



PRICELIST FOR INTERNATIONAL CLIENTS – INDIVIDUAL

www.blueorangebank.com

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SETTLEMENT AND CASH SERVICES

1. Current Account with AS BlueOrange Bank, hereinafter referred to as the Bank:	
1.1. Consideration of documents for opening/reopening and maintenance of a Current Account according to standard procedure (opening may take up to 10 bank days) ¹ :	
• One Digipass token or Mobile Digipass, or Password+SMS authentication and payment card Mastercard Classic ^{2,3}	EUR 250.00
• One Digipass token or Mobile Digipass, or Password+SMS authentication and payment card Mastercard Gold/VISA Gold ^{2,3}	EUR 400.00
• Opening of a Temporary aAccount	EUR 500.00
• Additional fee for opening an account while filing documents without actual presence of the client (individual/legal entity) at the Client Service Centre	EUR 100.00
1.2. Opening a sub-account	EUR 50.00
1.3. Current Account (sub-account) maintenance (per month)	EUR 50.00
1.4. Minimum balance ⁴	EUR 1,000.00
1.5. Inactive Current Account maintenance fee (per month) ⁵	EUR 100.00
1.6. Negative interest rate on the balance of a Current Account and Investment Account in CHF, for balances exceeding CHF 100,000.00 (monthly accrual and withholding of interest occur monthly)	1.25% p.a.
1.7. Contractual penalty for failing to provide the full extent of information and documentation by the deadline specified in the Bank's request ⁶	
• of the payment amount in case of failure to provide explanatory documents for the payment in full	5.00% (min EUR 500.00)
• of the incoming turnover - for the period under consideration, if no explanatory documents are provided upon request in full	5.00% (min EUR 500.00)
1.8. Fee for holding funds on a Current Account following termination of business relations with the client (per month)	5.00% (min EUR 500.00) ⁷ / 10.00% (min EUR 5,000.00) ⁸
1.9. Closing a Current Account	EUR 130.00
1.10. Escrow Account:	
• Opening an Escrow Account	0.50% (min EUR 250.00)
• Novation or amendment of the agreement (except for changing of the amount) – per amendment	EUR 100.00
1.11. Account statements (per page):	
• Up to 1 month	EUR 1.00
• 1-6 months	EUR 2.00
• Over 6 months	EUR 3.00
1.12. Issuing a SWIFT message (per page)	EUR 7.00
1.13. Updates to the client's file:	EUR 1.00
1.14. Bank certificate of account opening	EUR 13.00
1.15. Bank certificate	EUR 65.00
1.16. Apostilled bank certificate	EUR 195.00
1.17. Bank certificate following termination of business relations with the client	EUR 500.00
1.18. Providing a reference letter	EUR 130.00
1.19. Searching for documents in archives (per page):	
• Up to 1 month	EUR 1.00
• 1-3 months	EUR 7.00
• Over 3 months	EUR 13.00
1.20. Storing client documents at the Bank (per year) ⁹	EUR 250.00
1.21. Sending documents to clients	EUR 100.00
1.22. Expenses on filing a Latvian visa invitation for clients of the Bank	EUR 300.00

