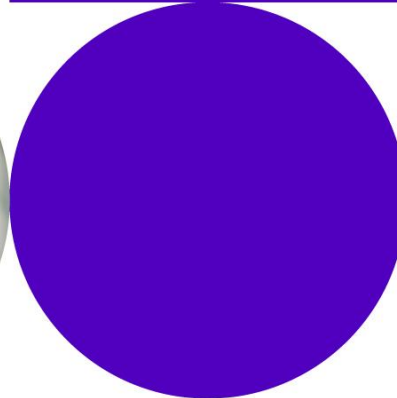
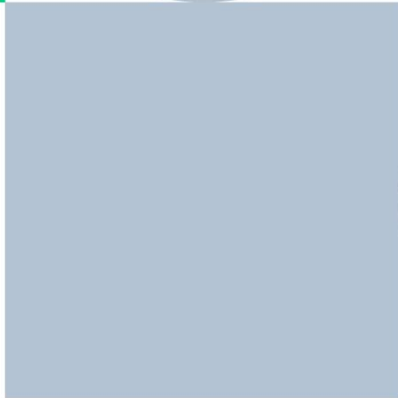
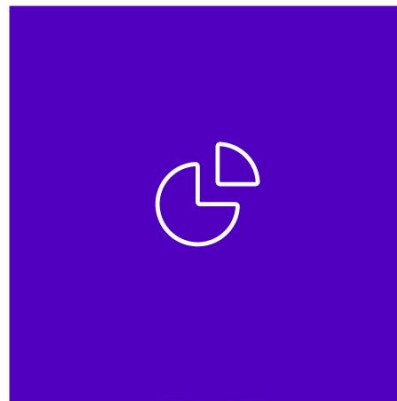
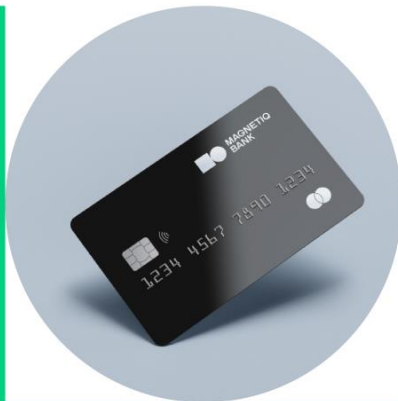


# Price list for legal entities | domestic



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The price list section with the last changes

## Current account | valid from 21.11.2023

| <b>1. Account opening, service and maintenance</b>   |                                    |
|--|------------------------------------|
| 1.1. Current account opening (the price includes the opening of an Account and the first set of the Identification and Authorization Tools) <sup>1</sup>   | 50 EUR*                            |
| 1.2. Additional fee for express consideration of an application for Current account opening within 48 hours after submitting a full set of documents to the Bank (during working hours of the Bank) <sup>1</sup> | 150 EUR                            |
| 1.3. Current account opening for legal entities registered in the Republic of Latvia and for which insolvency or liquidation process has been initiated  | 200 EUR                            |
| 1.4. Additional Current account opening  | 20 EUR                             |
| 1.5. Active Account service (monthly)  | 5 EUR                              |
| 1.6. Minimum Account balance   | 200 EUR                            |
| 1.7. Current account opening for authorized capital depositing   | 20 EUR                             |
| 1.8. Deposit of funds in USD currency on Client's Current accounts and Payments Cards accounts (monthly) <sup>2</sup>  | 0,1%, min. 100 EUR                 |
| <b>2. Registration and verification of Power of attorney</b>   |                                    |
| 2.1. Registration of Bank's Power of attorney  | 20 EUR                             |
| 2.2. Initial examination of notary approved Power of attorney  | 10 EUR                             |
| 2.3. Each re-examination of notary approved Power of attorney  | 5 EUR                              |
| <b>3. Card of specimen signature and seal</b>  |                                    |
| 3.1. Approval  | Free of charge                     |
| 3.2. Change  | 50 EUR                             |
| <b>4. Bank statement</b>   |                                    |
| 4.1. Receiving at the Bank for a period up to 1 year   | Free of charge                     |
| 4.2. Receiving at the Bank for a period over 1 year  | 0,30 EUR per 1 page,<br>min 5 EUR  |
| 4.3. Bank statement duplicate  | 10 EUR                             |
| 4.4. Statement of the closed Account   | 0,50 EUR per 1 page, min 10<br>EUR |
| 4.5. Statement of the closed Account in electronic format  | 10 EUR                             |

|  |                                      |
|--|--------------------------------------|
| <b>5. References</b>   |                                      |
| 5.1. The reference with confirmation of existence of the Account and/or on a balance on the Account                        | 10 EUR                               |
| 5.2. Other kind of reference on request of the Client  | 30 EUR                               |
| 5.3. Providing information on inquiry of audit   | 50 EUR                               |
| 5.4. Notarial Certification of the Reference <sup>3</sup>  | 50 EUR + actual expenses             |
| 5.5. Additional fee for an urgent inquiry within 2 hours from the moment of application (during working hours of the Bank) | 30 EUR                               |
| <b>6. Account closing</b>  | <b>10 EUR</b>                        |
| <b>7. Closing account maintenance fee (per day)<sup>4</sup></b>  | <b>0,5% of the amount min 50 EUR</b> |
| <b>8. Deposit of funds in the Current Account for authorized capital (per month)<sup>5</sup></b>                           |                                      |
| 8.1. Up to 2 months  | Free of charge                       |
| 8.2. For 3rd month   | 100 EUR                              |
| 8.3. From 4th till 12th month (incl.)  | 200 EUR                              |
| 8.4. Starting from 13th month  | 1000 EUR                             |
| <b>9. Sending documents by mail<sup>3</sup></b>  |                                      |
| 9.1. Within Latvia   | 5 EUR + actual expenses              |
| 9.2. Outside Latvia  | 10 EUR + actual expenses             |
| <b>10. Informative SMS</b>   |                                      |
| 10.1. Connection   | Free of charge                       |
| 10.2. About transactions of the Current account (for each SMS)   | 0,10 EUR                             |
| 10.3. About transactions of the Payment card account (for each SMS)  | Free of charge                       |
| <b>11. Issue of copies of archive's documents (for 1 (one) document)</b>   |                                      |
| 11.1. On an open Account   | 10 EUR                               |
| 11.2. On a closed Account <sup>6</sup>   | 20 EUR                               |
| <b>12. Execution of orders of law enforcement authorities in accordance with regulatory enactments<sup>7</sup></b>         |                                      |
| 12.1. Adoption of law enforcement orders for enforcement   | 15 EUR                               |

