



AS "Rietumu Banka"
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*Changes in the bank's price list
come into force on 2 September 2024*

PAYMENT CARD FEES

Provision of credit card

SUBJECT	CURRENT DEFINITION	NEW DEFINITION	CURRENT RATE	NEW RATE
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Issue fee	Excluded from the Bank's Fees	Free of Charge	Excluded from the Bank's Fees
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Charge for the extra authorisation bonus	Excluded from the Bank's Fees	25 EUR	Excluded from the Bank's Fees

DEFINITIONS CHANGE

Maintenance

Other fees related to Client servicing*

SUBJECT	CURRENT DEFINITION	NEW DEFINITION
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Individual monitoring of the operations on the accounts of the Client (Rate is fixed by the Bank depending on the client's risk level)	Commission fee for additional analysis/compliance verification of the client/operation/transaction/payer/documents* * The amount of the commission is determined unilaterally by the Bank according to the client's complexity, type of activity and risk factors. A higher commission is applied to higher risk factors.
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Servicing of increased risk clients (Rate is fixed by the Bank depending on the client's risk level)	Commission fee for additional analysis/compliance verification of the client/operation/transaction/payer/documents* * The amount of the commission is determined unilaterally by the Bank according to the client's complexity, type of activity and risk factors. A higher commission is applied to higher risk factors.

Payment card fees

VISA Gold

SUBJECT	CURRENT DEFINITION	NEW DEFINITION
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Annual interest on use of Credit Limit and/or Overdraft	Annual interest on use of Credit Limit

VISA Platinum

SUBJECT	CURRENT DEFINITION	NEW DEFINITION
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Annual interest on use of Credit Limit and/or Overdraft	Annual interest on use of Credit Limit

VISA Classic*

SUBJECT	CURRENT DEFINITION	NEW DEFINITION
PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS OF THE REPUBLIC OF LATVIA	Annual interest on use of Credit Limit and/or Overdraft	Annual interest on use of Credit Limit

Payment transactions

Incoming transfers on JSC "Rietumu Banka" client accounts

SUBJECT	CURRENT DEFINITION	NEW DEFINITION
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS OF THE REPUBLIC OF LATVIA	<p>JSC "Rietumu Bank" does not apply charges for incoming transfers to a current account*</p> <p>* when analyzing the activity on the client's accounts, JSC "Rietumu Banka" may apply a commission fee "Analysis of the operations on the accounts of the Client". The fee is in the "Maintenance" section.</p>	<p>JSC "Rietumu Banka" does not apply charges for incoming transfers to a current account*</p> <p>* when analyzing the incoming payment, JSC "Rietumu Banka" may apply a commission fee "Commission fee for additional analysis/compliance verification of the client/operation/transaction/payer/documents". The fee is in the "Maintenance" section.</p>

