



TRASTA KOMERCBANKA

CONSOLIDATED PRICE- LIST

ACCOUNT OPENING AND MAINTENANCE

1. Processing of documents, multicurrency Current account opening: ¹⁾	
▪ for residents individuals	2,00 LVL
▪ for non-residents individuals	20,00 USD
▪ for residents companies.....	10,00 LVL
▪ for non-residents companies	100,00 USD
2. Statement from LURSOFT data base.....	3,00 LVL
3. Currency account maintenance	free of charge
4. Currency exchange	at the Bank's rate ²⁾
5. Cheque-book issue (15 cheques).....	2,00 LVL
6. Electronic Code Cards for PIN and testkeys: ³⁾	
▪ "Classic" or "Mobile" Code Card (at Client's choice):	
• for residents individuals	free of charge
• for residents companies.....	15,00 LVL
• for non-residents	50,00 USD
▪ "Extra" Code Card:	
• for residents	30,00 LVL
• for non-residents.....	60,00 USD
7. Unblocking of electronic Code Card	5,00 LVL
8. Interest for account balance of residents: ⁴⁾	
▪ over 500,00 LVL	0,25% per year
▪ over 1 000,00 USD, 1 000,00 EUR.....	0,25% per year
9. Account statement (according to agreement).....	free of charge
10. Extra copy of account statement	0,10 LVL per sheet
11. Account balance confirmation, information to auditors	10,00 LVL
▪ for residents	10,00 LVL
▪ for non-residents	50,00 USD
12. Closing of account:	
▪ for individuals	free of charge
▪ for residents companies.....	10,00 LVL
▪ for residents companies.....	20,00 USD
13. Commission for dormant account ⁵⁾ - if the account balance is:	
▪ for individuals - 5,00 LVL or less ⁶⁾	at the rate of account balance ⁷⁾
▪ for residents companies - 10,00 LVL or less ⁶⁾	at the rate of account balance ⁷⁾
▪ for non-residents companies - 100,00 LVL or less ⁶⁾	at the rate of account balance ⁷⁾
14. Copy of Telex, SWIFT statement or outgoing payment order	1,00 LVL
15. Replacement of signature sample card	3,00 LVL
16. Bank reference about the account and its balance:	
▪ for residents	3,00 LVL
▪ for non-residents.....	20,00 USD
17. Other references, Bank recommendations:	
▪ for residents	10,00 LVL
▪ for non-residents.....	50,00 USD
18. Issuance of documents from archive (per document copy):	
▪ for period up to 1 month.....	free of charge
▪ for period from 1 month to 1 year	3,00 LVL
▪ for period over 1 year	5,00 LVL
19. Photocopies of documents	0,10 LVL per sheet ⁸⁾
20. Power of Attorney for Customers.....	3,00 LVL
21. Fax transmission	2,50 LVL per sheet ⁸⁾
22. Mailing of documents.....	according to the actual costs
23. JSC "Trasta komercbanka" Annual Report.....	2,50 LVL ⁸⁾

1) In case the Bank refuses to open an account, the fee shall not be refunded.

2) The minimum amount for conversion at a special rate – 1000.00 EUR or equivalent in other currency.

3) Validity term of Code cards issued by the Bank – 2 years.

4) Interest is calculated on daily account balance and credited to the account once a month. Interest calculated on non-resident account balance is established based on mutual agreement of parties and signature of additional covenant to the account opening and maintenance agreement. In case no additional covenant is made between the Parties, the Bank shall pay no interest on non-resident account balance.

5) Dormant account – an account in which there have been no transactions for a year or longer.

6) Or equivalent in other currency.

7) After consolidation of all account balances of the Client.

8) Including VAT 22%.

PAYMENT OPERATIONS (CONTINUATION)

LVL	Acceptance time ¹⁾		Types of commission fees	
	electronically	in branch	SHA ³⁾	
1. Crediting of funds to the account ⁴⁾	-	-	free of charge	
2. Transfer between a Client's own Current accounts (payment execution date - T) ⁵⁾ :				
▪ up to 9 999.99 LVL	23:00	17:00	free of charge	
▪ from 10 000.00 LVL	17:30	17:00	free of charge	
3. Transfer to other Client's Current account with Trasta komercbanka (int. al branches) (payment execution date - T)				
▪ up to 9 999.99 LVL	23:00	17:00	free of charge	
▪ from 10 000.00 LVL	17:30	17:00	free of charge	
4. Standard transfer to another bank in Latvia:				
▪ Standard (Payment execution date - T)				
• up to 49 999.99 LVL	13:30	13:00	0.35 LVL ⁶⁾	
• from 50 000 LVL	13:30	13:00	1.50 LVL	
▪ Standard, without opening an account (payment execution date - T; maximum amount 1000 LVL)	-	13:00	0,5% (min.0.50 LVL)	
▪ Express (bank executes within an hour after payment acceptance, payment execution date - T)	15:00	15:00	5 LVL	
5. Transfer to a bank abroad:				
▪ Standard (payment execution date - T+1)	17:30	17:00	5 LVL	
▪ Express (payment execution date - T)	15:00	15:00	10 LVL	
6. Supplement, cancellation, investigation of a payment order ⁷⁾	-	-	5 LVL	
7. Processing of payment orders on client's request (if more than 3 copies)	-	-	0.50 LVL	

EUR	Acceptance time ¹⁾		Types of commission fees	
	electronically	in branch	OUR ²⁾	SHA ³⁾
1. Crediting of funds to the account ⁴⁾	-	-	free of charge	free of charge
2. Transfer between a Client's own Current accounts (payment execution date - T):				
▪ up to 9 999.99 LVL (equivalent EUR)	23:00	17:00	free of charge	free of charge
▪ from 10 000.00 LVL (equivalent EUR)	17:30	17:00	free of charge	free of charge
3. Transfer to other Client's Current account with Trasta komercbanka (int. al branches) (payment execution date - T)				
▪ up to 9 999.99 LVL (equivalent EUR)				
• for residents	23:00	17:00	free of charge	free of charge
• for non-residents	23:00	17:00	10 EUR	10 EUR
▪ from 10 000.00 LVL (equivalent EUR)				
• for residents	17:30	17:00	free of charge	free of charge
• for non-residents	17:30	17:00	10 EUR	10 EUR
4. Transfer to another EEA country bank:				
▪ Standard (payment execution date - T+1):				
• up to 50 000 EUR				
○ for residents	17:30	17:00	20 EUR	10 EUR
○ for non-residents	17:30	17:00	40 EUR	15 EUR
• from 50 000 EUR				
○ for residents	17:30	17:00	40 EUR	15 EUR
○ for non-residents	17:30	17:00	40 EUR	30 EUR
▪ Express (payment execution date - T)				
• up to 50 000 EUR				
○ for residents	15:00	15:00	40 EUR	20 EUR
○ for non-residents	15:00	15:00	70 EUR	30 EUR
• from 50 000 EUR				
○ for residents	15:00	15:00	70 EUR	30 EUR
○ for non-residents	15:00	15:00	70 EUR	60 EUR
5. Extra fee for not specified IBAN	-	-	10 EUR	10 EUR
6. Transfer to another bank outside the EEA:				
▪ Standard (payment execution date - T+1)	17:30	17:00	40 EUR	30 EUR
▪ Express (payment execution date - T)	15:00	15:00	70 EUR	60 EUR
7. Supplement, cancellation, investigation of a payment order ⁷⁾	-	-	100 EUR	100 EUR
8. Processing of payment orders on client's request (if more than 3 copies)	-	-	5 EUR	5 EUR

¹⁾ Time until which payments must be submitted to be executed on the submission day (on bank working days).

²⁾ OUR for payments in EUR – beneficiary's account is credited for the full amount sent by the Client. OUR for payments in other currencies - all fees are paid by sender (fees are debited from sender's account). If the Bank has extra costs required by other banks involved in the transfer, such costs are directly debited from the Client's current account.

³⁾ SHA – beneficiary pays the required by its service provider commission fee for services, sender the commission fee required by its service provider.

⁴⁾ Money is credited to the Client's account on the day of receipt of a statement confirming the transfer of the amount to the Bank's correspondent account.

⁵⁾ Payment execution date – the day on which funds are transferred to the beneficiary bank or intermediary bank. T - payment order acceptance day ; 1, 2 – number of bank working days.

⁶⁾ Fees for transfers via the Internetbank Trast.Net or Telephonebank are available in the section "Remote Access Services"

⁷⁾ If a Bank's error is proved in the investigation, fees are refunded to the Client. If a payment order is cancelled, the Client's copy of the payment order must be returned to the Bank.

