

PAYMENT TRANSACTIONS

Subject	Current definition	New definition	Current rate, EUR	New rate, EUR
Intrabank transfer				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS OF REPUBLIC OF LATVIA (RESIDENTS)	Transfers between accounts of one customer of JSC “Rietumu Bank” in the Bank’s office as well as by phone and fax In all currencies	Does not change	3 EUR	5 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	Transfer within JSC “Rietumu Bank” in the Bank’s office as well as by phone and fax In all currencies	Does not change	3 EUR	10 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – NON- RESIDENTS	Transfer within JSC “Rietumu Bank” in the Bank’s office as well as by phone and fax EUR Other currencies	Does not change In all currencies	5 EUR 10 EUR	10 EUR
Payment Transactions				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	Payment Transactions via the Internet (Standard) within the European Economic Area EUR SHA	Does not change	0.35 EUR	0.40 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	Payment Transactions by fax or telephone, in the bank-office within the European Economic Area* EUR SHA	Does not change	3 EUR	10 EUR
Inquiry and manual processing of incoming transfer				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	Inquiry and manual processing of incoming transfer	Inquiry and manual processing of incoming transfer* *Including Return of transfer by correspondent bank or beneficiary bank	EUR - Free of Charge In USD – 20 EUR In other major currencies – 35 EUR In “soft” currencies – 5 EUR	EUR – Free of Charge Other currencies – 50 EUR
	Return of transfer by correspondent bank or beneficiary bank		In USD – 20 EUR In other currency – 35 EUR	

CORPORATE ENTITIES, PRIVATE ENTITIES – NON- RESIDENTS	Inquiry and manual processing of incoming transfer	Inquiry and manual processing of incoming transfer*	In EUR and other major currencies – 35 EUR In USD – 20 EUR In "soft" currencies – 5 EUR	In all currencies – 50 EUR
	Inquiry and manual processing of incoming transfer	<i>* Including Return of transfer by correspondent bank or beneficiary bank</i>	In USD – 20 EUR In other currency – 35 EUR	
Cancellation of or changes in payment orders after funds' write-off from an account, but before the Bank sends a payment order				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	Cancellation of or changes in payment orders after funds' write-off from an account, but before the Bank sends a payment order	Does not change	In EUR – 7 EUR In other major currencies – 10 EUR In other "soft" currency – 10 EUR	EUR – 10 EUR Other currencies – 20 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – NON- RESIDENTS	Cancellation of or changes in payment orders after funds' write-off from an account, but before the Bank sends a payment order	Does not change	In major currencies – 10 EUR In other "soft" currency – 10 EUR	In all currencies – 20 EUR
Inquiry, cancellation of or changes in payment orders after the Bank sent a payment order				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	Submitted transfer inquiry* <i>* However, additional fees may apply if during the submitted transfer inquiry the intermediary bank or the beneficiary bank charges additional fees</i>	Inquiry, cancellation* of or changes in payment orders after the Bank sent a payment order** <i>* A request for payment reversal and commission charge-off does not guarantee the refund. If funds were credited to beneficiary's account, the refund can be made only upon agreement of beneficiary</i> <i>** Additional fees may apply if during the cancellation of or changes to payment orders the intermediary bank or the beneficiary bank charges additional fees</i>	In EUR – 10 EUR + additional fee In other "soft" currency – 20 EUR In other major currencies: From 1 year from the transaction date – 60 EUR + additional fee More than 1 year from the transaction date – 80 EUR + additional fee	In EUR – 40 EUR + additional fee** Other currencies – 80 EUR + additional fee**
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	Cancellation of or changes in outgoing payment orders the Bank sent a payment order** <i>** However, additional fees may apply if during the cancellation of or changes to payment orders the intermediary bank or the beneficiary bank charges additional fees</i> <i>** A request for payment reversal and commission charge-off does not guarantee the refund. If funds were credited to beneficiary's account, the refund can be made only upon agreement of beneficiary</i>		In EUR – 25 EUR + additional fee In other major currencies – 100 EUR + additional fee In other "soft" currency – 50 EUR	
CORPORATE ENTITIES, PRIVATE ENTITIES – NON- RESIDENTS	Submitted transfer inquiry* <i>* However, additional fees may apply if during the submitted transfer inquiry the intermediary bank or the beneficiary bank charges additional fees</i>	Inquiry, cancellation* of or changes in payment orders after the Bank sent a payment order** <i>* A request for payment reversal and commission charge-off does not guarantee the refund. If funds were credited to beneficiary's account, the refund can be made only upon agreement of beneficiary</i>	In other "soft" currency – 20 EUR In EUR and other major currencies: From 1 year from the transaction date – 60 EUR + additional fee	