SUBJECT	CURRENT DEFINITION	NEW DEFINITION
<p>CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS OF THE REPUBLIC OF LATVIA</p>	<p>OUR – the customer pays the commission of JSC “Rietumu Banka” and correspondent bank commission. If the intermediary bank and/or beneficiary bank charges additional commission related to the payment, JSC “Rietumu Bank” withdraws required commission from the customer’s account without further authorization. In some cases, correspondent bank and/or beneficiary bank does not take into account the instructions of JSC “Rietumu Banka”, therefore the commission of these banks may be charged from the payment’s amount.</p> <p>SHA – the customer pays JSC “Rietumu Bank” fees. The beneficiary pays the commissions of intermediary banks and beneficiary bank related to the payment.</p> <p>BEN – the beneficiary pays JSC “Rietumu Bank” and other banks’ fees involved in the transfer process. The commission is deducted from the payment amount. The minimum payment amount is EUR 200 or the equivalent in another currency.</p> <p>1) Payments within the European Economic Area (EEA)* in EUR and in national currencies of EEA member states are executed with SHA charge only. When making a payment to an EEA country in EUR or in the national currencies of EEA member states, the beneficiary bank receives the full payment amount and the beneficiary bank’s fee can be withheld from beneficiary, if it is stipulated by the beneficiary bank and the payment beneficiary’s agreement. If BEN or OUR charge is indicated in the payment order, JSC “Rietumu Bank” is entitled to change it to SHA.</p>	<p>OUR – the customer pays the commission of JSC “Rietumu Banka” and correspondent bank commission. If the intermediary bank and/or beneficiary bank charges additional commission related to the payment, JSC “Rietumu Bank” withdraws required commission from the customer’s account without further authorization. In some cases, correspondent bank and/or beneficiary bank does not take into account the instructions of JSC “Rietumu Banka”, therefore the commission of these banks may be charged from the payment’s amount.</p> <p>SHA – the customer pays JSC “Rietumu Bank” fees. The beneficiary pays the commissions of intermediary banks and beneficiary bank related to the payment.</p> <p>BEN – the beneficiary pays JSC “Rietumu Bank” and other banks’ fees involved in the transfer process. The commission is deducted from the payment amount. The minimum payment amount is EUR 200 or the equivalent in another currency.</p> <p>1) Payments within the European Economic Area (EEA)* in EUR and in national currencies of EEA member states are executed with SHA charge only. When making a payment to an EEA country in EUR or in the national currencies of EEA member states, the beneficiary bank receives the full payment amount and the beneficiary bank’s fee can be withheld from beneficiary, if it is stipulated by the beneficiary bank and the payment beneficiary’s agreement.</p>

2) Payments outside the EEA do not include payments to the Russian Federation and the Republic of Belarus.

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EUR

to Russian Federation and Republic of Belarus*

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USD

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BYN*

OUR

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RUB*

OUR

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EUR

to Russian Federation and Republic of Belarus*

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USD

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

Economy

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Standard

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EUR

to Russian Federation and Republic of Belarus*

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USD

to Russian Federation and Republic of Belarus*

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BYN*

OUR

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RUB*

OUR

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CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS OF THE REPUBLIC OF LATVIA	* when analyzing the activity on the client's accounts, JSC "Rietumu Banka" may apply a commission fee "Analysis of the operations on the accounts of the Client". The fee is in the "Maintenance" section.	* when analyzing the outgoing payment, JSC "Rietumu Banka" may apply a commission fee "Commission fee for additional analysis/compliance verification of the client/operation/transaction/payer/documents". The fee is in the "Maintenance" section.

Express

SUBJECT	CURRENT DEFINITION	NEW DEFINITION
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS OF THE REPUBLIC OF LATVIA	<p>OUR – the customer pays the commission of JSC "Rietumu Banka" and correspondent bank commission. If the intermediary bank and/or beneficiary bank charges additional commission related to the payment, JSC "Rietumu Bank" withdraws required commission from the customer's account without further authorization. In some cases, correspondent bank and/or beneficiary bank does not take into account the instructions of JSC "Rietumu Banka", therefore the commission of these banks may be charged from the payment's amount.</p> <p>SHA – the customer pays JSC "Rietumu Bank" fees. The beneficiary pays the commissions of intermediary banks and beneficiary bank related to the payment.</p> <p>BEN – the beneficiary pays JSC "Rietumu Bank" and other banks' fees involved in the transfer process. The commission is deducted from the payment amount. The minimum payment amount is EUR 200 or the equivalent in another currency.</p>	<p>OUR – the customer pays the commission of JSC "Rietumu Banka" and correspondent bank commission. If the intermediary bank and/or beneficiary bank charges additional commission related to the payment, JSC "Rietumu Bank" withdraws required commission from the customer's account without further authorization. In some cases, correspondent bank and/or beneficiary bank does not take into account the instructions of JSC "Rietumu Banka", therefore the commission of these banks may be charged from the payment's amount.</p> <p>SHA – the customer pays JSC "Rietumu Bank" fees. The beneficiary pays the commissions of intermediary banks and beneficiary bank related to the payment.</p> <p>BEN – the beneficiary pays JSC "Rietumu Bank" and other banks' fees involved in the transfer process. The commission is deducted from the payment amount. The minimum</p>