PAYMENT OPERATIONS (CONTINUATION)

USD	Acceptance time ¹⁾		Types of commission fees		
	electronically	in branch	OUR ²⁾	SHA ³⁾	BEN ⁴⁾
1. Crediting of funds to the account ⁵⁾	-	-	free of charge	free of charge	free of charge
2. Urgent crediting of funds to the account	-	-	0,1 % per day	0,1 % per day	0,1 % per day
3. Transfer between a Client's own Current accounts (payment execution date - T) ⁶⁾ : <ul style="list-style-type: none"> ▪ up to 9 999.99 LVL (equivalent USD) ▪ from 10 000.00 LVL (equivalent USD) 	23:00 17:30	17:00 17:00	free of charge free of charge	- -	- -
4. Transfer to other Client's Current account with Trasta komercbanka (int. al branches) (payment execution date - T) <ul style="list-style-type: none"> ▪ up to 9 999.99 LVL (equivalent USD) <ul style="list-style-type: none"> • for residents • for non-residents ▪ from 10 000.00 LVL (equivalent USD) <ul style="list-style-type: none"> • for residents • for non-residents 	23:00 23:00 17:30 17:30	17:00 17:00 17:00 17:00	free of charge 10 USD free of charge 10 USD	- - - -	- - - -
5. Transfer to another bank: <ul style="list-style-type: none"> ▪ Standard (payment execution date - T+1) ▪ Express (payment execution date - T) 	17:30 15:00	17:00 15:00	40 USD 70 USD	20 USD 50 USD	20 USD 50 USD
6. Supplement, cancellation, investigation of a payment order ⁷⁾	-	-	100 USD	100 USD	100 USD
7. Processing of payment orders on client's request (more than 3 copies)	-	-	5 USD	5 USD	5 USD

RUB, BYR, UAH, KZT	Acceptance time ¹⁾		Types of commission fees ¹⁾		
	electronically	in branch	OUR ²⁾	SHA ³⁾	BEN ⁴⁾
1. Crediting of funds to the account ⁵⁾	-	-	free of charge	-	-
2. Urgent crediting of funds to the account	-	-	0,1 % per day	-	-
3. Transfer between a client's own Current accounts (payment execution date - T): <ul style="list-style-type: none"> ▪ up to 9 999.99 LVL (equivalent in other currencies) ▪ from 10 000.00 LVL (equivalent in other currencies) 	23:00 17:30	17:00 17:00	free of charge free of charge	- -	- -
4. Transfer to other client's Current account with Trasta komercbanka (int. al branches) (payment execution date - T) <ul style="list-style-type: none"> ▪ up to 9 999.99 LVL (equivalent in other currencies) <ul style="list-style-type: none"> • for residents • for non-residents ▪ from 10 000.00 LVL (equivalent in other currencies) <ul style="list-style-type: none"> • for residents • for non-residents 	23:00 23:00 17:30 17:30	17:00 17:00 17:00 17:00	free of charge 10 EUR free of charge 10 EUR	- - - -	- - - -
5. Transfer to another bank ⁸⁾	17:30	17:00	20 EUR	-	-
6. Supplement, cancellation, investigation of a payment order ⁷⁾	-	-	100 EUR	-	-
7. Processing of payment orders on client's request (more than 3 copies)	-	-	5 EUR	-	-

1) Time until which payments must be submitted to be executed on the submission day (on bank working days).

2) OUR for payments in EUR – beneficiary's account is credited for the full amount sent by the Client.

OUR for payments in other currencies - all fees are paid by sender (fees are debited from sender's account). If the Bank has extra costs required by other banks involved in the transfer, such costs are directly debited from the Client's current account.

3) SHA - beneficiary pays the required by its service provider commission fee for services, sender the commission fee required by its service provider.

4) BEN - All fees are paid by beneficiary. Intermediary banks charge their fees by deducting them from the transferred amount.

5) Money is credited to the Client's account on the day of receipt of a statement confirming the transfer of the amount to the Bank's correspondent account.

6) Value date – the day on which funds are transferred to the beneficiary bank or intermediary bank. T - payment order acceptance day ; 1, 2 – number of bank working days.

7) If a Bank's error is proved in the investigation, fees are refunded to the Client. If a payment order is cancelled, the Client's copy of the payment order must be returned to the Bank.

8) Transfers made in RUB, BYR and KZT are executed as standard payments on the value date T+1. Information regarding payments on the value date T is available at the Bank. The value date of UAH is established based on mutual agreement between the Client and the Bank.

PAYMENT OPERATIONS (CONTINUATION)

Other freely convertible currencies	Acceptance time ¹⁾		Types of commission fees		
	electronically	in branch	OUR ²⁾	SHA ³⁾	BEN ⁴⁾
1. Crediting of funds to the account ⁵⁾	-	-	free of charge	free of charge	-
2. Transfer between a Client's own Current accounts (payment execution date - T):					
▪ up to 9 999.99 LVL (equivalent in other currencies)	23:00	17:00	free of charge	free of charge	-
▪ from 10 000.00 LVL (equivalent in other currencies)	17:30	17:00	free of charge	free of charge	-
3. Transfer to other Client's Current account with Trasta komercbanka (int. al branches) (payment execution date - T)					
▪ up to 9 999.99 LVL (equivalent in other currencies)					
• for residents	23:00	17:00	free of charge	free of charge	-
• for non-residents	23:00	17:00	10 EUR	10 EUR	-
▪ from 10 000.00 LVL (equivalent in other currencies)					
• for residents	17:30	17:00	free of charge	free of charge	-
• for non-residents	17:30	17:00	10 EUR	10 EUR	-
4. Transfer to another bank:					
▪ Standard (payment execution date - T+2)	17:30	17:00	35 EUR	25 EUR	-
▪ Express (payment execution date - T+1)	17:30	17:00	65 EUR	55 EUR	-
5. Supplement, cancellation, investigation of a payment order ⁷⁾	-	-	100 EUR	100 EUR	-
6. Processing of payment orders on client's request (more than 3 copies)	-	-	5 EUR	5 EUR	-

Other EEA currencies(CHF, GBP,DKK,NOK,SEK,PLN,CZK,LTL)	Acceptance time ¹⁾		Types of commission fees		
	electronically	In branch	OUR ²⁾	SHA ³⁾	BEN ⁴⁾
1. Crediting of funds to the account ⁵⁾	-	-	free of charge	free of charge	-
2. Transfer between a Client's own Current accounts (payment execution date - T):					
▪ up to 9 999.99 LVL (equivalent in other currencies)	23:00	17:00	free of charge	free of charge	-
▪ from 10 000.00 LVL (equivalent in other currencies)	17:30	17:00	free of charge	free of charge	-
3. Transfer to other Client's Current account with Trasta komercbanka: (int. al branches) (payment execution date - T)					
▪ up to 9 999.99 LVL (equivalent in other currencies)					
• for residents	23:00	17:00	free of charge	free of charge	-
• for non-residents	23:00	17:00	10 EUR	10 EUR	-
▪ from 10 000.00 LVL (equivalent in other currencies)					
• for residents	17:30	17:00	free of charge	free of charge	-
• for non-residents	17:30	17:00	10 EUR	10 EUR	-
4. Transfer to other EEA bank:					
▪ Standard (payment execution date - T+2)	17:30	17:00	-	25 EUR	-
▪ Express(payment execution date - T+1)	17:30	17:00	-	55 EUR	-
5. Transfer to another bank outside the EEA					
▪ Standard (payment execution date - T+2)	17:30	17:00	35 EUR	25 EUR	-
▪ Express (payment execution date - T+1)	17:30	17:00	65 EUR	55 EUR	-
6. Supplement, cancellation, investigation of a payment order ⁷⁾	-	-	100 EUR	100 EUR	-
7. Processing of payment orders on client's request (more than 3 copies)	-	-	5 EUR	5 EUR	-

1) Time until which payments must be submitted to be executed on the submission day (on bank working days).

2) OUR for payments in EUR – beneficiary's account is credited for the full amount sent by the Client.

OUR for payments in other currencies - all fees are paid by sender (fees are debited from sender's account). If the Bank has extra costs required by other banks involved in the transfer, such costs are directly debited from the Client's current account.

3) SHA - – beneficiary pays the required by its service provider commission fee for services, sender the commission fee required by its service provider.

4) BEN - All fees are paid by beneficiary. Intermediary banks charge their fees by deducting them from the transferred amount.

5) Money is credited to the Client's account on the day of receipt of a statement confirming the transfer of the amount to the Bank's correspondent account.

6) Value date – the day on which funds are transferred to the beneficiary bank or intermediary bank. T - payment order acceptance day ; 1, 2 – number of bank working days.

7) If a Bank's error is proved in the investigation, fees are refunded to the Client. If a payment order is cancelled, the Client's copy of the payment order must be returned to the Bank.