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1.23.	SMS notification about account transactions (per message)	EUR 0.15/USD 0.15/ GBP 0.15/RUB 10.00		
1.24.	Other services	Information upon request		
2. Cash services¹⁰				
2.1.	Cash deposits (foreign coins not accepted):			
	• EUR	0,10% (min 1.00 EUR)		
	• USD	0,40% (min 10.00 EUR)		
	• AUD, CAD, CHF, DKK, GBP, NOK, SEK	2,00% (min 5.00 EUR)		
2.2.	Cash withdrawal from an account:			
	• EUR/USD ¹¹	2.00% (min EUR 5.00)		
	• AUD, CAD, CHF, DKK, GBP, NOK, SEK ¹²	2.00% (min EUR 5.00)		
	• Cash disbursement from the client's account following termination of business relations ^{12/13}	5.00%		
	• Cash withdrawal from a Deposit account, if the deposit amount was paid in cash	Free of charge		
	• Cash withdrawal, if not the client of AS BlueOrange Bank	2.00% (min EUR 10.00)		
2.3.	Failure to withdraw a requested amount	0.10%		
2.4.	Additional charge for cash withdrawal without a previous order	1.00% of the excess amount		
2.5.	Replacement and acceptance of damaged Euro banknotes	EUR 5.00		
2.6.	Exchange of denomination	1.00% (min EUR 5.00)		
2.6.	Counting of Euro coins (per 50 coins)	EUR 5.00		
2.7.	Exchange of old U.S. dollar banknotes	5.00%		
2.8.	Verifying banknote authenticity (per note)	EUR 1.00		
3. Transactions with physical gold				
3.1.	Sale/purchase of physical gold	As agreed (minimum amount – 5 kg) ¹³		
3.2.	Gold storage and insurance (per month)	EUR 20.00 / kg		
4. Individual safe deposit boxes¹⁴				
4.1.	Rental:	3 months	6 months	12 months
	S (50x480x310)	45.00	50.00	150.00
	M (75x480x310)	140.00	180.00	220.00
	L (300x480x310)	300.00	400.00	500.00
4.2.	Issuing a new key (in case of loss, damage or theft)	EUR 150.00		
4.3.	Storing the contents of a safe after opening (per month)	EUR 60.00		
4.4.	Storing a key at the Bank (per month)	EUR 5.00		

¹ An additional charge of EUR 600.00 applies for First Priority VIP Current Account opening procedure (documents necessary for opening an account will be reviewed within 1 bank day).

An additional charge of EUR 200.00 applies for First Priority Current Account opening procedure (documents necessary for opening an account will be reviewed within 5 bank days).

The charge is not refundable if the Bank declines account opening.

² The card service fee is not deducted for the 1st year.

³ Opening of a Current Account without Digipass and Mastercard Gold/VISA Gold payment card – information upon request.

⁴ Funds which the client must maintain on the Current Account.

⁵ An inactive Current Account is an account on which no economic or personal transactions have been performed for 3 months and which has a balance of less than EUR 1,000.00. The fee does not apply to new clients for 6 months following opening of a Current Account.

⁶ Payment of a contractual penalty does not relieve the client from the duty to provide the documents requested or to fulfil other obligations specified in the General Terms of Business or the Terms and Conditions of opening and maintenance of a current account with AS BlueOrange Bank.

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- ⁷ Provided that business relations have been terminated in accordance with sections 6.5.2.2 and 6.5.10 of the General Terms of Business. The fee will apply 5 business days after the client is notified via the Internet Bank.
- ⁸ Provided that business relations have been terminated in accordance with sections 7.2 of the General Terms of Business and/or the client has a high level of risk in accordance with Bank's regulations. The fee will apply 5 business days after the client is notified via the Internet Bank.
- ⁹ Storage of documents for less than one year – information upon request.
- ¹⁰ The Bank reserves the right to honour or to decline the client's request in cash operations.
- ¹¹ Cash withdrawal of amounts exceeding EUR 10,000.00 or USD 10,000.00 is performed only to preliminary orders filed before 02:00pm (GMT+02:00) of the previous bank day.
- ¹² Cash withdrawal of amounts exceeding the equivalent of EUR 10,000.00 is performed only to preliminary orders filed before 02:00pm (GMT+02:00) 2 bank days in advance.
- ¹³ To request a smaller amount, please contact our dealing office or your private banker.
- ¹⁴ VAT included.

