

Changes in the bank's price list
come into force on 2 May 2023



ACCOUNT OPENING

Subject	Current definition	New definition	Current rate, EUR	New rate, EUR
PRIVATE ENTITIES – RESIDENTS	Multicurrency current account closure fee	Does not change	15 EUR	30 EUR
CORPORATE ENTITIES – RESIDENTS	Closing of a multi-currency current account, when the main share of the company is owned by a resident of Latvia	Does not change	15 EUR	30 EUR
CORPORATE ENTITIES – RESIDENTS	Closing of a multi-currency current account, when the main share of the company is owned by a non-resident of Latvia	Does not change	30 EUR	60 EUR

MAINTENANCE

Subject	Current definition	New definition	Current rate, EUR	New rate, EUR
Account maintenance				
PRIVATE ENTITIES – RESIDENTS	Inactive client maintenance (no client transactions over the previous two years and no active banking products)	Inactive client maintenance (no client transactions over one year and no active banking products)	25 EUR	40 EUR
PRIVATE ENTITIES – NON-RESIDENTS	Inactive client maintenance (no client transactions over the previous two years and no active banking products)	Inactive client maintenance (no client transactions over one year and no active banking products)	50 EUR	100 EUR
CORPORATE ENTITIES – NON-RESIDENTS	Inactive client maintenance (no client transactions over the previous two years and no active banking products)	Inactive client maintenance (no client transactions over one year and no active banking products)	250 EUR	350 EUR

Servicing of a client – resident of the Baltic states (Latvia, Lithuania or Estonia), if all beneficial owners of the company are the residents of the Baltic states				
CORPORATE ENTITIES – RESIDENTS	Inactive client maintenance (no client transactions over the previous two years and no active banking products)	Inactive client maintenance (no client transactions over one year and no active banking products)	100 EUR	130 EUR
Servicing of a client – resident of the Baltic states (Latvia, Lithuania or Estonia), if at least one of the beneficial owners is a non-resident of the Baltic states				
CORPORATE ENTITIES – RESIDENTS	Inactive client maintenance (no client transactions over the previous two years and no active banking products)	Inactive client maintenance (no client transactions over one year and no active banking products)	150 EUR	250 EUR
Individual servicing				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS	Consideration of the client's question on an individual basis	Does not change	100 EUR	100 EUR per hour
Other fees related to Client servicing*				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS	Servicing of increased risk clients (Rate is fixed by the Bank depending on the client's risk level)	Does not change	information at the Bank	Individually, min 500 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS	Individual monitoring of the operations on the accounts of the Client (Rate is fixed by the Bank depending on the client's risk level)	Does not change	information at the Bank	Individually, min 500 EUR
PRIVATE ENTITIES – RESIDENTS	Maintenance of the Client accounts starting with the third month upon receipt of the application for closing (if funds are not withdrawn)	Maintenance of the Client's accounts 2 months after receiving the application for closing the account (if funds are not withdrawn)	information at the Bank	100 EUR monthly
PRIVATE ENTITIES – NON-RESIDENTS	Maintenance of the client accounts in 2 months after receiving the application for closing (if funds are not withdrawn)	Maintenance of the Client's accounts 2 months after receiving the application for closing the account (if funds are not withdrawn)	information at the Bank	200 EUR monthly
CORPORATE ENTITIES – RESIDENTS	Maintenance of the client accounts in 2 months after receiving the application for closing (if funds are not withdrawn)	Maintenance of the Client's accounts – resident of the Baltic states (Latvia, Lithuania or Estonia) 2 months after receiving the application for closing the account (if funds are not withdrawn): - if <i>all beneficial owners of the company</i> are the residents of the Baltic states - if <i>at least one of the beneficial owners</i> is a non-resident of the Baltic states	information at the Bank	First 6 months 100 EUR per month, afterwards 400 EUR per month First 6 months 200 EUR per month, afterwards 400 EUR per month

