

*Changes in the bank's price list
come into force on 15 September 2025*

DEFINITIONS CHANGE

Account opening

Preliminary verification or approval of the documents for their compliance with the requirements of the legislation of the Republic of Latvia and/or the internal procedures of the Bank:

SUBJECT	CURRENT DEFINITION	NEW DEFINITION
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Additional document analysis if a client has difficult organization structure or in the structure there is a politically exposed person, member of the family of a politically exposed person or person closely related to a politically exposed person, min 100 EUR	<p>Additional analysis of the client's documents if the account opening involves enhanced due diligence and/or in case of complex ownership structure: from EUR 100*</p> <p>*Account opening for resident corporate entities: maximum remuneration amount is EUR 10 000. Account opening for non-resident corporate entities: maximum remuneration amount is EUR 20 000. Account opening for residents, non-residents natural persons: maximum remuneration amount is EUR 8 000. Account maintenance for resident private individuals and corporate entities: maximum remuneration amount is EUR 7 500. Account maintenance for non-resident private individuals and corporate entities: maximum remuneration amount is EUR 15 000. Bank can unilaterally set for the client an individual rate of remuneration for the Bank's services and to cancel the same. The parties may agree on a special amount of the remuneration for a specific transaction with assets,</p>

		stipulating it in an additional agreement made between the parties.
CORPORATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Additional document analysis if a client has difficult organization structure or in the structure there is a politically exposed person, member of the family of a politically exposed person or person closely related to a politically exposed person, min 100 ER	<p>Additional analysis of the client's documents if the account opening involves enhanced due diligence and/or in case of complex ownership structure: from EUR 100*</p> <p>*Account opening for resident corporate entities: maximum remuneration amount is EUR 10 000.</p> <p>Account opening for non-resident corporate entities: maximum remuneration amount is EUR 20 000.</p> <p>Account opening for residents, non-residents private individuals: maximum remuneration amount is EUR 8 000.</p> <p>Account maintenance for resident private individuals and corporate entities: maximum remuneration amount is EUR 7 500.</p> <p>Account maintenance for non-resident private individuals and corporate entities: maximum remuneration amount is EUR 15 000.</p> <p>Bank can unilaterally set for the client an individual rate of remuneration for the Bank's services and to cancel the same. The parties may agree on a special amount of the remuneration for a specific transaction with assets, stipulating it in an additional agreement made between the parties.</p>

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PRIVATE ENTITIES –
NON-RESIDENTS
OF THE REPUBLIC OF
LATVIA

Additional client analysis related to countries with a high sanction risk

Additional analysis of the client's documents if the account opening involves enhanced due diligence and/or in case of complex ownership structure: from EUR 100*

***Account opening for resident corporate entities: maximum remuneration amount is EUR 10 000.**

Account opening for non-resident corporate entities: maximum remuneration amount is EUR 20 000.

Account opening for residents, non-residents private individuals: maximum remuneration amount is EUR 8 000.

Account maintenance for resident private individuals and corporate entities: maximum remuneration amount is EUR 7 500.

Account maintenance for non-resident private individuals and corporate entities: maximum remuneration amount is EUR 15 000.

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**Account maintenance
Other fees related to Client servicing***

SUBJECT

CURRENT DEFINITION

NEW DEFINITION

<p>PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA</p>	<p>Servicing of increased risk clients (Rate is fixed by the Bank depending on the client's risk level)*</p> <p>*The amount of the commission is determined unilaterally by the Bank according to the client's complexity, type of activity and risk factors. A higher commission is applied to higher risk factors.</p>	<p>Provision of services to a client posing increased risk**: from EUR 500*</p> <p>*Account opening for resident corporate entities: maximum remuneration amount is EUR 10 000. Account opening for non-resident corporate entities: maximum remuneration amount is EUR 20 000. Account opening for residents, non-residents private individuals: maximum remuneration amount is EUR 8 000. Account maintenance for resident private individuals and corporate entities: maximum remuneration amount is EUR 7 500. Account maintenance for non-resident private individuals and corporate entities: maximum remuneration amount is EUR 15 000. Bank can unilaterally set for the client an individual rate of remuneration for the Bank's services and to cancel the same. The parties may agree on a special amount of the remuneration for a specific transaction with assets, stipulating it in an additional agreement made between the parties.</p> <p>**The bank applies a fee for additional examination and compliance verification of documents related to the client's transaction/payment/operation, depending on the client's risk level, complexity, type of activity, and risk factors. Higher fee is applied in case of higher risk factors.</p>
<p>PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA</p>	<p>Commission fee for additional analysis/compliance verification of the client/operation/transaction/payer/documents*</p> <p>*The amount of the commission is determined unilaterally by the Bank according to the client's complexity, type of activity and risk factors. A higher commission is applied to higher risk factors.</p>	<p>Fee for additional verification**: from EUR 500*</p> <p>*Account opening for resident corporate entities: maximum remuneration amount is EUR 10 000. Account opening for non-resident corporate entities: maximum remuneration amount is EUR 20 000. Account opening for residents, non-residents private individuals: maximum remuneration amount is EUR 8 000. Account maintenance for resident private individuals and corporate entities: maximum remuneration amount is EUR 7 500. Account maintenance for non-resident private individuals and corporate entities: maximum remuneration amount is EUR 15 000.</p>

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