		<i>** Additional fees may apply if during the cancellation of or changes to payment orders the intermediary bank or the beneficiary bank charges additional fees</i>	More than 1 year from the transaction date – 80 EUR + additional fee	In all currencies – 100 EUR EUR + additional fee**
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS	Cancellation of or changes in outgoing payment orders the Bank sent a payment order** <i>** However, additional fees may apply if during the cancellation of or changes to payment orders the intermediary bank or the beneficiary bank charges additional fees</i> <i>** A request for payment reversal and commission charge-off does not guarantee the refund. If funds were credited to beneficiary's account, the refund can be made only upon agreement of beneficiary</i>		In EUR and other major currencies – 100 EUR + additional fee In other "soft" currency – 50 EUR	
Cancellation of internal bank payment order***				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	In EUR In other currency <i>*** A request for payment reversal and commission charge-off does not guarantee the refund. If funds were credited to beneficiary's account, the refund can be made only upon agreement of beneficiary</i>	Excluded from the Bank's Fees	15 EUR 25 EUR	Excluded from the Bank's Fees
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS	In all currencies <i>*** A request for payment reversal and commission charge-off does not guarantee the refund. If funds were credited to beneficiary's account, the refund can be made only upon agreement of beneficiary</i>	Excluded from the Bank's Fees	25 EUR	Excluded from the Bank's Fees
Regular Payment Order				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	Order registration	Does not change	1.50 EUR	5 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS	Order registration	Does not change	5 EUR	10 EUR
Payment Order with Authorization by Phone				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS	No fee	Order registration	No fee	10 EUR

CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Additional transaction charge for payment order with authorization by phone	Does not change	As for a payment order submitted through Remote Banking Systems	As for a payment order submitted at the Bank's office
Payment to another bank card				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	iRietumu	iRietumu	2 %, min 3 EUR	2 %, min 5 EUR

PREPARATION, PROCESSING OF DOCUMENTS AND REFERENCES

Subject	Current definition	New definition	Current rate, EUR	New rate, EUR
CORPORATE ENTITIES – RESIDENTS	No fee	Initial check of the authorisation of the person who is acting on the basis of the certified power of attorney	No fee	50 EUR
CORPORATE ENTITIES - NON-RESIDENTS	No fee	Initial check of the authorisation of the person who is acting on the basis of the certified power of attorney	No fee	100 EUR
PRIVATE ENTITIES – RESIDENTS	Initial check of the authorisation of the person who is acting on the basis of the certified power of attorney	Initial check of the authorisation of the person who is acting on the basis of the certified power of attorney, as well as the verification of the inheritance documents	50 EUR	Does not change
PRIVATE ENTITIES – NON- RESIDENTS	Initial check of the authorisation of the person who is acting on the basis of the certified power of attorney	Initial check of the authorisation of the person who is acting on the basis of the certified power of attorney, as well as the verification of the inheritance documents	100 EUR	Does not change
CORPORATE ENTITIES – RESIDENTS AND NON- RESIDENTS	No fee	Acceptance of orders, requests from the person who is acting on the basis of the certified power of attorney	No fee	20 EUR
PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Bank's office: acceptance of orders, requests from the person who is acting on the basis of the certified power of attorney	Acceptance of orders, requests from the person who is acting on the basis of the certified power of attorney	10 EUR	20 EUR
Processing and issuing of account reference				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	Standard Account Reference (confirming the existence of an account and/or account balance)	Does not change	10 EUR	20 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	Extended Account Reference	Does not change	25 EUR per page	25 EUR per page, min 40 EUR