CORPORATE ENTITIES – NON-RESIDENTS	Maintenance of the client accounts in 2 months after receiving the application for closing (if funds are not withdrawn)	Maintenance of the Client’s accounts 2 months after receiving the application for closing the account (if funds are not withdrawn)	information at the Bank	First 6 months 300 EUR per month, afterwards 500 EUR per month
PRIVATE ENTITIES – 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	100 EUR monthly
PRIVATE ENTITIES – 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	First 6 months 200 EUR per month, afterwards 1000 EUR per month
CORPORATE ENTITIES – 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	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*: - if <i>all beneficial owners of the company</i> are the residents of the Baltic states - if <i>at least one of the beneficial owners</i> is a non-resident of the Baltic states <i>* validity of the documents confirming the status of a legal entity or the authority of the persons managing the account (accounts) expired more than 1 year ago</i>	information at the Bank	First 6 months 100 EUR per month, afterwards 500 EUR per month First 6 months 200 EUR per month, afterwards 1000 EUR per month, after 2 years 1% of actual balance, min 1000 EUR per month
CORPORATE ENTITIES – NON-RESIDENTS	Maintenance of the multicurrency account, on which execution of financial operations is terminated according to the Terms and Conditions of JSC "Rietumu Banka" and Client Agreement	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* <i>* validity of the documents confirming the status of a legal entity or the authority of the persons managing the account (accounts) expired more than 1 year ago</i>	information at the Bank	First 6 months 500 EUR per month, afterwards 1000 EUR per month, after 2 years 1% of actual balance, min 1000 EUR per month
PRIVATE ENTITIES – 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	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* <i>* the commission fee is not summed up with the commission for a multi-currency account's maintenance, on which, in accordance with the Terms and Conditions of JSC “Rietumu Banka” and Client Agreement, the execution of financial transactions has been terminated</i>	information at the Bank	100 EUR monthly

PRIVATE ENTITIES – 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	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* <i>* the commission fee is not summed up with the commission for a multi-currency account's maintenance, on which, in accordance with the Terms and Conditions of JSC "Rietumu Banka" and Client Agreement, the execution of financial transactions has been terminated</i>	information at the Bank	First 6 months 200 EUR per month, afterwards 1000 EUR per month
CORPORATE ENTITIES – 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	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*: - if <i>all beneficial owners of the company</i> are the residents of the Baltic states - if <i>at least one of the beneficial owners</i> is a non-resident of the Baltic states <i>* the commission fee is not summed up with the commission for a multi-currency account's maintenance, on which, in accordance with the Terms and Conditions of JSC "Rietumu Banka" and Client Agreement, the execution of financial transactions has been terminated</i>	information at the Bank	500 EUR monthly First 6 months 500 EUR per month, afterwards 5000 EUR per month, after 2 years 1% of actual balance, min 5000 EUR per month
CORPORATE ENTITIES – 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	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*: <i>* the commission fee is not summed up with the commission for a multi-currency account's maintenance, on which, in accordance with the Terms and Conditions of JSC "Rietumu Banka" and Client Agreement, the execution of financial transactions has been terminated</i>	information at the Bank	First 6 months 700 EUR per month, afterwards 5000 EUR per month, after 2 years 1% of actual balance, min 5000 EUR per month

PAYMENT TRANSACTIONS VIA THE INTERNET

Subject	Current definition	New definition	Current rate, EUR	New rate, EUR
Standard				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	BYN* (OUR)	Does not change	100 EUR	200 EUR
	RUB* (OUR)	Does not change	100 EUR	200 EUR
to Russian Federation and Republic of Belarus				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	EUR (OUR)	Does not change	150 EUR	250 EUR
	EUR (SHA)		100 EUR	200 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	USD (OUR)	Does not change	150 EUR	250 EUR
	USD (SHA)		100 EUR	200 EUR
Express				
to Russian Federation and Republic of Belarus				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	EUR (OUR)	Does not change	270 EUR	400 EUR
	EUR (SHA)		250 EUR	350 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	USD (OUR)	Does not change	270 EUR	400 EUR
	USD (SHA)		250 EUR	350 EUR

PAYMENT TRANSACTIONS BY FAX OR TELEPHONE, IN THE BANK-OFFICE

Subject	Current definition	New definition	Current rate, EUR	New rate, EUR
Standard				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	BYN* (OUR)	Does not change	200 EUR	300 EUR
	RUB* (OUR)	Does not change	200 EUR	300 EUR
to Russian Federation and Republic of Belarus				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	EUR (SHA)	Does not change	200 EUR	300 EUR
	EUR (OUR)		220 EUR	350 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	USD (SHA/BEN)	Does not change	200 EUR	300 EUR
	USD (OUR)		220 EUR	350 EUR
Express				
to Russian Federation and Republic of Belarus				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	EUR (SHA)	Does not change	300 EUR	400 EUR
	EUR (OUR)		320 EUR	450 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	USD (SHA/BEN)	Does not change	300 EUR	400 EUR
	USD (OUR)		320 EUR	450 EUR

