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Changes in the bank's price list
come into force on 30 December 2025

CHANGE OF DEFINITIONS AND TARIFFS

Maintenance

Client servicing[1]

CURRENT SUBJECT	CURRENT DEFINITION AND RATE, EUR	NEW SUBJECT	NEW DEFINITION AND RATE, EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	If the average monthly balance on all accounts of the client (incl. a group of clients with the same beneficial owner) is 20 000 EUR or more Free of Charge	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	If the average monthly balance on all accounts of the client (including a group of clients with the same beneficial owner) is 20 000 EUR[2] or more Free of Charge [3]
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	If the average monthly balance on all accounts of the client (incl. a group of clients with the same beneficial owner) is less than 20 000 EUR 10 EUR monthly	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	If the average monthly balance on all accounts of the client (including a group of clients with the same beneficial owner) is less than 20 000 EUR[2] 10 EUR monthly[3]

-	-	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	Relationship Balance (minimum balance requirement on all accounts of the client) [4] 50 000 EUR[4]
-	-	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	The commission fee for not observing the minimum balance requirements (Relationship Balance)[4] 4 EUR dienā[4]
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Inactive client maintenance (no client transactions over one year and no active banking products) 40 EUR monthly	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	Does not change 40 EUR monthly[5]
	[1] The commission fee is not applied during the first 3 months from the date of the first account opening.		[1] The commission fee is not applied during the first 3 months from the date of the first account opening. [2] For an EU resident who is not a resident of the Republic of Latvia: If an average monthly balance on all accounts of the client (including a group of clients with the same beneficial owner) is 250 000 EUR or more - free of charge [3] For an EU resident who is not a resident of the Republic of Latvia: If an average monthly balance on all accounts of the client (including a group of clients with the same beneficial owner) is less than 250 000 EUR, a fee of EUR 30 per month shall apply. [4] Applicable only to an EU resident who is not a resident of the Republic of Latvia. [5] For an EU resident who is not a resident of the Republic of Latvia – 100 EUR monthly

Individual servicing

CURRENT SUBJECT	CURRENT DEFINITION AND RATE, EUR	NEW SUBJECT	NEW DEFINITION AND RATE, EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Individual customer servicing 50 EUR monthly	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	Does not change 50 EUR monthly[6] [6] For an EU resident who is not a resident of the Republic of Latvia – EUR 100 per month
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Consideration of the client's question on an individual basis 100 EUR per hour	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	Does not change

Other fees related to Client servicing*

CURRENT SUBJECT	CURRENT DEFINITION AND RATE, EUR	NEW SUBJECT	NEW DEFINITION AND RATE, EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Provision of services to a client posing increased risk[2] EUR 500[3]	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	Provision of services to a client posing increased risk[12] 500 EUR[13]
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Individual monitoring of the Client with a feature of politically exposed person 20 EUR monthly	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	Does not change 20 EUR monthly[7]

NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Fee for additional verification[2] EUR 500[3]	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	Fee for additional verification[12] EUR 500[13]
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Analysis of the operations on the accounts of the Client 200 EUR per hour	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	The commission fee for the actions of the Client, which resulted in reasonable suspicion of the Bank in regard to the violations by the Client of the normative acts (in the sphere of prevention of the money laundering, national and international sanctions, market manipulation, unlawful use of the inside information and other areas) 10 %[4], min 5000 EUR	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	Does not change 10 %[14], min 5000 EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	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[5] 500 EUR	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	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[15] Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Analysis of the client which resulted in a decision to terminate the relationship due to non-compliance with the Bank's Client Policy	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF	Does not change

	500 EUR	LATVIA, RESIDENTS OF THE EU	
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Maintenance of the Client's accounts 2 months after receiving the application for closing the account (if funds are not withdrawn) 100 EUR monthly	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	Maintenance of the Client's accounts starting from the third month after receiving the application for closing the account (if funds are not withdrawn) 100 EUR monthly[8]
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	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 100 EUR monthly	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	Does not change 100 EUR monthly[9]
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	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[6] 100 EUR monthly	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	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[16] 100 EUR monthly[10]
-	-	NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, RESIDENTS OF THE EU	Fee for maintaining a multicurrency account of the client which does not comply with the Bank's Client Policy 1000 EUR monthly[11]
	[2] 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.		[7] For an EU resident who is not a resident of the Republic of Latvia – EUR 50 per month. [8] For an EU resident who is not a resident of the Republic of Latvia – 200 EUR per month.