1) Payments within the European Economic Area (EEA)* in EUR and in national currencies of EEA member states are executed with SHA charge only. When making a payment to an EEA country in EUR or in the national currencies of EEA member states, the beneficiary bank receives the full payment amount and the beneficiary bank's fee can be withheld from beneficiary, if it is stipulated by the beneficiary bank and the payment beneficiary's agreement. If BEN or OUR charge is indicated in the payment order, JSC "Rietumu Bank" is entitled to change it to SHA.

2) Payments outside the EEA do not include payments to the Russian Federation and the Republic of Belarus.

3) Payments in EUR and other currencies of EEA member states outside the EEA are made with charge type OUR or SHA; payments with BEN charge are NOT executed.

* Member countries of the European Economic Area: Iceland, Norway, Liechtenstein and 27 EU countries – Austria, Belgium, Bulgaria, Czech Republic, Denmark, France, Greece, Estonia, Ireland, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden, Croatia

When analyzing the activity on the client's accounts, JSC "Rietumu Banka" may apply a commission fee "Analysis of the operations on the accounts of the Client". The fee is in the "Maintenance" section.

payment amount is EUR 200 or the equivalent in another currency.

1) Payments within the European Economic Area (EEA)* in EUR and in national currencies of EEA member states are executed with SHA charge only. When making a payment to an EEA country in EUR or in the national currencies of EEA member states, the beneficiary bank receives the full payment amount and the beneficiary bank's fee can be withheld from beneficiary, if it is stipulated by the beneficiary bank and the payment beneficiary's agreement. If BEN or OUR charge is indicated in the payment order, JSC "Rietumu Bank" is entitled to change it to SHA.

2) Payments outside the EEA do not include payments to the Russian Federation and the Republic of Belarus.

3) Payments in EUR and other currencies of EEA member states outside the EEA are made with charge type OUR or SHA; payments with BEN charge are NOT executed.

* Member countries of the European Economic Area: Iceland, Norway, Liechtenstein and 27 EU countries – Austria, Belgium, Bulgaria, Czech Republic, Denmark, France, Greece, Estonia, Ireland, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden, Croatia

When analyzing the outgoing payment, JSC "Rietumu Banka" may apply a commission fee "Commission fee for additional analysis/compliance verification of the client/operation/transaction/payer/documents". The fee is in the "Maintenance" section.

EUR

to Russian Federation and Republic of Belarus*

SUBJECT	CURRENT DEFINITION	NEW DEFINITION
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS OF THE REPUBLIC OF LATVIA	* when analyzing the activity on the client's accounts, JSC "Rietumu Banka" may apply a commission fee "Analysis of the operations on the accounts of the Client". The fee is in the "Maintenance" section.	* when analyzing the outgoing payment, JSC "Rietumu Banka" may apply a commission fee "Commission fee for additional analysis/compliance verification of the client/operation/transaction/payer/documents". The fee is in the "Maintenance" section.

USD

to Russian Federation and Republic of Belarus*

SUBJECT	CURRENT DEFINITION	NEW DEFINITION
CORPORATE ENTITIES, PRIVATE ENTITIES – RESIDENTS AND NON-RESIDENTS OF THE REPUBLIC OF LATVIA	* when analyzing the activity on the client's accounts, JSC "Rietumu Banka" may apply a commission fee "Analysis of the operations on the accounts of the Client". The fee is in the "Maintenance" section.	* when analyzing the outgoing payment, JSC "Rietumu Banka" may apply a commission fee "Commission fee for additional analysis/compliance verification of the client/operation/transaction/payer/documents". The fee is in the "Maintenance" section.