*. When making payments in EUR or GBP to financial institutions located in EEA countries, the beneficiary bank shall receive the full amount of payment; the beneficiary bank's fee may be charged to the beneficiary, if this is stipulated in the agreement between the beneficiary bank and the beneficiary (payment recipient). If BEN or OUR-type fee is specified in the payment order that falls under this rule, SIA Transact Pro shall be entitled to change it to SHA without obtaining an approval from the customer.
- SIA Transact Pro applies OUR or SHA-type fees for outgoing payments in euro (EUR) and Pound sterling (GBP) to any financial institution located outside EEA; BEN-type fees do not apply to transfers in EUR, GBP, CHF and SEK.

### Tariffs for Residents of Latvia

Valid from 3 April 2017

Service	Urgency	Cut-off time <sup>1</sup>	Tariff			Value Date <sup>2</sup>
			GBP	EUR	USD	
<b>Outgoing payments in Euro (EUR)</b>						
- within EEA* (SHA) <sup>3</sup>	standard	15:00	1.00	1.00	1.50	T
- outside EEA (OUR, SHA)						
	standard	17:00	17.00	20.00	30.00	T+1
	urgent	11:00	20.00	25.00	35.00	T
<b>Outgoing payments in US Dollars (USD)</b>						
OUR	standard	17:00	50.00	60.00	75.00	T+1
SHA, BEN**	standard	17:00	40.00	45.00	50.00	T+1
OUR	urgent	13:00	60.00	70.00	85.00	T
SHA, BEN**	urgent	13:00	50.00	55.00	60.00	T
<b>Outgoing payments in Pounds sterling (GBP)</b>						
- within EEA* (SHA) <sup>3</sup>	standard	17:00	50.00	60.00	75.00	T+1
- outside EEA (OUR, SHA)	standard	17:00	55.00	65.00	80.00	T+1
- within EEA* (SHA) <sup>3</sup>	urgent	15:00	60.00	70.00	85.00	T
- outside EEA (OUR, SHA)	urgent	15:00	65.00	75.00	90.00	T
<b>Outgoing payments in Swiss Franc (CHF) and Swedish Krona (SEK)</b>						
OUR	standard	15:00	50.00	60.00	75.00	T+1
SHA	standard	15:00	40.00	45.00	50.00	T+1
Surcharge <sup>4</sup> applied to large value outgoing payments that equal or exceed the amount of:						
500 EUR or equivalent in the account currency			3.00	3.00	5.00	
3,000 EUR or equivalent in the account currency			10.00	10.00	15.00	
10,000 EUR or equivalent in the account currency			0.09%, min.15.00	0.09%, min.15.00	0.09%, min.25.00	
<b>Incoming payments</b>						
- if payment details are correct		17:00	Free of charge	Free of charge	Free of charge	T
- if payment details are incorrect or improperly formatted <sup>5</sup>		17:00	30.00	35.00	50.00	T+1

## Tariffs for Non-residents of Latvia

Valid from 1 July 2018

Service	Urgency	Cut-off time <sup>1</sup>	Tariff			Value Date <sup>2</sup>
			GBP	EUR	USD	
<b>Outgoing payments in Euro (EUR)</b>						
- within EEA* (SHA) <sup>3</sup>	standard	15:00	20.00	25.00	35.00	T
- outside EEA (OUR, SHA)						
	standard	17:00	35.00	40.00	45.00	T+1
	urgent	11:00	40.00	45.00	50.00	T
<b>Outgoing payments in US Dollars (USD)</b>						
OUR	standard	17:00	50.00	60.00	75.00	T+1
SHA, BEN**	standard	17:00	40.00	45.00	50.00	T+1
OUR	urgent	13:00	60.00	70.00	85.00	T
SHA, BEN**	urgent	13:00	50.00	55.00	60.00	T
<b>Outgoing payments in Pounds sterling (GBP)</b>						
- within EEA* (SHA) <sup>3</sup>	standard	17:00	50.00	60.00	75.00	T+1
- outside EEA (OUR, SHA)	standard	17:00	55.00	65.00	80.00	T+1
- within EEA* (SHA) <sup>3</sup>	urgent	15:00	60.00	70.00	85.00	T
- outside EEA (OUR, SHA)	urgent	15:00	65.00	75.00	90.00	T
<b>Outgoing payments in Swiss Franc (CHF) and Swedish Krona (SEK)</b>						
OUR	standard	17:00	50.00	60.00	75.00	T+1
SHA	standard	17:00	40.00	45.00	50.00	T+1
Surcharge <sup>4</sup> applied to large value outgoing payments that equal or exceed the amount of:						
10,000 EUR or equivalent in the account currency			17.00	20.00	30.00	
25,000 EUR or equivalent in the account currency			40.00	50.00	75.00	
50,000 EUR or equivalent in the account currency			100.00	125.00	185.00	
150,000 EUR or equivalent in the account currency			0.09%, min.160.00	0.09%, min.200.00	0.09%, min.250.00	
<b>Incoming payments</b>						
- if payment details are correct		17:00	5.00	5.00	5.00	T
- if payment details are incorrect or improperly formatted <sup>5</sup>		17:00	30.00	35.00	50.00	T+1