12.2. Execution of Documentary collection orders of law enforcement authorities (per order)

10 EUR + commission fee in accordance with the "Payments" Price list

|  |  |
|--|--|
| <b>13. Copies of documents upon the Client's request (per sheet)<sup>3</sup></b>   | <b>0,50 EUR</b>                              |
| <b>14. Client identification outside the Bank's premises</b>   | <b>300 EUR</b>                               |
| <b>15. Commission for failure to submit the required documents and information within the time specified by the Bank and/or non-compliance of the submitted information (documents) with the requirements set by the Bank in the request to the client</b> | <b>10 EUR/ per day</b>                       |
| <b>16. Other Banking services</b>  | <b>Information is available upon request</b> |

\*The commission is not applicable if the account is being opened for loan granting at the Bank and commission for consideration of application is paid.

<sup>1</sup>The commission is paid upon submission of the application for a Current account opening. If the Bank refuses to open a Current account, the commission is not returned to the Client.

<sup>2</sup>Commission is calculated on the average monthly consolidated balance over 1 million USD.

<sup>3</sup>VAT is included in the commission, in accordance with the Latvian Republic Law on Value Added Tax.

<sup>4</sup>Due to the point 10.7.2. in General terms of Service.

<sup>5</sup>Due to the point 33.6. in General terms of Service.

<sup>6</sup>After identifying the Client's representative.

<sup>7</sup>Orders and revocations of issued orders of State Revenue Service and Sworn Bailiffs, judgments, decisions, rulings and orders of Courts and other law enforcement authorities.

## Escrow account | valid from 01.12.2017

---

|  |  |
|--|--|
| <b>1. Escrow account maintenance</b>   |  |
| 1.1. Processing of Escrow account agreement, Escrow account opening and closure                            | 0,3 % of the transaction amount, min 250 EUR |
| 1.2. Prepayment for an escrow account agreement project preparation*                                       | 100 EUR                                      |
| <b>2. Bank courier's services</b>  |  |
| 2.1. Fee for the Bank courier's document delivery services in the administrative territory of Riga etc. ** | 50 EUR                                       |
| <b>3. Change of terms of the agreement</b>   | <b>30 EUR</b>                                |

\*Submitting an application for escrow account opening, the Client pays prepayment, which is included in the total commission.

In case if transaction is canceled, the paid prepayment will not be returned.

\*\* VAT is included in the commission, in accordance with the Latvian Republic Law on "Value Added Tax".

## Payments | valid from 01.04.2024

|  | TIME <sup>1</sup> | OUR <sup>2</sup> | SHA <sup>3</sup> |
|--|-------------------|------------------|------------------|
| <b>1. Bank's Internal Payment</b>                          |                   |                  |                  |
| 1.1. Between Client's accounts                             | 18:00             | Free of charge   | Free of charge   |
| 1.2. To the account of another Client of the Bank          | 18:00             | 1 EUR            | 1 EUR            |
| <b>2. Payments to another bank</b>                         |                   |                  |                  |
| <b>2.1. EUR payments</b>                                   |                   |                  |                  |
| 2.1.1. Payments to SEPA <sup>4</sup> countries             |                   |                  |                  |
| 2.1.1.1. Without opening a current account (within Latvia) |                   |                  |                  |
| Tax payments up to 7 000,00 EUR                            | 15:30             |                  | 10 EUR           |
| Utility payments <sup>5</sup> up to 7 000,00 EUR           | 15:30             |                  | 5 EUR            |
| 2.1.1.2. From current account to EEA countries             |                   |                  |                  |
| Standard (D)   | 15:30             |                  | 2 EUR            |
| Standard (D)*  | 17:30             |                  | 2 EUR            |
| Standard (D+1)   | 18:00             |                  | 2 EUR            |
| Urgent (D)   | 17:00             |                  | 15 EUR           |
| Express (D)**  | 17:45             |                  | 55 EUR           |
| 2.1.2. EUR payments outside the EEA                        |                   |                  |                  |
| Standard (D+1)   | 18:00             | 25 EUR           | 20 EUR           |
| Urgent (D)   | 17:00             | 30 EUR           | 25 EUR           |
| Express (D)**  | 17:45             | 55 EUR           | 55 EUR           |
| <b>2.2. Payments in USD</b>                                |                   |                  |                  |
| Standard (D+1)   | 18:00             | 40 EUR           | 30 EUR           |
| Urgent (D)   | 17:00             | 50 EUR           | 40 EUR           |
| Express (D)**  | 17:45             | 70 EUR           | 70 EUR           |

### 2.3. Payments in PLN

|                |       |        |        |
|----------------|-------|--------|--------|
| Standard (D+1) | 18:00 | 45 EUR | 40 EUR |
| Urgent (D)     | 14:00 | 55 EUR | 50 EUR |
| Express (D)**  | 15:30 | 70 EUR | 70 EUR |

### 2.4. Payments in other currencies

|                |       |        |        |
|----------------|-------|--------|--------|
| Standard (D+2) | 18:00 | 55 EUR | 45 EUR |
| Urgent (D+1)   | 18:00 | 65 EUR | 55 EUR |

### 3. Additional services

|  |   |
|--|---|
| 3.1. a) Investigation, cancellation and amendment of the executed standard EUR payment to EEA countries                                    | 10 EUR                                    |
| 3.1. b) Investigation, cancellation and amendment of the outgoing payment, investigation or return of the expected or incoming payment *** | 40 EUR + actual expenses                  |
| 3.2. Issuance of approved SWIFT <sup>6</sup> message copy  | 5 EUR                                     |
| 3.3. Cancellation of a Bank's internal payment   | 5 EUR                                     |
| 3.4. Return of credited incoming payment as per Client's request   | 15 EUR                                    |
| 3.5. Return of the funds from the closing account without Client's application***  | 30 EUR                                    |
| 3.6. Return of outgoing payment to the Client's Bank account   | 20 EUR (Free of charge for SEPA payments) |
| 3.7. Holding a returned payment made to a non-existent account in a transit account until demanded   | 0.5% min 50 EUR/ per day                  |
| 3.8. Commission for the processing of incoming or outgoing payments concerning a high-risk country****                                     | min. 150 EUR <sup>7</sup>                 |

### 4. Credit and processing of incoming payments to the Client's Bank accounts

|  |                |
|--|----------------|
| 4.1. Credit of incoming payment to the Client's Bank account     | Free of charge |
| 4.2. Processing of incoming payment with inaccurate payee's name | 20 EUR         |



4.3. Processing of incoming payment with inaccurate payee's IBAN<sup>8</sup> **25 EUR**

4.4. Processing of incoming payment without specified purpose of payment **20 EUR**

**5. Non-cash currency exchange\*\*\*\*** **In accordance with official rate of Bank, Free of charge**

\*The beneficiary's bank is a direct member of the EKS payment system. [List of EKS members](#).