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TRANSFERS¹			
1. Remittance of funds	Free of charge		
2. Intra-bank transfers:			
2.1. Between the accounts of a single client	Free of charge		
2.3. Between the accounts of different clients	EUR 5.00		
2.5. Fee for replenishing a Payment Card Account via phone (between the accounts of the same client) ²	EUR 10.00		
3. Transfers in EUR:			
3.1. European Economic Area member-states (EEA³) (Charge shared (SHA⁴)):			
• Urgent D (by 03:00pm)	EUR 45.00		
• Express D (by 05:00pm)	EUR 65.00		
3.2. Outside the EEA⁵:			
Time of execution⁶	Charge paid by the beneficiary (BEN)⁷	Charge shared (SHA)⁴ or paid by the ordering client (OUR)⁸	
		Up to EUR 50,000	Over EUR 50,000
Urgent D (by 03:00pm)	EUR 50.00	EUR 75.00	EUR 90.00
Express D (by 04:00pm) executed within 1 hour	EUR 60.00	EUR 100.00	EUR 120.00
4. Transfers in foreign currencies⁵:			
4.1. USD:			
Time of execution⁶	Charge paid by the beneficiary (BEN)⁷	Charge shared (SHA)⁴ or paid by the ordering client (OUR)⁸	
Standard D+1 (by 06:00pm)	EUR 50.00	EUR 80.00	
Urgent D (by 01:00pm)	EUR 55.00	EUR 125.00	
Express D (by 03:00pm) executed within 1 hour	EUR 80.00	EUR 150.00	
4.2. GBP:			
Time of execution⁶	Charge paid by the beneficiary (BEN)⁷	Charge shared (SHA)⁴ or paid by the ordering client (OUR)⁸	
Standard D+2 (by 06:00pm)	EUR 25.00	EUR 45.00	
Urgent D+1 (by 06:00pm)	EUR 40.00	EUR 85.00	
Express D (by 03:00pm) executed within 1 hour	EUR 65.00	EUR 130.00	
4.3. Other freely convertible currencies³:			
Time of execution⁶	Charge paid by the beneficiary (BEN)⁷	Charge shared (SHA)⁴ or paid by the ordering client (OUR)⁸	
Standard D+2	EUR 25.00	EUR 45.00	
Urgent D+1	EUR 40.00	EUR 85.00	
4.4. BYN, RUB, UAH (Charge paid by the ordering client (OUR))⁸:			
• Standard D+1			EUR 50.00
• Urgent D (09:30am—12:00pm)			EUR 100.00
5. Correction/investigation/cancellation of a payment order ⁹			EUR 85.00
6. Investigation of an unremitted amount ⁹			EUR 50.00
7. Charge for failure to specify IBAN (or incorrect specification of IBAN) for transfers to European Union banks			EUR 15.00
8. Fee for accepting payment orders on the premises of the Bank			EUR 10.00

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9.	Regular payment order:	
	• Submission of the Regular Payment Execution Application	EUR 5.00
	• Execution of each payment	According to the pricelist for payments
10.	Automatic maintenance of account balance:	
	• Submission of the Regular Payment Execution Application	EUR 5.00
	• Execution of each payment	According to the pricelist for payments
11.	Repayment of funds remitted to the client's account with the Bank upon the client's request	EUR 20.00
12.	Repayment of funds on the Bank's correspondent account to the client's account	EUR 20.00
13.	Repayment of funds held in the Bank's correspondent account following termination of business relations with the client	EUR 200.00
14.	Fee for unscheduled due diligence of an incoming/outgoing payment for the client (including due diligence requested by a correspondent bank, beneficiary bank, intermediary bank involved in executing the payment):	
	• Per transaction	Up to 5.00% (min EUR 100.00)
	• For all transactions during the preceding calendar month	Up to 0.50% (min EUR 100.00)

¹ Payment orders are accepted for execution on bank days of the Republic of Latvia. Latvian time (GMT+02:00) is specified. If no reference on execution urgency is included in a payment order ("standard", "urgent", "express"), a payment is treated as standard.

The standard limit on Internet Bank transfers is EUR 1,000,000.00 (or equivalent) per day.