PREPARATION, PROCESSING OF DOCUMENTS AND REFERENCES

Subject	Current definition	New definition	Current rate, EUR	New rate, EUR
Correspondence fees				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Sending of documents by post “Latvijas Pasts”	Does not change	5 EUR	5*EUR + actual expenses
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Postage fees	Does not change	15 EUR + international courier fee	15*EUR + courier fee
	<i>* VAT is charged on the commission amount in line with the Law on Value Added Tax of the Republic of Latvia</i>			
Processing and delivery of account statements				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	Closed client account statement, including funds storage account statement after termination of JSC "Rietumu Banka" and Client agreement	Closed client account statement, including funds storage account statement after termination of JSC "Rietumu Banka" and Client Agreement* <i>* within 1 month upon closure – applying the commission fees as for a client with a valid JSC "Rietumu Banka" and Client Agreement</i>	1 EUR per page, min 50 EUR	5 EUR per page, min 50 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS	Closed client account statement, including funds storage account statement after termination of JSC "Rietumu Banka" and Client agreement	Closed client account statement, including funds storage account statement after termination of JSC "Rietumu Banka" and Client Agreement* <i>* within 1 month upon closure – applying the commission fees as for a client with a valid JSC "Rietumu Banka" and Client Agreement</i>	1 EUR per page, min 200 EUR	5 EUR per page, min 200 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	20 EUR	30 EUR (VAT included)
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS	Standard Account Reference (confirming the existence of an account and/or account balance)	Does not change	30 EUR	50 EUR (VAT included)
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	Extended Account Reference	Does not change	25 EUR per page, min 40 EUR	30 EUR per page, min 60 EUR (VAT included)
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS	Extended Account Reference	Does not change	100 EUR per page	150 EUR per page (VAT included)

CORPORATE ENTITIES – RESIDENTS	Closed account reference, when the main share of the company is owned by a resident of Latvia (within 1 months upon closure – applying the rate for standard reference)	Closed client account reference, when the main share of the company is owned by a resident of Latvia (within 1 months upon closure – applying the rate for standard reference)	100 EUR	150 EUR (VAT included)
CORPORATE ENTITIES – RESIDENTS	Closed account reference, when the main share of the company is owned by a non-resident of Latvia (within 1 months upon closure – applying the rate for standard reference)	Closed client account reference, when the main share of the company is owned by a non-resident of Latvia (within 1 months upon closure – applying the rate for standard reference)	500 EUR	550 EUR (VAT included)
PRIVATE ENTITIES – RESIDENTS	Closed account reference (within 1 months upon closure – applying the rate for standard reference)	Closed client account reference (within 1 months upon closure – applying the rate for standard reference)	100 EUR	120 EUR (VAT included)
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS	Closed client account reference (within 1 months upon closure – applying the rate of a standard reference)	Does not change	500 EUR	550 EUR (VAT included)
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	Recommendation Letter	Does not change	50 EUR	100 EUR (VAT included)
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS	Recommendation Letter	Does not change	100 EUR	200 EUR (VAT included)
PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS	Answer to an auditor's request	Excluded from the Bank's Fees	100 EUR	Excluded from the Bank's Fees
CORPORATE ENTITIES – RESIDENTS AND NON-RESIDENTS	Answer to an auditor's request	Does not change	100 EUR	150 EUR (VAT included) 200 EUR (VAT included)
CORPORATE ENTITIES – RESIDENTS AND NON-RESIDENTS	Provision of information to auditors after the cooperation with the client is terminated	Does not change	500 EUR	600 EUR (VAT included)
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS	Extra tariff for urgent account reference**	Does not change	50 EUR	100 EUR (VAT included)
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	Reference / document copy	Does not change	10 EUR	15 EUR (VAT included)
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS	Reference / document copy	Does not change	15 EUR	30 EUR (VAT included)
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS	Customer's representative authority verification in public registers	Does not change	10 EUR + actual expenses	15 EUR (VAT included) + actual expenses

CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS	Customer's representative authority verification in public registers	Does not change	30 EUR + actual expenses	50 EUR (VAT included) + actual expenses
Payment confirmations (incl. SWIFT copies)				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Confirmation of execution of one payment order	Does not change	5 EUR	10 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Confirmation of execution of one payment order on the closed client account	Does not change	5 EUR, min 50 EUR	10 EUR, min 50 EUR

DOCUMENTARY OPERATIONS

Subject	Current definition	New definition	Current rate, EUR	New rate, EUR
Other fees related to documentary operations				
CORPORATE ENTITIES – RESIDENTS AND NON-RESIDENTS	Mailing expenses	Does not change	courier fee + 15 EUR	courier fee + 15*EUR
* VAT is charged on the commission amount in line with the Law on Value Added Tax of the Republic of Latvia				

PAYMENT CARD FEES

Subject	Current definition	New definition	Current rate, EUR	New rate, EUR
Provision of credit card				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Fee for ungrounded claim	Commission fee for processing of ungrounded claim (for each transaction), ordering a copy of the invoice	20 EUR	50 EUR
<i>Fees related to MasterCard payment cards have been DELETED, as the Bank no longer serves MasterCard cards</i>				
VISA Gold				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Airport VIP lounge per person (Priority Pass)	Does not change	35 EUR	40 EUR (VAT included)