\*\* Express (D) - a payment, which is executed in one hour's time only by agreement with the Bank (the payment should be prior agreed with the employee of the Bank).

\*\*\*The commission fee is deducted from the returned payment amount.

\*\*\*\* List of countries with a high risk of sanctions: <https://www.sanctionsmap.eu>, CIS and Serbia.

\*\*\*\*\*Individual exchange rate by agreement with Bank, from 10 000 EUR or the equivalent in other currencies, without additional commission fee.

**TIME**<sup>1</sup> – a time when the payment is received or the latest, when it is possible to submit the payment of this type. If the payment is submitted after the time indicated, 1 additional working day will be added to the time of execution.

**OUR**<sup>2</sup> - The Payer undertakes to pay all transfer related commission fees (correspondent bank's fees, beneficiary bank's fees). The beneficiary receives the full transfer amount. JSC Magnetiq Bank shall bear no responsibility in case that during the transfer of the payments, the banks involved in the transaction change the type of the payment's commission. If participating banks charge any commission fees during the transfer - JSC Magnetiq Bank will debit those fees from the current account without Client's authorization.

**SHA**<sup>3</sup> - The payer only pays JSC Magnetiq Bank commission fee. All other commission fees related to the payment (correspondent banks, beneficiary banks) are covered by the Beneficiary. A beneficiary bank transfers the payment to Beneficiary's account after all commission fees, if any, are withheld from the payment amount. Starting from November 1, 2009, if the payment is made in terms of the European Economic Area countries<sup>4</sup> in EUR or other currencies (DKK, NOK, SEK, PLN, CZK, RON, BGN, HUF, CHF, HRK) and beneficiary's account number is indicated in IBAN<sup>7</sup> format, beneficiary bank's SWIFT<sup>6</sup> code, the type of commission fee is SHA, no other commission fees are withheld from the payment amount.

Bank has a right to change the type of commission fee from OUR to SHA, when processing Client's outgoing payments to the EEA countries in EUR or other a/m currencies.

**SEPA**<sup>4</sup> – EEA Member States as well as the United Kingdom, Andorra, Gibraltar, Iceland, Liechtenstein, San Marino, Monaco, Norway, Switzerland, Vatican, Mayotte, Saint Pierre and Miquelon, Guernsey and the Isle of Man.

**Utility payment**<sup>5</sup> – payment for utilities with the presentation of invoice, as well as payment for electricity, gas, water, canalization and garbage disposal.

**SWIFT**<sup>6</sup> (Society for Worldwide Interbank Financial Telecommunication ) - an electronic interbank communications system, where each bank is assigned an international code.

<sup>7</sup>available by agreement.

**IBAN**<sup>8</sup> (International Bank Account Number) - an international bank account number, which is opened by the bank and which complies with the international standard (ISO 13616:1997) that was developed by the European Committee for Banking Standards and the International Organization for Standardization.

## Electronic payments | valid from 01.04.2024

|   | TIME <sup>1</sup> | OUR <sup>2</sup> | SHA <sup>3</sup> |
|---|-------------------|------------------|------------------|
| <b>1. Bank's Internal Payment</b>                 |                   |                  |                  |
| 1.1. Between Client's accounts                    | 24h               | Free of charge   | Free of charge   |
| 1.2. To the account of another Client of the Bank | 24h               | 0,20 EUR         | 0,20 EUR         |
| <b>2. Payments to another bank</b>                |                   |                  |                  |
| <b>2.1. EUR payments</b>                          |                   |                  |                  |
| 2.1.1. Payments to SEPA <sup>4</sup> countries    |                   |                  |                  |
| Standard (D)                                      | 15:30             |                  | 0,40 EUR         |
| Standard (D)*                                     | 17:30             |                  | 0,40 EUR         |
| Standard (D+1)                                    | 18:00             |                  | 0,40 EUR         |
| Urgent (D)  | 17:00             |                  | 10 EUR           |
| Express (D)**                                     | 17:45             |                  | 50 EUR           |
| 2.1.2. EUR payments outside the EEA               |                   |                  |                  |
| Standard (D+1)                                    | 18:00             | 20 EUR           | 15 EUR           |
| Urgent (D)  | 17:00             | 25 EUR           | 20 EUR           |
| Express (D)**                                     | 17:45             | 50 EUR           | 50 EUR           |
| <b>2.2. Payments in USD</b>                       |                   |                  |                  |
| Standard (D+1)                                    | 18:00             | 30 EUR           | 20 EUR           |
| Urgent (D)  | 17:00             | 40 EUR           | 30 EUR           |
| Express (D)**                                     | 17:45             | 60 EUR           | 60 EUR           |
| <b>2.3. Payments in PLN</b>                       |                   |                  |                  |
| Standard (D+1)                                    | 18:00             | 35 EUR           | 30 EUR           |
| Urgent (D)  | 14:00             | 45 EUR           | 40 EUR           |
| Express (D)**                                     | 15:30             | 60 EUR           | 60 EUR           |
| <b>2.4. Payments in other currencies</b>          |                   |                  |                  |