[3] Account maintenance for resident - private individuals: maximum remuneration amount is EUR 7 500.

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.

[4] From the average balance of the assets on the accounts of the Client in the Bank calculated for the last 90 days until the moment of application of the commission fee.

[5] The payment of the commission fee does not exempt the Client from the obligations stipulated by the Terms and Conditions of JSC "Rietumu Banka" and Client Agreement as well as the applicable law, including but not limited to, the obligation to fully reimburse all of the Bank's losses.

[6] 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.

[9] For an EU resident who is not a resident of the Republic of Latvia – 200 EUR per month for the first 6 months, and 1000 EUR per month starting from the 7th month.

[10] For an EU resident who is not a resident of the Republic of Latvia – 200 EUR per month for the first 6 months, and 1000 EUR per month starting from the 7th month.

[11] Applicable only to an EU resident who is not a resident of the Republic of Latvia.

[12]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.

[13] For Account maintenance for private individuals - residents of the Republic of Latvia, the amount of remuneration is up to EUR 7,500; for EU residents who are not residents of the Republic of Latvia, the remuneration amount is up to 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.

[14] From the average balance of the assets on the accounts of the Client in the Bank calculated for the last 90 days until the moment of application of the commission fee.

[15] The payment of the commission fee does not exempt the Client from the obligations stipulated by the Terms and Conditions of JSC "Rietumu Banka" and Client Agreement as well as the applicable law, including but not limited to, the obligation to fully reimburse all of the Bank's losses.

[16] 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.

Account opening

Opening and closing of a multi-currency current account

CURRENT SUBJECT	CURRENT DEFINITION AND RATE, EUR	NEW SUBJECT	NEW DEFINITION AND RATE, EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Opening and closing of a multi-currency current account	NATURAL PERSONS - RESIDENTS OF THE EU	Opening and closing of a multi-currency current account* * For EU residents
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Current account opening Free of Charge	NATURAL PERSONS - RESIDENTS OF THE EU	Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Additional commission fee for a face-to-face identification carried out by the employee outside the Head office of the Bank[1] 20 EUR [1] The fee is not refunded in case the Bank rejects to open the account.	NATURAL PERSONS - RESIDENTS OF THE EU	Additional commission fee for a face-to-face identification carried out by the employee outside the office of the Bank[1] 50 EUR [1] The fee is not refunded in case the Bank rejects to open the account.

-	-	NATURAL PERSONS - RESIDENTS OF THE EU	Additional fee for the verification of documents within the opening of the account when the client provides a package of notarised documents[1] 250 EUR [1] The fee is not refunded in case the Bank rejects to open the account.
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Additional fee for examination of documents in priority order 100 EUR	NATURAL PERSONS - RESIDENTS OF THE EU	Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Multicurrency current account closure fee 30 EUR	NATURAL PERSONS - RESIDENTS OF THE EU	Multi-currency current account closure fee Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Closing of a multicurrency account of the Client which does not comply with the Bank's Client Policy 500 EUR	NATURAL PERSONS - RESIDENTS OF THE EU	Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Preliminary verification or approval of the documents for their compliance with the requirements of the legislation of the Republic of Latvia, as well as with the internal procedures of the Bank	NATURAL PERSONS - RESIDENTS OF THE EU	Preliminary verification or approval of the documents for their compliance with the requirements of the legislation of the Republic of Latvia, as well as with the internal procedures of the Bank* * For EU residents

NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Within the framework of the opening of the account (for the review of the package of the documents) 50 EUR	NATURAL PERSONS - RESIDENTS OF THE EU	Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Within the framework of the servicing (for each document) 10 EUR	NATURAL PERSONS - RESIDENTS OF THE EU	Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Additional analysis of customer documents during the account opening process[2] 850 EUR[3] [2] 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. [3]Account opening for residents - private individuals: maximum remuneration amount is EUR 8 000. 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.	NATURAL PERSONS - RESIDENTS OF THE EU	Does not change [3] Account opening for EU residents - private individuals: maximum remuneration amount is EUR 8 000. 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.

NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Additional document analysis if a client or client`s representative is a politically exposed person, member of the family of a politically exposed person or person closely related to a politically exposed person 100 EUR	NATURAL PERSONS - RESIDENTS OF THE EU	Does not change

Payment transactions

CURRENT SUBJECT	CURRENT DEFINITION AND RATE, EUR	NEW SUBJECT	NEW DEFINITION AND RATE, EUR
NATURAL PERSONS – NON-RESIDENTS, LEGAL ENTITIES – RESIDENTS AND NON-RESIDENTS	Payment transactions	NATURAL PERSONS – NON-RESIDENTS, LEGAL ENTITIES – RESIDENTS AND NON-RESIDENTS	Payments
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Payment transactions	NATURAL PERSONS - RESIDENTS OF THE EU	Payments[1] [1] For EU residents
NATURAL PERSONS – NON-RESIDENTS, LEGAL ENTITIES – RESIDENTS AND NON-RESIDENTS	Intrabank transfers Transfers between accounts of one customer of JSC “Rietumu Bank” In the Bank’s office as well as by phone and fax	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU, LEGAL ENTITIES – RESIDENTS AND NON-RESIDENTS	Intrabank transfers Payments between accounts of one client of JSC “Rietumu Banka” At the Bank’s office and by phone

NATURAL PERSONS – NON-RESIDENTS, LEGAL ENTITIES – RESIDENTS AND NON-RESIDENTS	Intrabank transfers Transfer within JSC “Rietumu Bank” In the Bank’s office as well as by phone and fax	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU, LEGAL ENTITIES – RESIDENTS AND NON-RESIDENTS	Intrabank transfers Payments between the clients of JSC “Rietumu Banka” At the Bank’s office and by phone
NATURAL PERSONS – NON-RESIDENTS, LEGAL ENTITIES – RESIDENTS AND NON-RESIDENTS	Regular Payment Order	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU, LEGAL ENTITIES – RESIDENTS AND NON-RESIDENTS	Regular payment
NATURAL PERSONS – NON-RESIDENTS, LEGAL ENTITIES – RESIDENTS AND NON-RESIDENTS	Payment Order with Authorization by Phone Additional transaction charge for payment order with authorization by phone As for a payment order submitted at the Bank's office	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU, LEGAL ENTITIES – RESIDENTS AND NON-RESIDENTS	Payment with authorization by phone Additional transaction charge for payment with authorization by phone Does not change

Intrabank transfers

Payments between accounts of one client of JSC “Rietumu Banka”

CURRENT SUBJECT	CURRENT DEFINITION AND RATE, EUR	NEW SUBJECT	NEW DEFINITION AND RATE, EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Transfers through Internet-banking *In all currencies* Free of Charge	NATURAL PERSONS – RESIDENTS OF THE EU	Through Internet-banking Does not change

NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS	In the Bank's office as well as by phone and fax *In all currencies* 5 EUR	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU	At the Bank's office and by phone In all currencies 10 EUR

Payments between the clients of JSC "Rietumu Banka"

NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Transfers through Internet-banking *In all currencies* 0.20 EUR	NATURAL PERSONS – RESIDENTS OF THE EU	Through Internet-banking Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	In the Bank's office as well as by phone and fax *In all currencies* 10 EUR	NATURAL PERSONS – RESIDENTS OF THE EU	At the Bank's office and by phone Does not change

NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Incoming transfers on JSC "Rietumu Banka" client accounts JSC "Rietumu Banka" does not apply charges for incoming transfers to a current account* * when analyzing the incoming payment, JSC "Rietumu Banka" may apply a commission fee "Commission fee for additional analysis / compliance verification of the client / operation /	NATURAL PERSONS – RESIDENTS OF THE EU	Does not change

	transaction / payer / documents". The fee is in the "Maintenance" section. Inquiry and manual processing of incoming transfer* *In EUR* Free of Charge *In other currencies* 50 EUR *Including return of outgoing transfer by correspondent bank or beneficiary bank Cancellation of or changes in payment orders After funds' write-off from an account, but before the Bank sends a payment order *In EUR* 10 EUR *Other currencies* 20 EUR Inquiry, cancellation* of or changes in payment orders after the Bank sent a payment order *In EUR*		