PAYMENT OPERATIONS (CONTINUATION)

CNY	Acceptance time ¹⁾		Types of commission fees		
	electronically	in branch	OUR ²⁾	SHA ³⁾	BEN ⁴⁾
1. Crediting of funds to the account ⁵⁾	-	-	free of charge	free of charge	free of charge
2. Transfer to another bank (T+1) ⁶⁾	17:00	-	20 EUR	-	-
3. Supplement, cancellation, investigation of a payment order ⁷⁾	-	-	50 EUR	-	-
4. Processing of payment orders on client's request (more than 3 copies)	-	-	5 EUR	-	-

XAU (gold)	Acceptance time ¹⁾		Types of commission fees		
	electronically	in branch	OUR ²⁾	SHA ³⁾	BEN ⁴⁾
1. Crediting of funds to the account ⁵⁾	-	-	free of charge	free of charge	free of charge
2. Transfer to another bank (T+2) ⁶⁾	17:00	-	50 EUR	-	-
3. Supplement, cancellation, investigation of a payment order ⁷⁾	-	-	100 EUR	-	-
4. Processing of payment orders on client's request (more than 3 copies)	-	-	5 EUR	-	-

1) Time until which payments must be submitted to be executed on the submission day (on bank working days).

2) OUR for payments in EUR – beneficiary's account is credited for the full amount sent by the Client.

OUR for payments in other currencies - all fees are paid by sender (fees are debited from sender's account). If the Bank has extra costs required by other banks involved in the transfer, such costs are directly debited from the Client's current account.

3) SHA - – beneficiary pays the required by its service provider commission fee for services, sender the commission fee required by its service provider.

4) BEN - All fees are paid by beneficiary. Intermediary banks charge their fees by deducting them from the transferred amount.

5) Money is credited to the Client's account on the day of receipt of a statement confirming the transfer of the amount to the Bank's correspondent account.

6) Value date – the day on which funds are transferred to the beneficiary bank or intermediary bank. T - payment order acceptance day ; 1, 2 – number of bank working days.

7) If a Bank's error is proved in the investigation, fees are refunded to the Client. If a payment order is cancelled, the Client's copy of the payment order must be returned to the Bank.

CASH OPERATIONS

Cash operations in LVL

1. Cash deposits
 - Client's own account free of charge
 - other client's account ¹⁾ 0,30 LVL
2. Cash withdrawals:²⁾
 - up to 1 000,00 LVL per day free of charge
 - for individuals from 1 000,01 LVL to 10, 000,00 LVL 0,3%
 - for individuals over 10 000,00 LVL 0,5%
 - for companies over 1 000,00 LVL 1%
3. Acceptance and withdrawals of coins if the number of coins exceeds 100 units per day 1% (min 2,00 LVL)
4. Cash exchange changing the nominal 1% of the total amount
5. Cash delivery on advance order according to the actual costs

1) Commission is not applied if the purpose of payment is depositing.

2) The amounts up to 10 000,00 LVL can be withdrawn without prior notice. For amounts over 10 000,00 LVL the Bank has to be notified one day in advance before 2.00. p.m.

Cash orders are accepted only if the amount requested is available on the Client's account.

For cash withdrawals without prior notice the Bank charges an extra fee of 0, 2% from the amount.

If the requested amount exceeds 10 000, 00 LVL and it has not been withdrawn on the specified day, but on the day when the notice is given, it is not withdrawn, fulfilment of the request is allowed to be postponed to the next banking day, but if on the next banking day the requested amount is not withdrawn, the Bank retains from the Client a commission as for an executed operation.

Cash operations in foreign currencies

1. Cash deposits:
 - Client's own account USD, EUR currencies free of charge
 - other client' account in USD, EUR currencies ¹⁾ 0,30 LVL
 - other currencies 1%
2. Cash withdrawals: ²⁾
 - up to 10 000,00 USD 0,4%
 - over 10 000,00 USD 0,25%
 - EUR 0,4%
 - other currencies ³⁾ 0,75%
3. Cash delivery on advance order information in the Bank
4. Acceptance of dirty, market, stamped worn out or otherwise damaged foreign currency banknotes 4%
5. Cash exchange changing the nominal 1% of the total amount
6. Currency exchange in cash free of charge

1) Commission is not applied if the purpose of payment is depositing.

2) The amounts up to 20 000, 00 USD or 10 000, 00 EUR per day can be withdrawn without prior notice. For amounts over 20 000,00 USD or 10 000,00 EUR per day the Bank has to be notified one day in advance before 1.00 p.m. For other currencies the Bank has to be notified 2 days in advance.

For cash withdrawals without notifying in advance Bank charges an extra fee of 1% from the amount. Cash orders are accepted only if the amount requested is available in the Client's account.

If the sum over 20 000, 00 USD or 10 000, 00 EUR has not been withdrawn on the next banking day, the Bank charges a commission as for an executed operation.

For currency payments the Bank applies banknotes up to the smallest denomination available in the till. The remaining amount is converted in Lats at the rate of the Bank.

3) For operations notified in advance.

Cheque Operations

1. Acceptance of cheques for collection:
 - cheques issued in the Euro zone for less than 100,00 EUR 15,00 EUR
 - other cheques information in the Bank
 - commission for a submitted but not collected cheque 5% (min. 100,00 USD)

Operations with bills 2, 00 LVL

REMOTE ACCESS SERVICES

TRAST.NET (INTERNET BANKING)

1. Registration in the Trast.Net system ¹⁾	free of charge
2. Use of the system	free of charge
3. Transfer in LVL up to 49 999.99 LVL via Trast.Net	0,25 LVL
4. Transfer in LVL from 50 000 LVL via Trast.Net	1,50 LVL
5. Access to SWIFT copies of outgoing payments ²⁾	free of charge
6. Ordering of Payment Suites	60,00LVL (single payment)
7. Agreeing on individual rate of conversion using Trast.Net ³⁾	free of charge

¹⁾ Work in the Trast.Net system requires a Code Card is necessary – refer to “Code Cards”.

²⁾ Available within 1 month following the payment value date.

³⁾ Minimum amount of conversion - 1000.00 EUR or equivalent in other currency.

TELEPHONE BANKING

1. Use of the system	free of charge
2. Transfer in LVL up to 49 999.99 LVL via Telephone Banking,	0,25 LVL
3. Transfer in LVL from 50 000 LVL via Telephone Banking	1,50 LVL

CODE CARDS

1. Electronic Code Cards for generation of PIN and test keys ¹⁾ :	
▪ “Classic” or “Mobile” Code Card (at Client’s choice):	
• for residents individuals	free of charge
• for residents companies	15,00 LVL
• for non-residents	50,00 USD
▪ “Extra” Code Card:	
• for residents	30,00 LVL
• for non-residents	60,00 USD
2. Unblocking of electronic Code Card	5,00 LVL

¹⁾ Validity term of the Code card issued by the Bank is 2 years.

E-MAIL

Receiving information by e-mail	free of charge
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CREDIT PRODUCTS

Loans

1. Consideration of loan application:
 - for companies 30,00 LVL
 - for individuals 20,00 LVL
 - for individuals, on security of real estate free of charge
2. Commission for granting of loan:
 - for individuals, on security of real estate 1,5% of credit amount
 - in other cases according with Loan Committee disposition
3. Commission for amendments to loan agreements (as well as related agreements):
 - in case of mortgage lending for individuals 1,5% of extra amount
 - in other cases according with Loan Committee disposition
4. Registration of documents with the Enterprise Register, when the the Bank tenders documents for registration 15,00 LVL
5. Registration of documents in the Land Book, if the Bank tenders documents for registration:
 - in Riga 20,00 LVL
 - in Jurmala 30,00 LVL
 - outside Riga or Jurmala 60,00 LVL
6. Printout from the Land Book database on Client's request 2,00 LVL
7. Credit account statement on Client's request 2,00 LVL
8. Commission for overdraft when deposit is pledged Client's Deposit interest rate + 2%

ESCROW ACCOUNT

1. Conclusion of standard escrow agreement ^{1) 2)} 60,00 LVL
2. Conclusion of non-standard escrow agreement ¹⁾ by agreement (min.60,00 LVL)
3. Escrow account opening, maintenance free of charge
4. Amendments to escrow agreement 30,00 LVL for each change

¹⁾ A standard escrow agreement – a form agreement drafted by JSC "Trasta komercbanka".

²⁾ The fee is paid by purchaser or seller by mutual agreement.