|   |   |        |        |
|---|---|--------|--------|
| Standard (D+2)  | 18:00   | 50 EUR | 40 EUR |
| Urgent (D+1)  | 18:00   | 60 EUR | 50 EUR |
| <b>3. Additional services</b>   |   |        |        |
| 3.1. a) Investigation, cancellation and amendment of the executed EUR payment to EEA countries  | 10 EUR  |        |        |
| 3.1. b) Investigation, cancellation and amendment of the outgoing payment, investigation or return of the expected or incoming payment*** | 40 EUR + actual expenses                                      |        |        |
| 3.2. Issuance of approved SWIFT <sup>5</sup> message copy   | 5 EUR   |        |        |
| 3.3. Cancellation of a Banks internal payment   | 5 EUR   |        |        |
| 3.4. Return of credited incoming payment as per Client's request  | 15 EUR  |        |        |
| 3.5. Return of the funds from the closing account without Client's application***   | 30 EUR  |        |        |
| 3.6. Return of outgoing payment to the Client's Bank account  | 20 EUR (Free of charge for SEPA payments)                     |        |        |
| 3.7. Commission for the processing of incoming or outgoing payments concerning a high-risk country****                                    | min. 150 EUR <sup>6</sup>                                     |        |        |
| <b>4. Credit and processing of incoming payments to the Client's Bank accounts</b>  |   |        |        |
| 4.1. Credit of incoming payment to the Client's Bank account  | Free of charge  |        |        |
| 4.2. Processing of incoming payment with inaccurate payee's name  | 20 EUR  |        |        |
| 4.3. Processing of incoming payment with inaccurate payee's IBAN <sup>7</sup>   | 25 EUR  |        |        |
| 4.4. Processing of incoming payment without specified purpose of payment  | 20 EUR  |        |        |
| <b>5. Non-cash currency exchange*****</b>   | <b>In accordance of official rate of Bank, Free of charge</b> |        |        |

\*The beneficiary's bank is a direct member of the EKS payment system. List of [EKS members](#).

\*\* Express (D) - a payment, which is executed in one hour's time only by agreement with the Bank (the payment should be prior agreed with the employee of the Bank).

\*\*\*The commission fee is deducted from the returned payment amount.

\*\*\*\* List of countries with a high risk of sanctions: <https://www.sanctionsmap.eu>, CIS and Serbia.

\*\*\*\*\*Individual exchange rate by agreement with Bank, from 10 000 EUR or the equivalent in other currencies, without additional commission fee.

**TIME**<sup>1</sup> – a time when the payment is received or the latest, when it is possible to submit the payment of this type. If the payment is submitted after the time indicated, 1 additional working day will be added to the time of execution.

**OUR<sup>2</sup>** – The Payer undertakes to pay all transfer related commission fees (correspondent bank's fees, beneficiary bank's fees). The beneficiary receives the full transfer amount. JSC Magnetiq Bank shall bear no responsibility in case that during the transfer of the payments, the banks involved in the transaction change the type of the payment's commission. If participating banks charge any commission fees during the transfer - JSC Magnetiq Bank will debit those fees from the current account without Client's authorization.

**SHA<sup>3</sup>**- The payer only pays JSC Magnetiq Bank commission fee. All other commission fees related to the payment (correspondent banks, beneficiary bank) are covered by the Beneficiary. A beneficiary bank transfers the payment to Beneficiary's account after all commission fees, if any, are withheld from the payment amount. Starting from November 1, 2009, if the payment is made in terms of the European Economic Area countries<sup>4</sup> in EUR other currencies (DKK, NOK, SEK, PLN, CZK, RON, BGN, HUF, CHF, HRK) and beneficiary's account number is indicated in IBAN<sup>5</sup> format, beneficiary bank's SWIFT<sup>5</sup> code, the type of commission fee is SHA, no other commission fees are withheld from the payment amount. Bank has a right to change the type of commission fee from OUR to SHA, when processing Client's outgoing payments to the EEA countries in EUR or other currency.

**SEPA<sup>4</sup>** – EEA Member States as well as the United Kingdom, Andorra, Gibraltar, Iceland, Liechtenstein, San Marino, Monaco, Norway, Switzerland, Vatican, Mayotte, Saint Pierre and Miquelon, Guernsey and the Isle of Man.

**SWIFT<sup>5</sup>**(Society for Worldwide Interbank Financial Telecommunication) - an electronic interbank communications system, where each bank is assigned an international code.

<sup>5</sup>available by agreement.

**IBAN<sup>7</sup>** (International Bank Account Number) - an international bank account number, which is opened by the bank and which complies with the international standard (ISO 13616:1997) that was developed by the European Committee for Banking Standards and the International Organization for Standardization.

## Remote banking | Internet bank | valid from 04.10.2023

|   |                       |
|---|-----------------------|
| 1. Registration of service  | <b>Free of charge</b> |
| <b>2. First set of the Identification and Authorization Tools:</b>  |                       |
| 2.1. For private individuals (Registration of a Mobile Phone number to receive the One Time Security Code)                            | <b>Free of charge</b> |
| 2.2. For Legal entities (Registration of a Mobile Phone number to receive the One Time Security Code* Code calculator DigiPass**)     | <b>Free of charge</b> |
| <b>3. Identification and Authorization Tools:</b>   |                       |
| 3.1. Registration of each next mobile phone number for One-Time Security Code reception   | <b>3 EUR</b>          |
| 3.2. Code calculator DigiPass   | <b>30 EUR</b>         |
| <b>4. Limits for Legal entities</b>   |                       |
| 4.1. Daily limit using One-Time Security Code (after it is exceeded it is necessary to use the code calculator DigiPass)              | <b>4500 EUR</b>       |
| 4.2. Monthly limit using One-Time Security Code (after it is exceeded it is necessary to use the code calculator DigiPass)            | <b>15000 EUR</b>      |
| 4.3. Daily or monthly limit using Magnetiq Bank mobile app (after it is exceeded it is necessary to use the code calculator DigiPass) | <b>15000 EUR</b>      |

\*The bank does not charge commission for the text message with One-Time Security Code. While abroad, the mobile phone operator may apply roaming rates.

\*\*The warranty period of Code calculator DigiPass 2 years from the date of receipt of the Client.

\*\*\*Limit – the maximum possible amount, in terms of which the Client can charge his/her Account.