	40 EUR + additional fee** *Other currencies* 80 EUR + additional fee** * A request for payment reversal and commission charge-off does not guarantee the refund. If funds were credited to beneficiary's account, the refund can be made only upon agreement of beneficiary ** Additional fees may apply if during the cancellation of or changes to payment orders the intermediary bank or the beneficiary bank charges additional fees Individual monitoring performance of payments Individual monitoring performance of payments ordered by customers 100 EUR monthly Payment to another bank card iRietumu 2 %, min 5 EUR		
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Regular Payment Order Order registration 5 EUR Additional transaction charge as for a payment order submitted through Remote Banking Systems	NATURAL PERSONS – RESIDENTS OF THE EU	Does not change 10 EUR Does not change

NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Payment Order with Authorization by Phone Order registration 10 EUR Additional transaction charge for payment order with authorization by phone As for a payment order submitted at the Bank's office	NATURAL PERSONS – RESIDENTS OF THE EU	Does not change

Payment Transactions via the Internet

CURRENT SUBJECT	CURRENT DEFINITION AND RATE, EUR	NEW SUBJECT	NEW DEFINITION AND RATE, EUR
NATURAL PERSONS – NON-RESIDENTS, LEGAL ENTITIES – RESIDENTS AND NON-RESIDENTS	Payment Transactions via the Internet	NATURAL PERSONS – NON-RESIDENTS, LEGAL ENTITIES – RESIDENTS AND NON-RESIDENTS	Payments via the Internet
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Payment Transactions via the Internet	NATURAL PERSONS - RESIDENTS OF THE EU	Payments via the Internet[1] [1] For EU residents

CURRENT SUBJECT	CURRENT DEFINITION AND RATE, EUR	NEW SUBJECT	NEW DEFINITION AND RATE, EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Economy EUR SEPA European Payments* SHA 0.40 EUR * The Economy payment is sent as a SEPA payment only on business days. Payment is sent to the receiving bank on the same business day if the bank received a client order by noon 15:00. If the payment order was received by the bank after noon at 15:00, on the weekend or on an international public holiday, the payment is sent on the bank's next business day.	NATURAL PERSONS – RESIDENTS OF THE EU	Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Standard EUR SEPA European Payments* SHA 0.40 EUR * The Standard payment is sent as an Instant payment 24 hours a day, 7 days a week, 365 days a year, including public holidays, if the receiving bank has joined the Instant payment scheme. If the receiving bank has rejected the Instant payment for technical reasons or requires	NATURAL PERSONS – RESIDENTS OF THE EU	Does not change

	additional checks to complete it, the payment is sent as an Economy payment.		
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Standard EUR Outside the European Economic Area OUR 50 EUR SHA 40 EUR	NATURAL PERSONS – RESIDENTS OF THE EU	 OUR, SHA 50 EUR
NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Standard EUR to Russian Federation and Republic of Belarus* OUR 250 EUR SHA 200 EUR	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU	 OUR, SHA 250 EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Standard USD OUR 80 EUR	NATURAL PERSONS – RESIDENTS OF THE EU	 OUR, SHA, BEN 50 EUR

	SHA/BEN 60 EUR		
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, NON-RESIDENTS	Standard USD to Russian Federation and Republic of Belarus* OUR 250 EUR SHA/BEN 200 EUR	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU	 OUR, SHA, BEN 250 EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, NON-RESIDENTS	Standard *GBP, CHF, SEK, NOK, AUD, CAD, CZK, DKK, TRY* OUR/SHA 50 EUR *PLN* OUR/SHA 40 EUR *JPY* OUR/SHA/BEN 40 EUR *CNY* OUR/SHA/BEN 60 EUR	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU	 GBP, CHF, SEK, NOK, AUD, CAD, CZK, DKK, PLN, TRY, JPY*, CNY* OUR, SHA, *BEN 50 EUR

NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, NON-RESIDENTS	Standard *RUB** OUR 200 EUR *BYN** OUR 200 EUR *KZT* OUR 100 EUR *AMD* OUR 100 EUR	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU	RUB*, BYN*, KZT, AMD OUR 250 EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Cross-currency Cross-currency EUR payment 50 EUR *A commission for payments is charged once a month for transactions made in the previous calendar month.	NATURAL PERSONS – RESIDENTS OF THE EU	Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Express EUR within the European Economic Area SHA 20 EUR	NATURAL PERSONS – RESIDENTS OF THE EU	Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Express EUR outside the European Economic Area	NATURAL PERSONS – RESIDENTS OF THE EU	

	OUR 70 EUR SHA 60 EUR		OUR, SHA 70 EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, NON-RESIDENTS	Express EUR to Russian Federation and Republic of Belarus* OUR 400 EUR SHA 350 EUR	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU	OUR, SHA 350 EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Express USD OUR 110 EUR SHA/BEN 80 EUR	NATURAL PERSONS – RESIDENTS OF THE EU	OUR, SHA, BEN 110 EUR
NATURAL PERSONS - NON-RESIDENTS	Express USD OUR 110 EUR SHA/BEN 90 EUR	NATURAL PERSONS – NON-RESIDENTS	OUR, SHA, BEN 110 EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, NON-RESIDENTS	Express USD	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU	

	to Russian Federation and Republic of Belarus* OUR 400 EUR SHA/BEN 350 EUR		OUR, SHA, BEN 350 EUR
-	-	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU, LEGAL ENTITIES – RESIDENTS AND NON-RESIDENTS	For a payment that requires manual processing, the corresponding fee from the section "Payments at the Bank's office and by phone" is applied.

Payment transactions by fax or telephone, in the bank-office

CURRENT SUBJECT	CURRENT DEFINITION AND RATE, EUR	NEW SUBJECT	NEW DEFINITION AND RATE, EUR
NATURAL PERSONS – NON-RESIDENTS, LEGAL ENTITIES – RESIDENTS AND NON-RESIDENTS	Payment Transactions by fax or telephone, in the bank-office	NATURAL PERSONS – NON-RESIDENTS, LEGAL ENTITIES – RESIDENTS AND NON-RESIDENTS	Payments at the Bank’s office and by phone

NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Payment Transactions by fax or telephone, in the bank-office	NATURAL PERSONS – RESIDENTS OF THE EU	Payments at the Bank's office and by phone [1] [1] For EU Residents
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Standard EUR SEPA European Payments* SHA 10 EUR * SEPA European Payments - payments in EUR to a Europeanbank (bank, that is located in EU member states and in the United Kingdom, Andorra, Gibraltar, Iceland, Liechtenstein, San Marino, Monaco, Norway, Switzerland and Vatican (Holy See)).	NATURAL PERSONS – RESIDENTS OF THE EU	Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Standard EUR Outside the European Economic Area OUR 70 EUR SHA 60 EUR	NATURAL PERSONS – RESIDENTS OF THE EU	OUR, SHA 75 EUR

NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Standard EUR to Russian Federation and Republic of Belarus* OUR 350 EUR SHA 300 EUR	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU	OUR, SHA 350 EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Standard USD OUR 100 EUR SHA/BEN 80 EUR	NATURAL PERSONS – RESIDENTS OF THE EU	OUR, SHA, BEN 75 EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, NON-RESIDENTS	Standard USD to Russian Federation and Republic of Belarus* OUR 350 EUR SHA/BEN 300 EUR	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU	OUR, SHA, BEN 350 EUR

NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, NON-RESIDENTS	Standard GBP, CHF, SEK, NOK OUR/SHA 65 EUR AUD, CAD, CZK, DKK, PLN, TRY OUR/SHA 55 EUR JPY OUR/SHA/BEN 55 EUR CNY OUR/SHA/BEN 75 EUR	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU	GBP, CHF, SEK, NOK, AUD, CAD, CZK, DKK, PLN, TRY, JPY*, CNY* OUR, SHA, *BEN 75 EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, NON-RESIDENTS	Standard RUB* OUR 300 EUR BYN* OUR 300 EUR KZT OUR 200 EUR AMD	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU	RUB*, BYN*, KZT, AMD OUR 350 EUR