VISA Platinum				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Airport VIP lounge per person (Priority Pass)	Does not change	35 EUR	40 EUR (VAT included)
VISA Platinum Jurmala				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Airport VIP lounge per person (Priority Pass)	Does not change	35 EUR	40 EUR (VAT included)
<u>Provision of credit card Charge</u>				
VISA Gold				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Airport VIP lounge per person (Priority Pass)	Does not change	35 EUR	40 EUR (VAT included)
VISA Platinum				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Airport VIP lounge per person (Priority Pass)	Does not change	35 EUR	40 EUR (VAT included)
Salary cards servicing for enterprises				
CORPORATE ENTITIES – RESIDENTS	-	Salary cards servicing for enterprises	-	information at the Bank
	Opening of current account	Excluded from the Bank's Fees	Free of Charge	Excluded from the Bank's Fees
	Charges for transferring of funds to enterprise employee card accounts from transit/current account			
	If payment order has been delivered via Home Banking system	Excluded from the Bank's Fees	Free of Charge	Excluded from the Bank's Fees
	If payment order has been delivered directly	Excluded from the Bank's Fees	0.14 EUR for every order	Excluded from the Bank's Fees

INDIVIDUAL SAFE DEPOSIT BOXES

Subject	Current definition	New definition	Current rate, EUR	New rate, EUR
Additional services				
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS	Issue of the power of attorney for using the safe	Excluded from the Bank's Fees	20*EUR	Excluded from the Bank's Fees

SERVICES TO FINANCIAL INSTITUTIONS

Subject	Current definition	New definition	Current rate, EUR	New rate, EUR
CORPORATE ENTITIES – RESIDENTS AND NON-RESIDENTS	Letter of recommendation/reference about the clients' funds account for the purpose of submission to the corresponding supervisory body of the financial institution	Does not change	300 EUR per page	500 EUR per page (VAT included)
CORPORATE ENTITIES – RESIDENTS AND NON-RESIDENTS	Current account monthly maintenance fee <i>* the fee is charged for each current account</i>	Does not change	200* EUR monthly	300* EUR monthly
CORPORATE ENTITIES – RESIDENTS AND NON-RESIDENTS	Clients' funds account monthly maintenance fee <i>* the fee is charged for each clients' funds account</i>	Does not change	100* EUR monthly	200* EUR monthly

FINANCIAL AND STOCK MARKET OPERATION FEES

Subject	Current definition	New definition	Current rate, EUR	New rate, EUR
Custody fees				
CORPORATE ENTITIES – RESIDENTS AND NON-RESIDENTS	Preparation of non-standard documents on Customer's request	Does not change	50 EUR per document + all accompanying expenses	50*EUR per document + all accompanying expenses
<i>* VAT is charged on the commission amount in line with the Law on Value Added Tax of the Republic of Latvia</i>				

DEFINITIONS CHANGE

Subject	Current definition	New definition
<u>Account opening</u>		
Opening and closing of a multi-currency current account		
CORPORATE ENTITIES – RESIDENTS AND NON-RESIDENTS; PRIVATE ENTITIES – NON-RESIDENTS	Examination of documents on an urgent basis <i>* Additional fee for examination of documents in 72 hours after submitting a full set documents to the Bank (during working hours of the Bank)</i>	Additional fee for examination of documents in priority order
PRIVATE ENTITIES – RESIDENTS	Fee for examination of documents in priority order	Additional fee for examination of documents in priority order
<u>Maintenance</u>		
Other fees related to Client servicing*		
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS	The commission fee for the failure of the Client to submit information and documents in due time, indicated by the Bank in the request and/or in case when submitted documents and information do not correspond to the requirements set out by the Bank	The commission fee for the failure of the Client to submit the information and documents and/or if submitted information and documents do not correspond with the Bank's requirements
<u>Cash operations</u>		
Cash deposit into account* (EUR and Other currencies)		
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS	Up to 7 000 EUR	Up to 5 000 EUR
	Over 7 000 EUR	Over 5 000 EUR
<i>* Cash deposit into account over 7 000 EUR or equivalent in other currency – on one working day prior notification</i>		<i>* Cash deposit into account over 5 000 EUR or equivalent in other currency – on one working day prior notification</i>
Cash withdrawal* (EUR and Other currencies)		
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS	Up to 7 000 EUR	Up to 5 000 EUR
	Over 7 000 EUR	Over 5 000 EUR
<i>* Cash withdrawal over 7 000 EUR or equivalent in other currency – on one working day prior notification</i>		<i>* Cash withdrawal over 5 000 EUR or equivalent in other currency – on one working day prior notification</i>