## Payment card Mastercard Business | valid form 28.12.2022

|   |   |
|---|---|
| <b>1. Payment card maintenance</b>  |   |
| 1.1. Payment card annual fee  | <b>20 EUR</b>   |
| 1.2. Additional payment card annual fee   | <b>7 EUR</b>  |
| 1.3. Payment card or Additional payment card replacement  | <b>7 EUR</b>  |
| 1.4. Express issue of Payment card during 8 hours (working hours of the Bank)                                   | <b>15 EUR</b>   |
| <b>2. New, renewed and replaced Payment card validity period</b>  | <b>2 years</b>  |
| <b>3. Purchase fee</b>  | <b>Free of charge</b>                                       |
| <b>4. Currency exchange fee if the purchase currency is different from the currency of Payment card account</b> | <b>2%</b>   |
| <b>5. Cash withdrawal fee</b>   |   |
| 5.1. Citadele banka ATMs in Latvia  | <b>First two times per month - free of charge, 0,70 EUR</b> |
| 5.2. At other bank's ATMs   | <b>2 EUR + 1,5%</b>   |
| <b>6. Fee for inquiry account balance</b>   |   |
| 6.1. Citadele banka ATMs in Latvia  | <b>0.20 EUR</b>   |
| 6.2. Other bank's ATMs  | <b>0.70 EUR</b>   |
| <b>7. Credit limit</b>  |   |
| 7.1. The amount of the Credit limit, depending in the Bank invested Term deposit                                |   |
| From 5 000 up to 15 000 EUR or equivalent in another currency   | <b>70%</b>  |
| From 15 001 up to 45 000 EUR or equivalent in another currency  | <b>80%</b>  |
| Over 45 000 EUR or equivalent in another currency   | <b>90%</b>  |
| <b>8. Fee of the use of Credit limit</b>  |   |
| 8.1. Annual interest rate on use of the Credit limit  | <b>24%</b>  |
| 8.2. Annual interest rate for over spent limit of the Credit limit  | <b>48%</b>  |
| 8.3. The minimum amount of the Payment card account monthly supplement, of the used Credit limit                | <b>5%</b>   |

8.4. The deadline by which the Payment card account should be supplemented, in the case the Credit limit is used

**Last business day of a calendar month**

#### **9. Other services**

9.1. Fee for review of complaint

**Free of charge<sup>1</sup>**

9.2. Fee for Payment card transaction supporting document requesting

**15 EUR**

#### **10. Payment card standard limits**

10.1. Daily (24h) cash withdrawal

**1500 EUR or equivalent in other currency**

10.2. Monthly cash withdrawal

**7500 EUR or equivalent in other currency**

10.3. Daily (24h) purchase

**1500 EUR or equivalent in other currency**

10.4. Monthly purchase

**7500 EUR or equivalent in other currency**

#### **11. Transfers from the Payment card account**

**In accordance with the Price list "Payments / Electronic payments"**

#### **12. Fee, in case the transaction in Payment card account is in USD, GBP or CHF currencies**

12.1. Cash withdrawal fee at other bank's ATMs

**3 USD + 1,5% /  
GBP + 1,5% /  
3 CHF + 1,5%**

12.2. Fee for inquiry of account balance at other bank's ATMs

**1 USD / 0,70 GBP/  
1 CHF**

<sup>1</sup> If the complaint review is necessary to request transaction supporting document from third parties involved in processing of the transaction and is found, that the complaint is unjustified, the Bank commission is being applied EUR 15.00 for each of the transaction.

## Payment card Mastercard Business Plus | valid from 28.12.2022

|  |   |
|--|---|
| <b>1. Payment card maintenance</b>   |   |
| 1.1. Payment card annual fee   | <b>100 EUR</b>  |
| 1.2. Additional payment card annual fee  | <b>60 EUR</b>   |
| 1.3. Payment card or Additional payment card replacement   | <b>7 EUR</b>  |
| 1.4. Express issue of Payment card during 8 hours (working hours of the Bank)                                    | <b>15 EUR</b>   |
| <b>2. New, renewed and replaced Payment card validity period</b>   | <b>2 years</b>  |
| <b>3. Purchase fee</b>   | <b>Free of charge</b>                                       |
| <b>4. Currency exchange fee if the purchase currency is different from the currency of Payment card account</b>  | <b>2%</b>   |
| <b>5. Cash withdrawal fee</b>  |   |
| 5.1. Citadele banka ATMs in Latvia   | <b>First two times per month - free of charge, 0,70 EUR</b> |
| 5.2. At other bank's ATMs  | <b>2 EUR + 1,5%</b>   |
| <b>6. Fee for inquiry account balance</b>  |   |
| 6.1. Citadele banka ATMs in Latvia   | <b>0.20 EUR</b>   |
| 6.2. Other bank's ATMs   | <b>0.70 EUR</b>   |
| <b>7. Credit limit</b>   |   |
| 7.1. The amount of the Credit limit, depending in the Bank invested Term deposit                                 |   |
| From 15 001 up to 45 000 EUR or equivalent in another currency   | <b>80%</b>  |
| Over 45 000 EUR or equivalent in another currency  | <b>90%</b>  |
| <b>8. Fee of the use of Credit limit</b>   |   |
| 8.1. Annual interest rate on use of the Credit limit   | <b>22%</b>  |
| 8.2. Annual interest rate for over spent limit of the Credit limit   | <b>48%</b>  |
| 8.3. The minimum amount of the Payment card account monthly supplement, of the used Credit limit                 | <b>5%</b>   |
| 8.4. The deadline by which the Payment card account should be supplemented, in the case the Credit limit is used | <b>Last business day of a calendar month</b>                |



| <b>9. Other services</b>   |   |
|--|---|
| 9.1. Fee for review of complaint   | <b>Free of charge<sup>1</sup></b>   |
| 9.2. Fee for Payment card transaction supporting document requesting                             | <b>15 EUR</b>   |
| 9.3. Travel insurance  | <b>Free of charge</b>   |
| 9.4. Lounge Key area visit <sup>2</sup>  |   |
| 9.4.1. per calendar year   | <b>1 time - free of charge</b>  |
| 9.4.2. for one person  | <b>28 EUR</b>   |
| 9.4.3. in case of Flight Delay program for up to five persons                                    | <b>Free of charge</b>   |
| <b>10. Payment card standard limits</b>  |   |
| 10.1. Daily (24h) cash withdrawal  | <b>7 500 EUR or equivalent in other currency</b>                          |
| 10.2. Monthly cash withdrawal  | <b>45 000 EUR or equivalent in other currency</b>                         |
| 10.3. Daily (24h) purchase   | <b>7 500 EUR or equivalent in other currency</b>                          |
| 10.4. Monthly purchase   | <b>45 000 EUR or equivalent in other currency</b>                         |
| <b>11. Transfers from the Payment card account</b>   |   |
|  | <b>In accordance with the Price list "Payments / Electronic payments"</b> |
| <b>12. Fee, in case the transaction in Payment card account is in USD, GBP or CHF currencies</b> |   |
| 12.1. Cash withdrawal fee at other bank's ATMs   | <b>3 USD + 1,5%/</b><br><b>2 GBP + 1,5%/</b><br><b>3 CHF + 1,5%</b>       |
| 12.2. Fee for inquiry of account balance at other bank's ATMs                                    | <b>1 USD/ 0,70 GBP/</b><br><b>1 CHF</b>                                   |

<sup>1</sup> If the complaint review is necessary to request transaction supporting document from third parties involved in processing of the transaction and is found, that the complaint is unjustified, the Bank commission is being applied EUR 15.00 for each of the transaction.