	OUR 200 EUR		
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, NON-RESIDENTS	Cross-currency Cross-currency EUR payment 55 EUR* *A commission for payments is charged once a month for transactions made in the previous calendar month.	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU	Does not change 75 EUR* *A commission for payments is charged once a month for transactions made in the previous calendar month.
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Express EUR within the European Economic Area SHA 25 EUR	NATURAL PERSONS – RESIDENTS OF THE EU	SHA 30 EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Express EUR outside the European Economic Area OUR 90 EUR SHA 80 EUR	NATURAL PERSONS – RESIDENTS OF THE EU	OUR, SHA 95 EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, NON-RESIDENTS	Express EUR to Russian Federation and Republic of Belarus* OUR 450 EUR SHA	NATURAL PERSONS – RESIDENTS OF THE EU, NON-RESIDENTS	OUR, SHA 450 EUR

	400 EUR		
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, NON-RESIDENTS	Express USD OUR 130 EUR SHA/BEN 110 EUR	NATURAL PERSONS – RESIDENTS OF THE EU, NON-RESIDENTS	OUR, SHA, BEN 135 EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA, NON-RESIDENTS	Express USD to Russian Federation and Republic of Belarus* OUR 450 EUR SHA/BEN 400 EUR	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU	OUR, SHA, BEN 450 EUR

Remote banking

CURRENT SUBJECT	CURRENT DEFINITION AND RATE, EUR	NEW SUBJECT	NEW DEFINITION AND RATE, EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Remote banking	NATURAL PERSONS – RESIDENTS OF THE EU	Remote banking[1] [1] For EU residents

NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Internet banking Connection Free of Charge	NATURAL PERSONS – RESIDENTS OF THE EU	Internet-banking Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Internet banking Connection of a 3rd party account (based on Power of Attorney) Free of Charge	Excluded from the Bank's Fees	
NATURAL PERSONS - NON-RESIDENTS	Internet banking Connection of a 3rd party account (based on Power of Attorney) 25 EUR	Excluded from the Bank's Fees	
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Internet banking Monthly fee (irrespective of number of accounts) Free of Charge	NATURAL PERSONS – RESIDENTS OF THE EU	Internet-banking Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Identification and authorization devices Rietumu electronic signature Remote identification service 20 EUR	NATURAL PERSONS – RESIDENTS OF THE EU	Does not change
NATURAL PERSONS - RESIDENTS OF	Identification and authorization devices	NATURAL PERSONS – RESIDENTS OF THE EU	Does not change

THE REPUBLIC OF LATVIA	Rietumu electronic signature Face-to-face identification service 20* EUR *The first face-to-face identification and Mobile DigiPass device to the resident (incl. the individual with the residence permit to reside in the Republic of Latvia) – free of charge		20 EUR
-	-	NATURAL PERSONS – RESIDENTS AND NON-RESIDENTS OF THE EU	Identification service using technological solutions 100 EUR
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Separate devices* Digital certificate (only online) 10 EUR DigiPass 60 EUR Mobile DigiPass 20 EUR *Replacement of devices when switching to E-signature - Free of Charge	NATURAL PERSONS – RESIDENTS OF THE EU	Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Enterprise Link (E-LINK) Connection Free of Charge	NATURAL PERSONS – RESIDENTS OF THE EU	Does not change

	Monthly fee 20 EUR		
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	Enterprise Link PRO (E-LINK PRO) Connection 50 EUR Monthly fee (amount of transactions per month is 200 and more) 100 EUR Monthly fee (amount of transactions up to 200 per month) 50 EUR	NATURAL PERSONS – RESIDENTS OF THE EU	Does not change
NATURAL PERSONS - RESIDENTS OF THE REPUBLIC OF LATVIA	M-Bank text alerts Connection Free of Charge Monthly fee Free of Charge SMS Free of Charge	NATURAL PERSONS – RESIDENTS OF THE EU	Does not change