<sup>1</sup> Cut-off time defines a moment in time within a business day of SIA Transact Pro where any payment order (in case of outgoing payments) or any payment amount (in case of incoming payments) received afterwards shall be deemed to have been received on the next business day that follows the Value Date, as specified in the price list for a particular type of payment. The cut-off time on business days preceding state holidays shall be set one hour earlier than that indicated above.

<sup>2</sup> Value Date is the latest date when SIA Transact Pro forwards an outgoing payment and passes the funds to its correspondent bank, where "T" means current business day when SIA Transact Pro has received a duly submitted payment order, and "T+1" means next business day that follows the day when SIA Transact Pro received a duly submitted payment order.

<sup>3</sup> The stated tariff only applies to payments within EEA if the payment order contains a correct beneficiary's account number in IBAN format and the beneficiary's bank SWIFT code. Any payment failing to comply with the above requirements shall not be eligible for the stated tariff and shall be treated and charged for as a payment outside EEA.

<sup>4</sup> Surcharge is a supplementary fee, which applies in addition to a corresponding standard payment fee and may be charged separately or combined with the amount of the standard fee. The surcharge is a banded fee applicable to large value payments if the amount of such payment falls between or exceeds the limits specified above; should the amount of a large value payment exceed several limits at the same time, only the largest exceeded limit shall be considered to determine the surcharge amount.

<sup>5</sup> charged as a surcharge to standard fee for handling incoming payments with correct payment details.

\* Member countries of the European Economic Area: Iceland, Norway, Liechtenstein and 28 EU countries – Austria, Croatia, Belgium, Bulgaria, Czech Republic, Denmark, France, Greece, Estonia, Ireland, Italy, Cyprus, Latvia, United Kingdom, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden.

\*\* Tariffs under BEN fee charging option are defined and applied only in payment currency (USD). As of 19 October 2016, execution of payments with BEN fee charging option is suspended. The only available options for USD payments are OUR or SHA.

**HANDLING OF PAYMENT AMENDMENTS, CANCELLATIONS, VERIFICATIONS, INVESTIGATIONS, REJECTIONS,  
RETURNS AND NON STANDARD PAYMENT ORDERS**

**Tariffs for Residents of Latvia**

Valid from 29 March 2019

Service	Tariff		
	GBP	EUR	USD
<b>Handling of outgoing payment inquiries (investigations)</b>			
- if inquiry is submitted within 6 months after the payment Value Date			
for domestic payments in EUR	12.00	15.00	25.00
for all other payments*	50.00	60.00	100.00
- if inquiry is submitted more than 6 months after the payment Value Date			
for domestic payments in EUR	17.00	20.00	30.00
for all other payments*	70.00	80.00	120.00
<b>Cancellation or amendment of an outgoing payment order</b>			
- before a payment has been forwarded to a correspondent bank	10.00	10.00	10.00
- after a domestic or EEA payment has been forwarded to a correspondent bank			
for payments in EUR	12.00	15.00	25.00
for payments in other currencies*	70.00	80.00	120.00
- after an international payment has been forwarded to a correspondent bank			
for payments in EUR*	25.00	30.00	45.00
for payments in other currencies*	70.00	80.00	120.00
<b>Execution of a non-standard payment order**</b>	15.00	15.00	15.00
<b>Assessment of payment compliance risk ***</b>	150.00	150.00	150.00
<b>Handling of a rejected and/or returned payment</b>			
- if received from within Latvia	20.00	20.00	30.00
- if received from outside Latvia	25.00	25.00	40.00

\* SIA Transact Pro shall additionally charge the customer with the amount of actual costs (correspondent banks' fees) of providing the service, which may vary.