Correspondence fees				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	No fee	Sending of documents by post “Latvijas Pasts”	No fee	5 EUR
Payment confirmations (incl. SWIFT copies)				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Flat fee, unlimited number of copies	Excluded from the Bank’s Fees	100 EUR	Excluded from the Bank’s Fees
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	No fee	Confirmation of execution of one payment order on the closed client account	No fee	5 EUR, min 50 EUR

CASH OPERATIONS

Subject	Current definition	New definition	Current rate, EUR	New rate, EUR
Cash deposit into account*				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	EUR	Up to 7 000 EUR Over 7 000 EUR	0.15 %, min 5 EUR	0.5 %, min 5 EUR 1 %
	RUB CHF, JPY, NOK, SEK, CZK, PLN	Other currencies Up to 7 000 EUR Over 7 000 EUR	0.5 %, min 5 EUR 0.5 %, min 5 EUR	1 %, min 10 EUR 1.5 %
*Cash deposit into account over 7 000 EUR or equivalent in other currency - on one working day prior notification				
Cash withdrawal*				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	EUR	Up to 7 000 EUR Over 7 000 EUR	0.5 EUR, min 5 EUR	1 %, min 10 EUR 2 %
	Additional charge for cash withdrawal from the account without prior notification from 10 000 EUR	Excluded from the Bank’s Fees	1 %	Excluded from the Bank’s Fees
	RUB CHF, JPY, NOK, SEK, CZK, PLN	Other currencies Up to 7 000 EUR Over 7 000 EUR	2 %, min 5 EUR 1 %, min 5 EUR	2 %, min 10 EUR 3 %
	*Cash withdrawal from 10 000 EUR (or equivalent in other currency) – on one working day prior notification			
*Cash withdrawal over 7 000 EUR or equivalent in other currency – on one working day prior notification				

Deposit, exchange of coins				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Up to 10 coins	Excluded from the Bank's Fees	Free of Charge	Excluded from the Bank's Fees
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	For every 100 coins over 10 per day	For every 50 coins	1 EUR	5 EUR, min 10 EUR
Exchange of cash				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	In any currency	Does not change	5 EUR for one operation	10 EUR for one operation
Banknotes exchange				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Banknotes exchange (in all currencies)	Does not change	0.25 % of total amount, min 5 EUR, max 250 EUR	0.25 % of total amount, min 10 EUR
Other cash operations				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Authentication of banknotes	Does not change	0.20 EUR per bank-note, min 1 EUR	1 EUR per bank-note, min 5 EUR

MAINTENANCE

Subject	Current definition	New definition	Current rate, EUR	New rate, EUR
Other fees related to Client servicing*				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Maintenance of a multi-currency account, where in accordance with the Terms and Conditions of JSC "Rietumu Banka" and Client Agreement financial operations are terminated	Does not change	Information at the Bank	Information at the Bank
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Storage of non-withdrawn funds of the client, with whom the Bank has terminated cooperation in accordance with the definition under the Law on the Prevention of Money Laundering and the Financing of Terrorism and Proliferation	Does not change	Information at the Bank	Information at the Bank

** in accordance with the Law on the Prevention of Money Laundering and the Financing of Terrorism and Proliferation*

DEFINITIONS CHANGE

Subject	Current definition	New definition
Maintenance		
CORPORATE ENTITIES – RESIDENTS AND NON-RESIDENTS,	Penalty for not observing the minimum balance requirements (Relationship Balance)	The commission fee for not observing the minimum balance requirements (Relationship Balance)
PRIVATE ENTITIES – NON-RESIDENTS		
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS	Monitoring performance of payments ordered by customers	Individual monitoring performance of payments ordered by customers