Factoring Services

1. Consideration of Factoring Application (per debtor)	50,00 USD
2. Credit report of debtor's solvency drawn on Client's request	actual costs + 30,00 LVL
3. Conclusion of Factoring Agreement	upon agreement
4. Amendments to Factoring Agreement	upon agreement

Bank Guarantees

1. Assessment of request	50,00 USD
2. Processing and issue	upon agreement (min 100,00 USD)
3. Amendments of terms	50,00 USD
4. Early revocation of the guarantee	30,00 USD
5. Payment of the Bank guarantee amount	0,1% of amount
6. Notification of the guarantee issued by another bank	0,1% of amount
7. Guarantee approval	upon agreement

Letters of Credit

8. Prior notification of Letter of Credit issue	30,00 USD
9. Notification of Letter of Credit terms	0,1% (min 200,00 USD)
10. Review and payment of Export documents	0,2% (min 200,00 USD)
11. Review and payment of Import documents	0,2% (min 200,00 USD)
12. Letter of Credit issue	0,25% (min 200,00 USD)
13. Commission for errors and discrepancies in documents ¹⁾	80,00 USD
14. Amendments to terms of Letter of Credit	80,00 USD for each amendment
15. Revocation, non-application of Letter of Credit	50,00 USD
16. Return of un-paid documents to Beneficiary	80,00 USD
17. Transfer of Letter of Credit	0,2% (min 200,00 USD)
18. Confirmation of Letter of Credit	0,25% (min 100,00 USD)
19. Issue and notice of allocation	50,00 USD
20. Discounting of Letter of Credit	upon agreement
21. Transfer of Letter of Credit proceeds	250,00 USD
22. Structuring of transaction	upon agreement
23. Communication charges:	
▪ Telex, SWIFT	10,00 USD per report
▪ Fax	2,50 LVL per sheet
24. Notification of Letter of Credit terms to other bank	100,00 USD
25. Notification of amendments to Letter of Credit to other bank	40,00 USD
26. Usage of Telex, SWIFT, Fax for sending report on terms of Letter of Credit / Amendments in Letter of Credit to the third bank (in case the recipient doesn't accept them)	20,00 USD

¹⁾ For each document with discrepancy.

Documentary Collections

1. Preparation of Collection Order	0,2% of the amount (min 100,00 USD)
2. Execution of Collection Order	50,00 USD
3. Return of Documents to ordering bank ¹⁾	40,00 USD
4. Amendment or cancellation of Collection Order	40,00 USD

¹⁾ Client additionally covers postal charges.

PAYMENT CARDS (LVL)

		Maestro	Cirrus	MC Classic ¹⁾	MC Business	MC Gold ²⁾
1.	Card annual fee (base) ³⁾	12,00 LVL	12,00 LVL	35,00 LVL	35,00 LVL	90,00 LVL
2.	Supplementary card annual fee ³⁾	10,00 LVL	--	30,00 LVL	30,00 LVL	85,00 LVL
3.	Card monthly fee ³⁾	1,00 LVL	1,00 LVL	3,00 LVL	3,00 LVL	8,00 LVL
4.	Supplementary Card Monthly fee ³⁾	0,85 LVL	--	3,00 LVL	3,00 LVL	8,00 LVL
5.	Fee for Card insurance (per annum) ⁴⁾	25,00 EUR	--	30,00 EUR	40,00 EUR	50,00 EUR
6.	Card replacement fee (also in case of PIN renewal)	6,00 LVL	6,00 LVL	6,00 LVL	6,00 LVL	12,00 LVL
7.	Minimal security deposit: <ul style="list-style-type: none"> ▪ for residents ▪ for non-residents 	-- --	-- --	70,00 LVL ⁵⁾ 150,00 LVL ⁵⁾	70,00 LVL ⁵⁾ 150,00 LVL ⁵⁾	All MC Gold cards are credit cards 3600,00LVL ⁵⁾ 4800,00 LVL ⁵⁾
8.	Minimal security deposit for Cards with available credit limit: <ul style="list-style-type: none"> ▪ for residents ▪ for non-residents 	-- --	-- --	1:1+300,00 LVL 1:1,5	1:1+300,00 LVL 1:1,5	1:1+600,00 LVL 1:1+1800,00 LVL
9.	Retail transaction fee	free of charge	--	free of charge	free of charge	free of charge
10.	Cash withdrawal fee: <ul style="list-style-type: none"> ▪ at Trasta komercbanka with card issued by TKB ▪ at other banks ▪ ATM of SEB banka and Swedbank JSC in Latvia ⁶⁾ ▪ ATM of other banks ⁶⁾ 	0,40 LVL 1,5% (min 3,00LVL) 1% (min 0,75 LVL) 1,5% (min 2,00LVL)	-- -- 1% (min 0,75 LVL) 2%	0,40 LVL -- 1% (min 0,90 LVL) 1,5% (min 2,00LVL)	0,40 LVL 1,5% (min 3,00 LVL) 1% (min 0,90 LVL) 1,5% (min 2,00 LVL)	0,40 LVL 2% (min 3,00 LVL) 1% (min 0,90 LVL) 2% (min 2,00 LVL)
11.	Currency conversion fee	2,5%	2,5%	2,5%	2,5%	2,5%
12.	Available credit limit interest rate per annum: ⁷⁾ <ul style="list-style-type: none"> ▪ for card with security deposit ▪ for card without security deposit 	16% -- --	-- -- --	16% 24%	16% 24%	18% 30%
13.	Over the available credit limit fee (annual rate) ⁷⁾	60%	--	60%	60%	60%
14.	Negative Card account balance fee (annual rate) ⁷⁾	--	60,00%	--	--	--
15.	Late overdraft repayment penalty ⁸⁾	6,00 LVL	--	6,00 LVL	6,00 LVL	6,00 LVL
16.	Interest on positive resident's Card account balance over 500,00 LVL (annual interest) ⁹⁾	0,5%	0,5%	0,5%	0,5%	0,5%
17.	Annual interest for security deposit	--	--	2%	2%	2%
18.	Termination of Agreement during the first year of its validity period	2,00 LVL	2,00 LVL	12,00 LVL	20,00 LVL	20,00 LVL
19.	Fee for consideration of unjustified claim	10,00 LVL	10,00 LVL	10,00 LVL	10,00 LVL	10,00 LVL
20.	Fee for SMS Info message ¹⁰⁾	0.06 LVL	0.06 LVL	0.06 LVL	0.06 LVL	0.06 LVL
21.	Other services: <ul style="list-style-type: none"> ▪ urgent card processing during 8 Bank working hours ▪ urgent payment into card account ▪ replenishment of card account upon Client's authorization ▪ monthly statement receipt at the Bank or by e-mail ▪ monthly statement receipt by mail or by fax ▪ payment from Client's Card account to his/her Current account or other Card Account on Client's request 	25,00 LVL 6,00 LVL 3,00 LVL/mon. free of charge 0,50 LVL free of charge	25,00 LVL 6,00 LVL 3,00 LVL/mon. free of charge 0,50 LVL free of charge	25,00 LVL 6,00 LVL 3,00 LVL/mon. free of charge 0,50 LVL 1% (min 6,00 LVL)	25,00 LVL 6,00 LVL 3,00 LVL/mon. free of charge 0,50 LVL 1% (min 6,00 LVL)	25,00 LVL 6,00 LVL 3,00 LVL/mon. free of charge 0,50 LVL 1% (min 6,00 LVL)
21.	Card validity	24 months	24 months	24 months	24 months	24 months
22.	Cash advance at Trasta komercbanka with a card issued by another bank (MC, Maestro, VISA or VISA Electron) without extra commission fees					

1) Not available to legal persons.

2) The minimum authorized credit limit for MC Gold cards is 3 000, 00 LVL.

3) Clients opt to pay an annual or monthly fee. The annual fee is paid to the Bank after the Agreement on Issue and Use of Pay Card (agreement) becomes effective, but before processing the card. Monthly card fee is collected by debiting the Client's Card account once a month on the last working day of each month during the entire period of effect of the agreement.

4) Insurance policy validity period – 12 months. Client transfers the insurance fee to the Insurer's account with TRASTA KOMERCBANKA.

5) Or as agreed with the Bank.

6) Limits of cash withdrawals at ATM within 24 hours: Maestro, Cirrus - 500,00 LVL, MC Classic - 1000,00 LVL; MC Business - 1 500,00 LVL; MC Gold - 2 000,00 LVL. (Limits do not apply to cash withdrawals at the bank's cash desks).

7) Annual interest on authorized credit limit, annual over the authorized credit limit interest and charge for negative card account balance are calculated monthly and debited from the Client's Card account.

8) A fixed penalty is charged if unauthorized negative card account balance has exceeded 3,00 LVL for more than one month.

9) The Bank pays interest to Maestro card holders for any positive resident's Card account balance.

10) Including VAT 22%. Tax account is available in electronic or paper format upon prior request from the Bank.

Any other additional costs that the Bank may incur due to maintaining the Client's pay card are subject to acceptance –free debit from the Client's account.