<sup>2</sup> The price is calculated and received by the service provider at the airport in accordance with Mastercard regulations.

## Payment card Mastercard Corporate | valid from 28.12.2022

|  |   |
|--|---|
| <b>1. Payment card maintenance</b>   |   |
| 1.1. Payment card annual fee   | <b>300 EUR</b>  |
| 1.2. Additional payment card annual fee  | <b>120 EUR</b>  |
| 1.3. Payment card or Additional payment card replacement   | <b>7 EUR</b>  |
| 1.4. Express issue of Payment card during 8 hours (working hours of the Bank)                                    | <b>15 EUR</b>   |
| <b>2. New, renewed and replaced Payment card validity period</b>   | <b>2 years</b>  |
| <b>3. Purchase fee</b>   | <b>Free of charge</b>                                       |
| <b>4. Currency exchange fee if the purchase currency is different from the currency of Payment card account</b>  | <b>2%</b>   |
| <b>5. Cash withdrawal fee</b>  |   |
| 5.1. Citadele banka ATMs in Latvia   | <b>First two times per month - free of charge, 0,70 EUR</b> |
| 5.2. At other bank's ATMs  | <b>2 EUR + 1,5%</b>   |
| <b>6. Fee for inquiry account balance</b>  |   |
| 6.1. Citadele banka ATMs in Latvia   | <b>0.20 EUR</b>   |
| 6.2. At other bank's ATMs  | <b>0.70 EUR</b>   |
| <b>7. Credit limit</b>   |   |
| 7.1. The amount of the Credit limit, depending in the Bank invested Term deposit                                 |   |
| Over 45 000 EUR or equivalent in another currency  | <b>90%</b>  |
| <b>8. Fee of the use of Credit limit</b>   |   |
| 8.1. Annual interest rate on use of the Credit limit   | <b>20%</b>  |
| 8.2. Annual interest rate for over spent limit of the Credit limit   | <b>48%</b>  |
| 8.3. The minimum amount of the Payment card account monthly supplement, of the used Credit limit                 | <b>5%</b>   |
| 8.4. The deadline by which the Payment card account should be supplemented, in the case the Credit limit is used | <b>Last business day of a calendar month</b>                |
| <b>9. Other services</b>   |   |

|  |   |
|--|---|
| 9.1. Fee for review of complaint   | <b>Free of charge<sup>1</sup></b>   |
| 9.2. Fee for Payment card transaction supporting document requesting                             | <b>15 EUR</b>   |
| 9.3. Travel insurance  | <b>Free of charge</b>   |
| 9.4. Lounge Key area visit <sup>2</sup>  |   |
| 9.4.1. per calendar year   | <b>3 times - free of charge</b>   |
| 9.4.2. for one person  | <b>28 EUR</b>   |
| 9.4.3. in case of Flight Delay program for up to five persons                                    | <b>Free of charge</b>   |
| <b>10. Payment card standard limits</b>  |   |
| 10.1. Daily (24h) cash withdrawal  | <b>15 000 EUR or equivalent in other currency</b>                         |
| 10.2. Monthly cash withdrawal  | <b>65 000 EUR or equivalent in other currency</b>                         |
| 10.3. Daily (24h) purchase   | <b>15 000 EUR or equivalent in other currency</b>                         |
| 10.4. Monthly purchase   | <b>65 000 EUR or equivalent in other currency</b>                         |
| <b>11. Transfers from the Payment card account</b>   | <b>In accordance with the Price list "Payments / Electronic payments"</b> |
| <b>12. Fee, in case the transaction in Payment card account is in USD, GBP or CHF currencies</b> |   |
| 12.1. Cash withdrawal fee at other bank's ATMs   | <b>3 USD + 1,5%/<br/>2 GBP + 1,5%/<br/>3 CHF + 1,5%</b>                   |
| 12.2. Fee for inquiry of account balance at other bank's ATMs                                    | <b>1 USD/ 0,70 GBP/<br/>1 CHF</b>   |

<sup>1</sup> If the complaint review is necessary to request transaction supporting document from third parties involved in processing of the transaction and is found, that the complaint is unjustified, the Bank commission is being applied EUR 15.00 for each of the transaction.

<sup>2</sup> The price is calculated and received by the service provider at the airport in accordance with Mastercard regulations.

## Payment card Mastercard Business Virtual | valid from 10.08.2020

|   |                                   |
|---|-----------------------------------|
| <b>1. Payment card maintenance</b>  |                                   |
| 1.1. Payment card and Additional payment card annual fee  | <b>7 EUR</b>                      |
| 1.2. Payment card and Additional payment card replacement   | <b>7 EUR</b>                      |
| <b>2. New, renewed and replaced Payment card validity period</b>  | <b>1 year</b>                     |
| <b>3. Purchase fee</b>  | <b>Free of charge</b>             |
| <b>4. Currency exchange fee if the purchase currency is different from the currency of Payment card account</b> | <b>2%</b>                         |
| <b>5. Other services</b>  |                                   |
| 5.1. Fee for review of complaint  | <b>Free of charge<sup>1</sup></b> |
| 5.2. Fee for Payment card transaction supporting document requesting  | <b>15 EUR</b>                     |
| <b>6. Payment card standard limits</b>  |                                   |
| 6.1. Daily (24h) purchase   | <b>Equivalent to 3000 EUR</b>     |
| 6.2. Monthly purchase   | <b>Equivalent to 30000 EUR</b>    |

<sup>1</sup> If the complaint review is necessary to request transaction supporting document from third parties involved in processing of the transaction and is found, that the complaint is unjustified, the Bank commission is being applied EUR 15.00 for each of the transaction.