\*\* The fee shall apply in addition to fees stated for the relevant payment types and shall be charged for handling of payment orders submitted to SIA Transact Pro otherwise than using the automated payment order forms available in the Internet Office. The fee shall not apply, if SIA Transact Pro does not support submission of a payment order through the use of the automated payment order forms available in the Internet Office.

\*\*\* The fee is charged for investigation and enhanced analysis of the parties involved in an incoming or outgoing payment, which may also include provision of information in response to a request received from supervising authorities and/or institutions involved in payment execution.

**Tariffs for Non-residents of Latvia**

Valid from 29 March 2019

Service	Tariff		
	GBP	EUR	USD
<b>Handling of outgoing payment inquiries (investigations)</b>			
- if inquiry submitted within 6 months after the payment Value Date*	50.00	60.00	100.00
- if inquiry submitted more than 6 months after the payment Value Date*	70.00	80.00	120.00
<b>Cancellation or amendment of an outgoing payment order</b>			
- before a payment has been forwarded to a correspondent bank	15.00	15.00	15.00
- after a domestic or EEA payment has been forwarded to a correspondent bank			
for payments in EUR	25.00	30.00	45.00
for payments in other currencies*	70.00	80.00	120.00
- after an international payment has been forwarded to a correspondent bank			
for payments in EUR*	50.00	60.00	100.00
for payments in other currencies*	70.00	80.00	120.00
<b>Execution of a non-standard payment order**</b>	15.00	15.00	15.00
<b>Assessment of payment compliance risk ***</b>	150.00	150.00	150.00
<b>Handling of a rejected and/or returned payment</b>			
- if received from within Latvia	20.00	20.00	30.00
- if received from outside Latvia	25.00	25.00	40.00

\* SIA Transact Pro shall additionally charge the customer with the amount of actual costs of providing the service, which may vary.

\*\* The fee shall apply in addition to fees stated for the relevant payment types and shall be charged for handling of payment orders submitted to SIA Transact Pro otherwise than using the automated payment order forms available in the Internet Office. The fee shall not apply, if SIA Transact Pro does not support submission of a payment order through the use of the automated payment order forms available in the Internet Office.

\*\*\* The fee is charged for investigation and enhanced analysis of the parties involved in an incoming or outgoing payment, which may also include provision of information in response to a request received from supervising authorities and/or institutions involved in payment execution.

## ISSUANCE OF DOCUMENTS, STATEMENTS AND REFERENCES

### CONSIGNMENT DELIVERY

#### **For Residents and Non-residents of Latvia**

Valid from 1 July 2018

Service	Tariff		
	GBP	EUR	USD
Issuance of a standard account reference (confirming the existence of an account and stating account balance)	10.00	10.00	15.00
Issuance of a non-standard reference	45.00	50.00	75.00
Preparation of a response to an auditor's request	85.00	100.00	150.00
Notarial certification of the reference*	55.00	60.00	100.00
Issuance of a standard account statement			
- electronically via Transact Online	Free of charge	Free of charge	Free of charge
- in paper			
for a period no longer than 1 year	10.00	10.00	15.00
for a period longer than 1 year	1.00 per page, min. 15.00	1.00 per page, min. 15.00	1.50 per page, min. 25.00
Issuance of a closed account statement	1.00 per page, min. 20.00	1.00 per page, min. 20.00	1.50 per page, min. 30.00
Issuance of payment confirmation documentation (copies of SWIFT etc.)			
- if requested within 1 month of the payment Value Date	5.00	5.00	5.00
- if requested after 1 month of the payment Value Date	10.00	10.00	10.00
Delivery of documentation and other consignment by courier service	7.50 + cost of courier service	7.50 + cost of courier service	10.00 + cost of courier service
Delivery of documentation by fax	5.00 per page	5.00 per page	7.50 per page

\* Value Added Tax (VAT) shall be charged on the fee amount in accordance with the Law on Value Added Tax of the Republic of Latvia