PAYMENT CARDS (USD)

		Maestro	Cirrus	MC Classic ¹⁾	MC Business	MC Gold ²⁾
1.	Card annual fee (base) ³⁾	24,00 USD	24,00 USD	60,00 USD	60,00 USD	150,00 USD
2.	Supplementary card annual fee ³⁾	15,00 USD	--	50,00 USD	50,00 USD	140,00 USD
3.	Card monthly fee ³⁾	2.00 USD	2.00 USD	5.00 USD	5.00 USD	13.00 USD
4.	Supplementary Card Monthly fee ³⁾	1.25 USD	--	5.00 USD	5.00 USD	12.00 USD
5.	Fee for Card insurance (per annum) ⁴⁾	25,00 EUR	--	30,00 EUR	40,00 EUR	50,00 EUR
6.	Card replacement fee (also in case of PIN renewal)	10,00 USD	10,00 USD	10,00 USD	10,00 USD	20,00 USD
7.	Minimal security deposit: <ul style="list-style-type: none"> ▪ for residents ▪ for non-residents 	-- --	-- --	150,00 USD ⁵⁾ 300,00 USD ⁵⁾	150,00 USD ⁵⁾ 300,00 USD ⁵⁾	All /MC Gold cards are credit cards 6000,00 USD ⁵⁾ 8000,00 USD ⁵⁾
8.	Minimal security deposit for Cards with available credit limit: <ul style="list-style-type: none"> ▪ for residents ▪ for non-residents 	--	--	1:1+500,00 USD 1:1,5	1:1+500,00 USD 1:1,5	1:1+1000,00USD 1:1 +3000,00USD
9.	Retail transaction fee	free of charge	--	free of charge	free of charge	free of charge
10.	Cash withdrawal fee: <ul style="list-style-type: none"> ▪ at Trasta komercbanka with card issued by TKB ▪ at other banks ▪ ATM of SEB banka and Swedbank JSC in Latvia ⁶⁾ ▪ ATM of other banks ⁶⁾ 	0,4% (min 1,00 USD) 1,5%(min 5,50USD) 1% (min 1.50 USD) 1,5%(min 3,00 USD)	-- -- 1% (min 1,50USD) 2%	0,4% (min 1,00 USD) 1,5%(min 5,50USD) 1% (min 2 USD) 1,5%(min 3,00 USD)	0,4% (min 1,00USD) 1,5% (min 5,50USD) 1% (min 2 USD) 1,5% (min 3,00USD)	0,4% (min 1,00USD) 2%(min 5,50SD) 1% (min 2 USD) 2% (min 3,00USD)
11.	Currency conversion fee	2,5%	2,5%	2,5%	2,5%	2,5%
12.	Available credit limit interest rate per annum: ⁷⁾ <ul style="list-style-type: none"> ▪ for card with security deposit ▪ for card without security deposit 	16% --	-- --	16% 24%	16% 24%	18% 30%
13.	Over the available credit limit fee (annual rate) ⁷⁾	60%	--	60%	60%	60%
14.	Negative Card account balance fee (annual rate) ⁷⁾	--	60,00%	--	--	--
15.	Late overdraft repayment penalty ⁸⁾	10,00 USD	--	10,00 USD	10,00 USD	10,00 USD
16.	Interest on positive resident's Card account balance over 1000,00 USD (annual interest) ⁹⁾	0,25%	0,25%	0,25%	0,25%	0,25%
17.	Annual interest for security deposit	--	--	2%	2%	2%
18.	Termination of Agreement during the first year of its validity period	10,00 USD	10,00 USD	20,00 USD	30,00 USD	30,00 USD
19.	Fee for consideration of unjustified claim	15,00 USD	15,00 USD	15,00 USD	15,00 USD	15,00 USD
20.	Fee for SMS Info message ¹⁰⁾	0,10 USD	0,10 USD	0,10 USD	0,10 USD	0,10 USD
21.	Other services: <ul style="list-style-type: none"> ▪ urgent card processing during 8 Bank working hours ▪ urgent payment into card's account ▪ replenishment of card account upon Client's authorization ▪ monthly statement receipt at the Bank or by e-mail ▪ monthly statement receipt by mail or by fax ▪ payment from Client's Card account to his/her Current account or other Card Account on Client's request 	50,00 USD 10,00 USD 15,00 USD/mon. free of charge 1,00 USD free of charge	50,00 USD 10,00 USD 15,00 USD/mon. free of charge 1,00 USD free of charge	50,00 USD 10,00 USD 15,00 USD/mon. free of charge 1,00 USD 1% (min 10,00 USD)	50,00 USD 10,00 USD 15,00 USD/mon. free of charge 1,00 USD 1% (min 10,00 USD)	50,00 USD 10,00 USD 15,00 USD/mon. free of charge 1,00 USD 1% (min 10,00USD)
22.	Card validity	24 months	24 months	24 months	24 months	24 months
23.	Cash advance at Trasta komercbanka with a card issued by another bank (/MC, Maestro, VISA or VISA Electron) without extra commission fees					

1) Not available to legal persons.

2) The minimum authorized credit limit for MC Gold cards is 5 000, 00 USD.

3) Clients opt to pay an annual or monthly fee. The annual fee is paid to the Bank after the Agreement on Issue and Use of Pay Card (agreement) becomes effective, but before processing the card. Monthly card fee is collected by debiting the Client's Card account once a month on the last working day of each during the entire period of effect of the agreement.

4) Insurance policy validity period – 12 months. Client transfers the insurance fee to the Insurer's account with TRASTA KOMERCBANKA.

5) Or as agreed with the Bank.

6) Limits of cash withdrawals at ATM within 24 hours: Maestro, Cirrus - 1000,00 USD, MC Classic - 1 500,00 USD; MC Business - 2 000,00 USD ; MC Gold - 3 000.00 USD. (Limits do not apply to cash withdrawals at the bank's cash desks).

7) Annual interest on authorized credit limit, annual over the authorized credit limit interest and charge for negative card account balance are calculated monthly and debited from the Client's Card account.

8) A fixed penalty is charged if unauthorized negative account balance exceeds 5,00 USD for more than one month.

9) The Bank pays interest to Maestro card holders for any positive resident's Card account balance.

10) Including VAT 22%. Tax account is available in electronic or paper format upon prior request from the Bank.

Any other costs that the Bank may incur due to maintaining the Client's pay card are subject to acceptance –free debit from the Client's account

PAYMENT CARDS (EUR)