## Brokerage services | valid from 01.03.2023

| 1. Stocks <sup>1</sup>  |                                       | Price list Classic Brokerage <sup>4</sup> |                                    |  |
|---|---------------------------------------|---|------------------------------------|--|
| Market  | Brokerage services <sup>2</sup>       | DVP/RVP <sup>3</sup>                      | Safekeeping (monthly) <sup>6</sup> |  |
| 1.1. EEA countries  | 0.3% min. 30 EUR                      | 30 EUR                                    | 0.025%                             |  |
| 1.2. Baltic markets (NASDAQ OMX Baltic)                               | 0.5% min. 30 EUR                      | 30 EUR                                    | 0.025%                             |  |
| 1.3. USA  | 0.03 USD/share<br>min. 30 USD         | 30 EUR                                    | 0.025%                             |  |
| 1.4. Other stocks   |                                       | by agreement                              |                                    |  |
| 2. Bonds <sup>1</sup>   |                                       | Price list Classic Brokerage <sup>4</sup> |                                    |  |
| Depository/Market   | Brokerage services <sup>2</sup>       | DVP/RVP <sup>3</sup>                      | Safekeeping (monthly) <sup>6</sup> |  |
| 2.1. Clearstream/ Euroclear   | 0.1% min 100 EUR <sup>5</sup>         | 30 EUR                                    | 0.025%                             |  |
| 2.2. DTC (USA)  | 0.1% min 100 EUR <sup>5</sup>         | 30 EUR                                    | 0.025%                             |  |
| 2.3. LCD (Latvia)   | 0.1% min 100 EUR <sup>5</sup>         | 30 EUR                                    | 0.025%                             |  |
| 2.4. Other bonds  |                                       | by agreement                              |                                    |  |
| 3. FOREX  |                                       | Price list Classic Brokerage <sup>4</sup> |                                    |  |
| Market  | Brokerage services <sup>2</sup>       |   |                                    |  |
| 3.1. Currency exchange deals  | according to the Bank's exchange rate |   |                                    |  |
| 3.2. Currency exchange deals, starting from 5 000 EUR (or equivalent) | by agreement                          |   |                                    |  |
| 4. Other services   |                                       | Price list Classic Brokerage <sup>4</sup> |                                    |  |
| 4.1. Financial instruments account opening fee                        | free of charge                        |   |                                    |  |
| 4.2. Fees for financial instruments account closure                   | free of charge                        |   |                                    |  |
| 4.3. Delivery free of Payment from Euroclear/Clearstream              | 100 EUR                               |   |                                    |  |
| 4.4. Other services   | by agreement                          |   |                                    |  |

**Explanations:**

**Price list Classic Brokerage** - Trade execution without using trading platform.

<sup>1</sup> Foreign tax (Stamp Duty, PTM Levy etc.) are charged separately

<sup>2</sup> Price list do not include exchange and ECN fees

<sup>3</sup>DVP - Deliver versus Payment

RVP - Receive versus Payment

<sup>4</sup> Unexpected and additional costs that may arise to the Bank fulfilling the Contract conditions, are covered according to the actual expenses.

<sup>5</sup> Price list is calculated from the nominal value

<sup>6</sup> Portfolio value is determined on the last working day of the month (shares by the market value, bonds by nominal value). In some cases, fee is calculated per day.

*These rates and Terms affecting, or relating to investment services and ancillary (non-core) investment services are an integral part of contract concluded between the Bank and the Customer, of which customer agrees confirming it by its signature.*

## Term deposit<sup>1</sup> | valid from 01.07.2024

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### Rates for term deposits with interest return at the end of the term

| Currency | Minimum deposit amount | 1M    | 3M    | 6M    | 9M    | 1Y    | 2Y    | 3Y    | 5Y    |
|----------|------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| EUR      | 20 000                 | 2,25% | 2,50% | 3,00% | 3,15% | 3,70% | 3,25% | 2,75% | 2,75% |

### Rates for term deposits with monthly interest return

| Currency | Minimum deposit amount | 1M    | 3M    | 6M    | 9M    | 1Y    | 2Y    | 3Y    | 5Y    |
|----------|------------------------|-------|-------|-------|-------|-------|-------|-------|-------|
| EUR      | 20 000                 | 2,25% | 2,35% | 2,85% | 3,00% | 3,55% | 3,10% | 2,60% | 2,60% |

<sup>1</sup> The offer is indicative; the Bank reserves the right to adjust the interest rate on the term deposit at the time of the transaction

## Safe deposit box | valid from 15.09.2022

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|           | 35x240x360 | 62x240x360 | 87x240x360 | 160x240x360 | 285x240x360 |
|-----------|------------|------------|------------|-------------|-------------|
| 1 month   | 20 EUR     | 30 EUR     | 40 EUR     | 60 EUR      | 70 EUR      |
| 6 month   | 80 EUR     | 110 EUR    | 130 EUR    | 170 EUR     | 220 EUR     |
| 12 months | 130 EUR    | 160 EUR    | 200 EUR    | 270 EUR     | 390 EUR     |

### Keeping Safe keys at the Bank<sup>1</sup>:

- 1 key - 10 EUR per month;
- 2 keys - 20 EUR per month.

### Penalties:

- for one or both lost key - 200 EUR;
- for failing to free the Safe deposit box in time for every overdue day - 10% of monthly rate;
- forced opening of the Safe deposit box - 200 EUR;
- storing the contents of the Safe deposit box after the expiration of the agreement - double rent.

<sup>1</sup> VAT is included in the Price list, in accordance with the Latvian Republic Law on Value Added Tax.



