

Changes in the bank's price list  
 come into force on 15 July 2024

LENDING SERVICE FEES

Escrow account maintenance

Opening & Maintenance of escrow account (if the deal is financed by JSC "Rietumu Banka")

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON- RESIDENTS OF THE REPUBLIC OF LATVIA	Composing, forming and maintenance (standard agreement - sale/purchase of unimpaired property in Latvia)	Does not change	0.2%	0.3%
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	-	Non-standard agreement	-	to be agreed, min 1000 EUR

Opening & Maintenance of escrow account (without bank financing)

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Standard agreement (sale/purchase of unimpaired property in Latvia)	Does not change	0.3%, min 1000 EUR	0.4%, min 1000 EUR

PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Standard agreement (sale/purchase of unimpaired property in Latvia)	Does not change	0.3%, min 750 EUR	0.4% , min 750 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	-	Non-standard agreement	-	to be agreed, min 1500 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Standard agreement (sale/purchase of unimpaired property in Latvia)	Does not change	0.3%, min 2500 EUR	0.4% , min 2500 EUR
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	-	Non-standard agreement	-	to be agreed, min 3000 EUR

Review of loan applications

Granting of a loan

Application fee

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Fee*	Does not change	0.1%, min 1000 EUR	0.1% , min 1500 EUR

Management commission for acquisition of loan resources and loan processing

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Fee	Does not change	1%	starting from 1%

Extension of and other amendments to the loan

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Late payment interest/penalty for delayed principal or interest payment (of the overdue amount starting with the first day of delay)	Does not change	0.2% per day	0.2% per day
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	-	Late payment interest/penalty for delayed principal or interest payment (of the overdue amount starting with the first day of delay)	-	0.2% per day

Changes in collateral

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Application fee	Excluded from the Bank's Fees	1000 EUR	Excluded from the Bank's Fees
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Processing fee	Excluded from the Bank's Fees	0.3%	Excluded from the Bank's Fees

CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Processing fee	Excluded from the Bank's Fees	200 EUR for every agreement and/or amendments to the agreement	Excluded from the Bank's Fees
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Changes of the interest rate

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Application fee	Does not change	200 EUR	250 EUR
CORPORATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Management comission and processing fee	Does not change	0.3%	0.5% , min 3000 EUR
PRIVATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Management comission and processing fee	Does not change	0.3%	0.3% , min 1000 EUR
CORPORATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Management comission and processing fee	Does not change	0.3% , min 1000 EUR	0.5% , min 1500 EUR
PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Management comission and processing fee	Does not change	0.3%	0.3% , min 500 EUR

Extension of the credit line agreement

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Application fee	Does not change	200 EUR	250 EUR
CORPORATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Processing fee	Does not change	0.3%	0.5% , min 3000 EUR
PRIVATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Processing fee	Does not change	0.3%	0.5% , min 1500 EUR
CORPORATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Processing fee	Does not change	0.5% , min 1000 EUR	0.5% , min 1500 EUR
PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Processing fee	Does not change	0.5%	0.5% , min 500 EUR

Change of party in loan/mortgage agreement

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Processing fee	Excluded from the Bank's Fees	200 EUR for every agreement and/or amendments to the agreement	Excluded from the Bank's Fees

Other amendments in loan/security agreement

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	-	Application fee	-	1000 EUR
CORPORATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Application fee	Does not change	200 EUR	250 EUR
CORPORATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	-	Processing fee	-	to be agreed, min 3000 EUR
PRIVATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	-	Processing fee	-	to be agreed, min 1000 EUR
CORPORATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Processing fee	Does not change	200 EUR	to be agreed, min 750 EUR
PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Processing fee	Does not change	200 EUR	to be agreed, min 500 EUR

Fee for early loan redemption, incl. refinancing

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	From early repaid loan amount	Does not change	starting from 2%	starting from 2% , min 500 EUR
CORPORATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	From early repaid loan amount	Does not change	starting from 2%	starting from 2% , min 1000 EUR

Drawing up of interbank (Bilateral) payment arrangements agreement (if deal is financed by JSC "Rietumu Banka")

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	-	Drawing up, processing and service	-	0.3 % , min 1500 EUR
PRIVATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	-	Drawing up, processing and service	-	0.2 % , min 1000 EUR

Drawing up of interbank (Bilateral) payment arrangements agreement (if the deal is financed in other bank)

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	-	Processing fee	-	to be agreed, min 1500 EUR

PRIVATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	-	Processing fee	-	to be agreed, min 500 EUR
CORPORATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Processing fee	Does not change	150 EUR	to be agreed, min 500 EUR
PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Processing fee	Does not change	150 EUR	to be agreed, min 150 EUR

Changes of terms in loan/security agreement

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Application fee	Excluded from the Bank's Fees	200 EUR	Excluded from the Bank's Fees
CORPORATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Processing fee	Excluded from the Bank's Fees	0.3%, min 500 EUR	Excluded from the Bank's Fees
PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	Processing fee	Excluded from the Bank's Fees	0.3%, min 200 EUR	Excluded from the Bank's Fees



Changes of credit agreement terms

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Application fee	Excluded from the Bank's Fees	1000 EUR	Excluded from the Bank's Fees
CORPORATE ENTITIES, PRIVATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Processing fee	Excluded from the Bank's Fees	0.3%	Excluded from the Bank's Fees

Other fees related to credit servicing

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	-	Provision of bank approvals, coordination of lease agreements, preparing draft/coordination of other documents at the request of the client	-	to be agreed, min 50 EUR for each document
CORPORATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	-	Provision of bank approvals, coordination of lease agreements, preparing draft/coordination of other documents at the request of the client	-	to be agreed, min 100 EUR for each document
PRIVATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	-	Provision of bank approvals, coordination of lease agreements, preparing draft/coordination of other documents at the request of the client	-	to be agreed, min 75 EUR for each document
CORPORATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	-	Issuing of standard credit statement or report	-	75 EUR

PRIVATE ENTITIES – RESIDENTS OF THE REPUBLIC OF LATVIA	-	Issuing of standard credit statement or report	-	50 EUR
CORPORATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	-	Issuing of standard credit statement or report	-	100 EUR
PRIVATE ENTITIES – NON-RESIDENTS OF THE REPUBLIC OF LATVIA	-	Issuing of standard credit statement or report	-	75 EUR