		Maestro	Cirrus	MC Classic ¹⁾	MC Business	MC Gold ²⁾
1.	Card annual fee (base) ³⁾	24,00 EUR	24,00 EUR	60,00 EUR	60,00 EUR	150,00 EUR
2.	Supplementary card annual fee ²⁾	15,00 EUR	--	50,00 EUR	50,00 EUR	140,00 EUR
3.	Card monthly fee ³⁾	2.00 EUR	2.00 EUR	5.00 EUR	5.00 EUR	13.00 EUR
4.	Supplementary Card Monthly fee ³⁾	1.25 EUR	--	5.00 EUR	5.00 EUR	12.00 EUR
5.	Fee for Card insurance (per annum) ⁴⁾	25,00 EUR	--	30,00 EUR	40,00 EUR	50,00 EUR
6.	Card replacement fee (also in case of PIN renewal)	10,00 EUR	10,00 EUR	10,00 EUR	10,00 EUR	20,00 EUR
7.	Minimal security deposit: <ul style="list-style-type: none"> ▪ for residents ▪ for non-residents 	-- --	-- --	150,00 EUR ⁵⁾ 300,00 EUR ⁵⁾	150,00 EUR ⁵⁾ 300,00 EUR ⁵⁾	All MC Gold cards are credit cards 6000,00 EUR ⁵⁾ 8000,00 EUR ⁵⁾
8.	Minimal security deposit for Cards with available credit limit: <ul style="list-style-type: none"> ▪ for residents ▪ for non-residents 	--	--	1:1+500,00 EUR 1:1,5	1:1+500,00 EUR 1:1,5	1:1+1000,00 EUR 1:1 +3000,00EUR
9.	Retail transaction fee	free of charge	--	free of charge	free of charge	free of charge
10.	Cash withdrawal fee: <ul style="list-style-type: none"> ▪ at Trasta komercbanka with card issued by TKB ▪ at other banks ▪ ATM of SEB banka and Swedbank JSC in Latvia ⁶⁾ ▪ ATM of other banks ⁶⁾ 	0,4% (min 1,00 EUR) 1,5% (min 5,50EUR) 1% (min 1,50 EUR) 1,5% (min 3,00 EUR)	-- -- 1% (min 1,50EUR) 2%	0,4% (min 1,00 EUR) 1,5% (min 5,50EUR) 1% (min 2 EUR) 1,5% (min 3,00 EUR)	0,4% (min 1,00EUR) 1,5% (min 5,50EUR) 1% (min 2 EUR) 1,5% (min 3,00EUR)	0,4% (min 1,00EUR) 2% (min 5,50SD) 1% (min 2 EUR) 2% (min 3,00EUR)
11.	Currency conversion fee	2,5%	2,5%	2,5%	2,5%	2,5%
12.	Available credit limit interest rate per annum: ⁷⁾ <ul style="list-style-type: none"> ▪ for card with security deposit ▪ for card without security deposit 	16 % -- --	-- -- --	16% 24%	16% 24%	18% 30%
13.	Over the available credit limit fee (annual rate) ⁷⁾	60%	--	60%	60%	60%
14.	Negative Card account balance fee (annual rate) ⁷⁾	--	60%	--	--	--
15.	Late overdraft repayment penalty ⁸⁾	10,00 EUR	--	10,00 EUR	10,00 EUR	10,00 EUR
16.	Interest on positive resident's Card account balance over 1000,00 EUR (annual interest) ⁹⁾	0,25%	0,25%	0,25%	0,25%	0,25%
17.	Annual interest for security deposit	--	--	2%	2%	2%
18.	Termination of Agreement during the first year of its validity period	10,00 EUR	10,00 EUR	20,00 EUR	30,00 EUR	30,00 EUR
19.	Fee for consideration of unjustified claim	15,00 EUR	15,00 EUR	15,00 EUR	15,00 EUR	15,00 EUR
20.	Fee for SMS Info message ¹⁰⁾	0,08 EUR	0,08 EUR	0,08 EUR	0,08 EUR	0,08 EUR
21.	Other services: <ul style="list-style-type: none"> ▪ urgent card processing during 8 Bank working hours ▪ urgent payment into card's account ▪ monthly payment into card's account upon Client's authorization ▪ monthly statement receipt at the Bank or by e-mail ▪ monthly statement receipt by mail or by fax ▪ payment from Client's Card account to his/her Current account or other Card Account on Client's request 	50,00 EUR 10,00 EUR 10,00 EUR/mon. free of charge 1,00 EUR free of charge	50,00 EUR 10,00 EUR 10,00 EUR/mon. free of charge 1,00 EUR free of charge	50,00 EUR 10,00 EUR 10,00 EUR/mon. free of charge 1,00 EUR 1% (min 10,00 EUR)	50,00 EUR 10,00 EUR 10,00 EUR/mon. free of charge 1,00 EUR 1% (min 10,00 EUR)	50,00 EUR 10,00 EUR 10,00 EUR/mon. free of charge 1,00 EUR 1% (min 10,00EUR)
22.	Card validity	24 months	24 months	24 months	24 months	24 months
23.	Cash advance at Trasta komercbanka with a card issued by another bank (MC, Maestro, VISA or VISA Electron) without extra commission fees					

1) Not available to legal persons.

2) The minimum authorized credit limit for MC Gold cards is 5 000, 00 EUR.

3) Clients opt to pay an annual or monthly fee. The annual fee is paid to the Bank after the Agreement on Issue and Use of Pay Card (agreement) becomes effective, but before processing the card. Monthly card fee is collected by debiting the Client's Card account once a month on the last working day of each during the entire period of effect of the agreement.

4) Insurance policy validity period – 12 months. Client transfers the insurance fee to the Insurer's account with TRASTA KOMERCBANKA.

5) Or as agreed with the Bank.

6) Limits of cash withdrawals at ATM for a period of 24 hours: Maestro, Cirrus - 800,00 EUR, MC Classic - 1 500,00 EUR; MC Business - 2 000,00 EUR ; MC Gold - 3 000,00 EUR. (Limits do not apply to cash withdrawals at the bank's cash desks).

7) Annual interest on authorized credit limit, annual over the authorized credit limit interest and charge for negative card account balance are calculated monthly and debited from the Client's Card account.

8) A fixed penalty is charged if unauthorized negative card account balance exceeds 5,00 EUR for more than one month.

9) The Bank pays interest to Maestro card holders for any positive resident's Card account balance.

10) Including VAT 22%. Tax account is available in electronic or paper format upon prior request from the Bank.

Any other costs that the Bank may incur due to maintaining the Client's payment card are subject to acceptance –free debit from the Client's account.

FINANCIAL INSTRUMENTS

1. Financial instruments account opening free of charge
2. Purchase/sell of financial instruments ¹⁾:
 - Stocks (% of transaction amount):
 - NYSE, NASDAQ, AMEX 0,025 USD/stock (min. 40,00 USD)
 - London SETS IOB 0.3 (min. 35,00 USD)
 - London SETS 0,4% (min. 35,00 USD/ 30,00 GBP)
 - European Stock Exchanges 0,35% (min. 35,00 EUR/ 50,00 DKK/ 150,00 SEK/ 150,00 NOK/ 75,00 CHF)
 - MICEX 0,2% (min 700,00 RUB)
 - Russian Trading System (RTS) 0,3% (min 50,00 USD)
 - Riga Stock Exchange 0,35% (min. 1,50 LVL)
 - Tallinn Stock Exchange 0,35% (min. 6,00 EUR)
 - Vilnius Stock Exchange 0,35% (min. 12,00 LTL)
 - Other Stock Exchanges by agreement
 - Bonds (% of nominal value):
 - Eurobonds 0,1% (min. 50,00 USD/ 40,00 EUR/ 30,00 GBP/ 30 LVL)
 - Other bonds by agreement
 - Futures contracts (position opening and closing, per 1 contract):¹⁾
 - at monthly turnover up to 250 contracts 30 USD
 - at monthly turnover from 250 –1000 contracts 25 USD
 - at monthly turnover over 1000 contracts 20 USD
 - Futures contracts on FORTS 70 RUB per 1 contract
 - Contracts for difference (CFD): ¹⁾
 - US equity CFD 0,025 USD per contract (min. 40 USD)
 - Other CFD (excluding Warsaw Stock Exchange equity CFD) 0.15 % of transaction amount (min. 40 USD)
 - Warsaw Stock Exchange equity CFD 0.40% of transaction amount (min. 40 USD)
 - Options ¹⁾:
 - US Stock Exchanges options 3 USD per option (min. 40 USD)
 - Options on futures 60 USD per option
3. Custody of financial instruments (per month, % of market value): ¹⁾ 0,01% (min. 1,00 USD/ 1,00 EUR/ 5,00 DKK/ 7,00 SEK/ 6,00 NOK/ 1,00 CHF/ 2,00 LTL/ 1,00 LVL/ 1,00 CAD /1,00 AUD/ 1,00 GBP/ 30,00 RUB)
4. Interest for Investment account balance of residents: ²⁾
 - over 500,00 LVL 0,5% per year
 - over 1 000,00 USD, 1 000,00 EUR 0,25% per year
5. Transfers ¹⁾:
 - Direct transfer within Trasta komercbanka (per order) 2,00 LVL
 - Transfer to a personal account with another bank (per 1 emission) 8,00 LVL
 - Transfer to another person's account at another bank (per 1 emission) 8,00 LVL
 - DVP provision for direct transfers (per transaction) 4,50 LVL
 - Latvian Treasury bill transfer (per 1 emission) 3,00 LVL
 - Foreign securities transfers by agreement

1) The Bank will additionally withhold a commission defined by the issuer and its agent, and expenses due to fulfilment of the Client's order, which can exceed the amount fixed in the Bank Pricelist. In this case the Bank will seek to reduce to the utmost such expenses of the Client. A commission for each month is calculated and collected on the last day of the month for each account which has securities balance. The commissions are defined and withheld in the currency in which financial instruments are denominated

2) Interest is calculated on daily account balance and credited to the Client's account once a month. Interest calculated on non-resident Investment account balance is established based on mutual agreement of parties and signature of additional covenant to the Agreement on Rendering Investment Services and Auxiliary Investment Services. The interest rate is no higher than the overall rate of the Bank applied to non-resident Current account balances. In case no additional covenant is made between the Parties, the Bank shall pay no interest on non-resident Investment account balance.