## Corporate finance | valid from 17.10.2022

| CONSIDERATION OF APPLICATION:  | Existing Bank clients  | New Bank clients                                      |
|--|--|---|
| Domestic price:  | 0,1% of the requested amount of funding, min. 300 EUR          | 0,1% of the requested amount of funding, min. 500 EUR |
| Domestic rate for self-employed individuals:                                     | 0,1% of the requested amount of funding, min. 170 EUR          | 0,1% of the requested amount of funding, min. 200 EUR |
| Prepayment for the preparation of draft contracts*                               | 30% from commission for Processing of guarantee agreement      |   |
| Processing and issuance of agreement   | From 1% of the amount of funding, min. 500 EUR                 |   |
| Fee for unused limit   | 0,5 - 1,5% a year (of unused part of the allocated limit)      |   |
| <b>COMMISSION FOR CHANGES TO AGREEMENT:</b>                                      |  |   |
| Amount increase  | From 0,8% of the amount of the increase, min. 200 EUR          |   |
| Agreement term extension, changes in % rate                                      | 0,5% of the amount, to which changes are applied, min. 200 EUR |   |
| Payment schedule change  | 200 EUR  |   |
| Other changes  | Individually, min. 200 EUR                                     |   |
| Changes in the agreement, initiated by the Bank                                  | Free of charge   |   |
| Review, approval and/or execution of a client's transaction with third parties** | 750 EUR  |   |
| <b>PREPARATION OF WRITTEN STATEMENTS (FOR ONE STATEMENT):</b>                    |  |   |
| Preparation of statement/consent***  | 50 EUR   |   |
| Preparation of statement/consent in a foreign language                           | 100 EUR  |   |
| Issuance of document copies from the archive                                     | 1,5 EUR per page   |   |
| Authorization for departure outside the country                                  | 100 EUR  |   |
| <b>INSURANCE POLICY (FOR ONE POLICY):</b>  |  |   |
| Order of the insurance policy and initial payment                                | 50 EUR   |   |

instead of the Client

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Payment of the insurance  
premium instead of  
the Client

**20 EUR**

For leasing transactions, commissions are subject to VAT by the Law "On Value Added Tax" of the Republic of Latvia.

\* The commission is withheld before draft contracts are prepared (in case of non-conclusion of contracts, the commission is not reimbursed).

\*\* Except for the documentation/transactions that are coordinated according to the requirements specified in the Special conditions of the contract.

\*\*\* The commission for consent is applied in the cases when the commission for approval and execution of a Client's transaction with third parties was not applied.

## Bank guarantee | valid from 03.01.2022

| Application processing:  | Guarantee with cash collateral                              | Guarantee without cash collateral   |
|--|---|---|
| Domestic:  | <b>For existing Bank clients:</b><br>200 EUR                | <b>For existing Bank clients:</b><br>0,1% of the requested guarantee amount,<br>min. 300 EUR  |
|  | <b>For new Bank clients:</b><br>300 EUR                     | <b>For new Bank clients:</b><br>0,1% of the requested guarantee amount,<br>min. 500 EUR   |
| Prepayment for the preparation of draft contracts*                     |   | <b>30% from commission for Processing of guarantee agreement</b>  |
| Processing of guarantee agreement                                      | <b>200 EUR</b>  | <b>From 1% of the agreement amount, min. 500 EUR</b>  |
| Issue of guarantee (for each guarantee)                                | <b>150 EUR</b>  | <b>150 EUR</b>  |
| Amendment of a Guarantee or Guarantee agreement                        | <b>150 EUR</b>  | <b>Amendment of a Guarantee - 150 EUR, amendment of a Guarantee agreement - 500 EUR</b>   |
| Amendment of Guarantee agreement initiated by the Bank                 | <b>free of charge</b>                                       | <b>free of charge</b>   |
| Issue of guarantee   | <b>1%-2% of the guarantee amount per year, min. 150 EUR</b> | <b>2%-6% of the guarantee amount per year min. 200 EUR</b>  |
| Cancellation of a Guarantee  | <b>free of charge</b>                                       | <b>free of charge</b>   |
| Payment of the claim   | <b>0,2% of the payment request amount, min. 200 EUR</b>     | <b>0,2% of the payment request amount min. 200 EUR</b>  |
| Fee for the use of the Bank's resources after the payment of the claim | -   | <b>10% per year of the balance of the disbursed amount from the moment of payment of the claim until the return of the disbursed amount to the Bank</b> |
| Fee for SWIFT notifications**  | <b>50 EUR</b>   | <b>50 EUR</b>   |

|   |               |               |
|---|---------------|---------------|
| Issuance of reference concerning documentary operations** | <b>50 EUR</b> | <b>50 EUR</b> |
|---|---------------|---------------|

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|   |                |                |
|---|----------------|----------------|
| Issuance of reference in a foreign language** | <b>100 EUR</b> | <b>100 EUR</b> |
|---|----------------|----------------|

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**Insurance policy (for one policy):**

|   |   |               |
|---|---|---------------|
| Order of the insurance policy and initial payment instead of the Client | - | <b>50 EUR</b> |
|---|---|---------------|

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|  |   |               |
|--|---|---------------|
| Payment of the insurance premium instead of the Client | - | <b>20 EUR</b> |
|--|---|---------------|

\*The commission is withheld before draft contracts are prepared (in case of non-conclusion of contracts, the commission is not reimbursed).

\*\*Plus VAT, if the commission fee must be subject to VAT in accordance with the Law of the Republic of Latvia "On Value Added Tax".

## Documentary collection | valid from 01.12.2017

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| <b>Import documentary collection:</b>                                  |   |
|--|---|
| Payment of documentary collections (D/P- Documents against Payment)    | <b>0,2% of the amount<br/>min. EUR 100</b>          |
| Payment of documentary collections (D/P- Documents against Accept)     |   |
| Amendment of the collection instruction (import)                       | <b>EUR 100,00</b>                                   |
| Return of documents  | <b>EUR 100,00</b>                                   |
| Issuance of documents without payment                                  | <b>0,2% of the amount<br/>min. EUR 100</b>          |
| <b>Export documentary collection:</b>                                  |   |
| Processing of documentary collections (D/P- Documents against Payment) | <b>0,2% of the amount<br/>min. EUR 100</b>          |
| Processing of documentary collections (D/P- Documents against Accept)  |   |
| Amendment of the collection instruction (export)                       | <b>EUR 100,00</b>                                   |
| Cancellation of the collection's instruction                           | <b>EUR 100,00</b>                                   |
| Issuance of bill of exchange against payment                           | <b>free of charge</b>                               |
| Return of unpaid documents   | <b>EUR 50,00</b>                                    |
| Fee for SWIFT notifications  | <b>EUR 10,00</b>                                    |
| Issuance of reference concerning documentary operations                | <b>EUR 50,00</b>                                    |
| Costs of post services   | <b>According to actual<br/>expenses of the Bank</b> |