FINANCIAL INSTRUMENTS (CONTINUATION)

6. Other operations ¹⁾ :

▪ Participation in primary placement of securities	by agreement
▪ Participation in bids of treasuries and bonds denominated in LVL (% of transaction amount).....	0,12% (min. 15,00 LVL)
▪ Direct transaction (% of transaction amount).....	0,35%
▪ Deregistration of securities to owner's account in LCD:	
• for individuals	2,50 LVL
• for companies	4,00 LVL
▪ Securities blocking:	
• Securities blocking for shareholder meeting in LCD (per order)	1,00 LVL
• Securities blocking at Trasta komercbanka:	
- without collateral certification.....	6,00 LVL
- with collateral certification.....	11,00 LVL
▪ Shareholder representation at shareholders meeting.....	by agreement
▪ Operations with securities in the Latvian Central Depository Initial Registry (per each)	15,00 LVL
▪ Written note from LCD:	
• for individuals	3,00 LVL
• for companies	5,00 LVL
▪ Securities Account statement:	
• at the Bank	free of charge
• by e-mail	0,25 LVL
• by fax	2,50 LVL
▪ Securities Portfolio statement:	
• at the Bank	free of charge
• by e-mail	0,25 LVL
• by fax	2,50 LVL
▪ Mailing of documents (per item)	according to the value of real expenses
▪ Payment value day in the Client's Investment Account before settlements day (% of transaction amount)	0,25%
▪ Repo transaction	by agreement
▪ Financing of transactions with financial instruments against cover	by agreement
▪ Operations with securities in concert with Trust agreement:	
• in standard instances ²⁾	according to the value
• in non-standard instances ³⁾	by agreement
▪ Operations with other financial instruments.....	by agreement
▪ Financial Instruments Account closing	1,00 LVL

7. Investment funds:

▪ Purchase of money market fund shares	0,5%
▪ Holding of money market fund shares	0,12%
▪ Selling of money market fund shares	0,5%
▪ Purchase of debt securities fund shares.....	1%
▪ Holding of debt securities fund shares.....	0,12%
▪ Selling of debt securities fund shares	0,5%
▪ Purchase of stock fund shares	1,25%
▪ Holding of stock fund shares	0,12%
▪ Selling of stock fund shares.....	0,5%
▪ Purchase of blend fund shares	1,25%
▪ Holding of blend fund shares	0,12%
▪ Selling of blend fund shares	0,5%
▪ Purchase of hedge funds and funds of hedge funds shares	1,5%
▪ Holding of hedge funds and funds of hedge funds shares	0,12%
▪ Selling of hedge funds and funds of hedge funds shares.....	0,5%

1) The Bank will additionally withhold a commission defined by the issuer and its agent, and expenses due to fulfilment of the Client's order, which can exceed the amount fixed in the Bank Pricelist. In this case the Bank will seek to reduce to the utmost such expenses of the Client. A commission for each month is calculated and collected on the last day of the month for each account which has securities balance. The commissions are defined and withheld in the currency in which financial instruments are denominated.

2) Standard instances – cases, when an operation with securities is performed with instruments, specified in this Price-List and in the order, established by the Bank.

3) Non-standard instances – cases, when an operation with securities is performed with instruments, which are not specified in this Price-List and/or in accordance with special terms.

Types of commission fees for services specified in the agreement

1. Hourly charge for services related to artworks as specified in the agreement EUR 70

Notes:

- Hourly charge does not include VAT.
- This commission fee is not applicable when Client pays the annual fee (see paragraph 3).

2. One-off commission fee for search of buyers/sellers of artworks EUR 140

Notes:

- Commission fee does not include VAT.
- Commission fee is included in Purchase/Sale Price only if the transaction is closed.
- Commission fee includes the payment for two Banking hours.
- This commission fee is not applicable when Client pays the annual fee (see paragraph 3).

3. Annual fee for services related to artworks as specified in the agreement EUR 21,600 (or EUR 1,800/month)

Notes:

- Annual fee does not include VAT, commuting and other expenses that may occur in connection with execution of a Client's instruction.
- Monthly fee includes 40 Banking hours, which is considered a standard period required for execution of a Client's instruction.
- If execution of a Client's instruction requires more than a standard period of 40 Banking work hours, a separate invoice for additional work hours will be made out at EUR 45/hour.
- A separate invoice will be made out to Client for professional services of an involved party.
- Work hours unused during one month are not carried over to the following months.
- This commission fee is not applicable to situations where an hourly charge is paid (see paragraph 1) or a one-off commission fee for search of buyers/sellers of artworks is paid (see paragraph 2).

Artwork purchase/sale price ¹⁾

EUR	0 – 999,999.99	1,000,000 – 1,999,999.99	2,000,000.00 – 4,999,999.99	5,000,000.00 and more
Interest rate	8%	5%	3%	2%

¹⁾ Interest refers to the artwork price only; additional transaction costs are not included

TRUST OPERATIONS

1. Trust account openingfree of charge
2. Charges for trust operations (transfers, financial instruments operations, mailing, fax and other charges)... in concert with Price list
3. Placement of Client's funds on the Bank's correspondent account (interbank loans)2% of trusted amount
4. Individual investment portfolio:
 - Fee for management of Client's assets 1,25% per annum of portfolio value ¹⁾
 - Fee for asset growth ((performance fee)20 % of income amount ²⁾
5. Other Bank's trust servicesupon agreement

1) Fee for management of Client's assets is charged as follows:

- 0,25% at a time when money is credited to the Trust account ;
- In future, every month 1% per annum of the average monthly value of the assets on the last day of the month.

If the agreement expiry date does not coincide with the last day of the month, the fee for the last month is charged for the actual number of days of assets management per month.

2) The fee will be charged based on assets management results if the Client's income after deduction of the fee for assets management over the respective management period exceeds LIBOR/EIRIBOR rate applied to the portfolio's base currency.

PRECIOUS METAL ACCOUNT OPENING AND MAINTENANCE

information is available at the Bank

DEPOSITS

INVESTMENT DEPOSIT

Acceptance and servicing of a deposit	Currency	Period	Capital security, interest on deposit	Termination of deposit prior to the end of deposit period
free	USD, EUR	6 months - 2 years	A depositor is guaranteed a 100% repayment of the deposit amount at the end of the deposit period plus 0.5% of annual interest, and the possibility to receive additional profit ⁶⁾	A depositor is paid the principal of the deposit, from which a commission fee is deducted for the termination of the deposit ⁷⁾

⁶⁾ Additional profit depends on changes over the deposit period in the value of the index chosen in accordance with the agreement on investment deposit.

⁷⁾ The commission fee is defined individually for every customer based on the chosen deposit index.

The Bank does not charge a commission fee for opening a Checking Account to a private person where a Checking Account is opened for the purpose of servicing of the Investment Deposit Account.

DEPOSITS (CONTINUATION)

TERM DEPOSITS ¹⁾

LVL							
Deposit Amount LVL 50,00 - 1 000 000,00 *	Term of Deposit / Annual Interest Rates						
	1 mon.	3 mon.	6 mon.	9 mon.	12 mon.	24 mon.	36 mon. **
	0.5%	1%	1.5%	1.8%	2.5%	2.9%	3.15%

USD							
Deposit Amount USD 100,00 - 1 000 000,00 *	Term of Deposit / Annual Interest Rates						
	1 mon.	3 mon.	6 mon.	9 mon.	12 mon.	24 mon.	36 mon. **
	0.5%	0.9%	1.2%	1.5%	2%	2.2%	2.5%

EUR							
Deposit Amount EUR 100,00 - 1 000 000,00 *	Term of Deposit / Annual Interest Rates						
	1 mon.	3 mon.	6 mon.	9 mon.	12 mon.	24 mon.	36 mon. **
	0.5%	1.6%	2%	2.2%	2.9%	3.2%	3.5%

A term deposit is a deposit for a definite time period with a fixed interest rate.

In case the Client wishes to deposit money for a term, which is not foreseen in the Term Deposit programme (for a period other than 1 mon., 3 mon., 6 mon., 9 mon., 12 mon., 24 mon., 36 mon.), the interest on such Deposit funds is calculated as for the closest period set down in the Term Deposit programme, less than the non-standard term.

The Bank does not charge any commission for Current account opening for individuals who have opened a Current account in order to maintain the Term Deposit Account.

The Bank does not charge any commission for cash withdrawal of term deposit funds and interest if such funds were deposited in cash by the Client.

Deposits are accepted in LVL, USD or EUR. Other currencies are converted into the above-mentioned according to the current Bank rates.

If the Client's application for placing a deposit is submitted to the Bank outside regular business hours of the Bank via remote payment means, the Bank has the right to deposit Client's funds (provided that they are sufficient in the Client's account) on the next Banking day. The maturity date of the deposit specified by the Client remains unchanged. Interest is calculated for the actual deposit period (as from the actual date of depositing).

Profit interest can be paid according to the Client's wish: once a month or at the end of the deposit term.

Clients have to notify the Bank of his/her intention to terminate the agreement 30 calendar days before the termination.

In case the Client terminates the agreement after giving notification to the Bank, the Bank applies the interest rate set for the current account balance. In such event the interest accrued is re-calculated.

In case the Client fails to notify the Bank of termination, the Bank withholds 2% from the principal amount of the Deposit. The Client is not paid the interest calculated and the Bank withholds the amount of the paid-out interest from the principal amount of the Deposit.

^{*)} Interest rates for deposit amounts over 1 000 000,00 LVL/ EUR/ USD are determined by agreement.

^{**)} Interest rates on deposits with tenor of over 36 months are set by agreement.

SHORT-TERM DEPOSIT

Currency	LVL	EUR	USD
Interest rate	by agreement	by agreement	by agreement

A short-term deposit is a deposit for a short but definite time period (from 1 day to 1 month) with a fixed interest rate.

If the Client's application for placing a deposit is submitted to the Bank outside regular business hours of the Bank via remote payment means, the Bank has the right to deposit Client's funds (provided that they are sufficient in the Client's account) on the next Banking day. The maturity date of the deposit specified by the Client remains unchanged. Interest is calculated for the actual deposit period (as from the actual date of depositing).

Interest profit is paid to the Client upon expiration.

In case the Client terminates a short-term deposit, the Bank withholds 2% of the principal amount of the Deposit. The interest calculated is not paid to the Client.

¹⁾ The Consolidated Service Price List does not reflect the deposit rates of Bank's special offers. Such offers are communicated to clients separately.

DEPOSITS (CONTINUATION)

SUBORDINATED DEPOSIT

Currency	LVL (min 200 000 LVL)	EUR (min 300 000 EUR)	USD (min 400 000 USD)
Annual Interest Rate	5 %	5 %	4.75 %

Subordinated deposit is a deposit invested in the Bank's subordinated capital for a time period not less than 5 years.

A subordinated deposit agreement cannot be terminated before the deposit maturity date, except for cases provided in the regulatory enactments governing banking activities.

Deposit interest can be paid at depositor's choice – monthly or at maturity of the deposit.

Before applying for this service we kindly ask you to consult the Bank to receive all information about the conditions of this service.

SAVINGS ACCOUNT

Currency	LVL (min. 50 LVL)	EUR (min. 50 EUR)	USD (min. 50 USD)
Annual Interest Rate	0.3%	0.3%	0.3%

A Savings account is a deposit for an indefinite time period.

To withdraw funds it is necessary to give prior written notice 7 days before the withdrawal date.

If a Client wishes to withdraw funds without giving 7-day- prior notice, the Client will pay an extra commission of 1% of the received amount.

If a Client submits an Application for withdrawal of funds from the Savings Account to place them on a deposit proposed by the Bank with a maturity of at least one month, prior notice is not necessary and no commission fee is charged. If the Client does not submit a Deposit Application on the same banking day (during working hours) when the Application for withdrawal of funds from the Savings Account is handed in, a fee of 1% of the amount payable will be charged.

Interest profit is transferred once a month either to the current or savings account of the Client at the Client's own wish.

Funds are accepted in Lats, US dollars and Euros. Other currencies are converted into one of the mentioned above, applying the current Bank rate.

If the Client's Savings account application or orders are submitted to the Bank outside regular business hours of the Bank via remote payment means, they are considered received by the Bank on the next Banking day.

The Bank does not charge any commission for Current account opening for individuals who open a Current account to maintain their Savings Account.

The Bank will not withhold any commission for withdrawal of funds from the Current Account if such funds were transferred from the Savings Account.

DEPOSIT 3/4

LVL				
Minimum Amount 500,00 LVL	Term of Deposit / Annual Interest Rates			
	6 mon.	12 mon.	18 mon.	24 mon.
	1.25%	2.15%	2.50%	2.75%

EUR				
Minimum Amount 1 000,00 EUR	Term of Deposit / Annual Interest Rates			
	6 mon.	12 mon.	18 mon.	24 mon.
	1.90%	2.60%	2.85%	3.10%

USD				
Minimum Amount 1 000,00 USD	Term of Deposit / Annual Interest Rates			
	6 mon.	12 mon.	18 mon.	24 mon.
	1.15%	1.90%	2%	2.10%

Deposit 3/4 is a deposit for a definite period of time with a fixed interest rate and an opportunity to withdraw one-fourth of the deposit amount having given prior notice to the Bank.

Clients can withdraw one-fourth of the deposit amount as from 31st day after the placement of Deposit 3/4.

Interest profit is paid based on Client's wish: monthly or upon deposit maturity.

If the Client's application for placing a deposit is submitted to the Bank outside regular business hours of the Bank via remote payment means, the Bank has the right to deposit Client's funds (provided that they are sufficient in the Client's account) on the next Banking day. The maturity date of the deposit specified by the Client remains unchanged. Interest is calculated for the actual deposit period (as from the actual date of depositing).

Clients have to notify the Bank of his/her intention to terminate the deposit agreement 30 calendar days before the termination.

If the Client early terminates the deposit notifying the Bank in advance, the Bank disburses the term deposit amount in full, without paying the interest calculated but not paid yet, and the Bank withholds from the term deposit principal amount the interest that has already been paid.

If the Client terminates the deposit without notifying the Bank in advance, the Bank withholds 2% of the deposit principal amount. The Client is not paid the interest calculated and the Bank withholds the amount of already paid interest from the principal amount of the deposit.

DEPOSITS (CONTINUATION)

ACTIVE DEPOSIT		1 st level	2 nd level	3 rd level	4 th level	5 th level	6 th level and next levels
Currency/ Term of Deposit	Minimum balance	500 LVL 2500 EUR 5000 USD	1000 LVL 5000 EUR 10000 USD	2000 LVL 10000 EUR 20000 USD	5000 LVL 25000 EUR 50000 USD	10000 LVL 50000 EUR 100000 USD	20000 LVL 100000 EUR 200000 USD
LVL	6 mon.	0.50	0.75	0.95	1.20	1.45	by agreement
	9 mon.	0.75	0.95	1.20	1.45	1.70	
	12 mon.	1.15	1.40	1.65	1.90	2.15	
	18 mon.	1.40	1.65	1.90	2.15	2.45	
	24 mon.	1.65	1.90	2.15	2.45	2.70	
EUR	6 mon.	0.95	1.20	1.40	1.65	1.90	
	9 mon.	1.20	1.40	1.65	1.90	2.15	
	12 mon.	1.65	1.85	2.10	2.30	2.50	
	18 mon.	1.85	2.10	2.30	2.50	2.75	
	24 mon.	2.10	2.30	2.50	2.75	2.95	
USD	6 mon.	0.75	0.75	0.90	1.05	1.15	
	9 mon.	0.75	0.90	1.05	1.15	1.40	
	12 mon.	0.95	1.15	1.30	1.55	1.80	
	18 mon.	1.15	1.30	1.55	1.80	1.90	
	24 mon.	1.30	1.55	1.80	1.90	2.05	

Active Deposit is a multilevel deposit for a definite period of time with an opportunity to change the deposit amount and interest rate when moving to a higher deposit level. To withdraw the amount of money that exceeds the minimum balance of the Active Deposit the Client has to give prior notice 7 calendar days before the withdrawal.

The commission fee charged for withdrawal of the available part of a deposit when the term stipulated by the deposit agreement is not observed - 3% of the payable amount.

Interest profit is paid based on Client's wish: monthly or upon deposit maturity.

If the Client's application for placing a deposit is submitted to the Bank outside regular business hours of the Bank via remote payment means, the Bank has the right to deposit Client's funds (provided that they are sufficient in the Client's account) on the next Banking day. The maturity date of the deposit specified by the Client remains unchanged. Interest is calculated for the actual deposit period (as from the actual date of depositing).

Clients have to notify the Bank of his/her intention to terminate the deposit agreement 30 calendar days before the termination.

If the Client early terminates the deposit notifying the Bank in advance, the Bank withholds from the deposit principal amount the interest that has already been paid.

If the Client terminates the deposit without notifying the Bank in advance, the Bank withholds 2% of the deposit principal amount. The Client is not paid the interest calculated and the Bank withholds the amount of already paid interest from the principal amount of the deposit.

SAFE DEPOSIT BOX RENTAL

RENT OF SAFE DEPOSIT BOX

Safe deposit box size	1 week incl. VAT	1 month incl. VAT	3 months incl. VAT	6 months incl. VAT	1 year incl. VAT
4,3 x 26 x 44,5 cm	6.00 LVL	10.00 LVL	30.00 LVL	50.00 LVL	80.00 LVL
6,8 x 26 x 44,5 cm	9.00 LVL	15.00 LVL	35.00 LVL	60.00 LVL	90.00 LVL
11,8 x 26 x 44,5 cm	10.00 LVL	20.00 LVL	50.00 LVL	75.00 LVL	125.00 LVL
29,3 x 26 x 44,5 cm	12.00 LVL	25.00 LVL	60.00 LVL	95.00 LVL	170.00 LVL

1. Custody of Client's key at the Bank 10 LVL/ mon., incl. VAT
2. Penalty for losing the key 60 LVL
3. Fee for using the Safe after expiry of the Safe Deposit Box Agreement (for each overdue day) 0.50 LVL, incl. VAT