² The daily limit on transfers from a client's Current Account to their Payment Card Account is EUR 3,000.00/USD 4,000.00.

³ Member-states of the EEA: Iceland, Liechtenstein, Norway and 28 EU member-states: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Hungary, Germany, Great Britain, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden. Currencies of the EEA: BGN, CHF, CZK, DKK, EUR, GBP, GIP, HRK, HUF, ISK, NOK, PLN, RON, SEK.

⁴ All banks involved in transfers (except the Bank) deduct their charge from the payment amount. For transfers in such currencies, the Bank unconditionally debits the client's account with the Bank for the amount of any additional charges, provided that bank involved in such transfers withholds such charges.

⁵ An additional fee also applies to transfers made by legal entities not registered in one of the following jurisdictions: European Union, CIS, OECD member-states, ASEAN (excluding Brunei-Darussalam and Myanmar), Andorra, China, Georgia, Gibraltar, Guernsey, Hong Kong, Isle of Man, Jersey, Liechtenstein, Macedonia, Montenegro, Serbia, or UAE:

- EUR 50.00 for transfers made in euros if the amount exceeds EUR 100,000.00;
- EUR 300.00 for transfers made in other currencies.

The additional fees apply cumulatively for transfers made to legal entities that are not registered in any of the aforementioned jurisdictions.

Exceptions may apply – please enquire with the Bank.

A surcharge applies to each transfer based on routing:

- Transfers of up to USD/GPB 25,000 – surcharge of EUR 100
- Transfers of between USD/GPB 25,001 and USD/GPB 99,999.99 – surcharge of EUR 200
- Transfers of USD/GPB 100,000 or more – surcharge at 0.4% of the amount

⁶ D – current value date;

D+1 – value date on the following bank day;

D+2 – value date after 2 bank days.

⁷ All banks involved in the transfer withhold fees from the amount transferred, including fees payable to the Bank. If any bank involved in the transfer withholds a further fee, the Bank shall debit it from the client's account with the Bank, without requesting the client's consent.

⁸ For transfers in such currencies, the Bank unconditionally debits the client's account with the Bank for the amount of any additional charges, provided that bank involved in such transfers withholds such charges.

⁹ Made on the same bank day, within four hours after the client files an application, in accordance with documents submitted by the client that substantiate the payment. If the request for a correction/investigation/cancellation of a payment order is received 2 months after the value date, the client is obliged to pay EUR 25.00 in addition to the main charge. If the request for a correction/investigation/cancellation of a payment order is received at least 3 months after the value date, the client is obliged to pay EUR 50.00 in addition to the main charge.

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REMOTE SERVICING		
1.	Connecting the Internet Bank service for one user	Free of charge
2.	Connecting or deleting each additional Internet Bank user (one-time)	EUR 65.00
3.	Monthly fee for using the Internet Bank (per user)	EUR 10.00
4.	Creating a holding, connecting or removing a company from a holding via the Internet Bank (one-time)	EUR 65.00
5.	Electronic statement specifically prepared as a separate account balance statement file by a bank employee upon the client's request (for each account of the client):	
	• Daily	EUR 5.00
	• Monthly	EUR 10.00
	• Upon a special request for a specific period	EUR 20.00
6.	Digipass token:	
	• Issuing Digipass	EUR 65.00
	• Restoring a PIN or initialisation password	EUR 20.00
7.	Mobile Digipass ¹ :	
	• Connection of mobile Digipass	EUR 25.00
8.	Password+SMS authentication ²	
	• Connection of Password+SMS authentication	EUR 10.00

¹ Limits are set for signing payment orders (including cash withdrawal orders) with the mobile Digipass: one payment limit – EUR 30,000.00 or an equivalent in another currency; daily payment limit – EUR 100,000.00 or an equivalent in another currency.

² Following limits are set for signing payment orders (including cash withdrawal orders) and online purchases though Password+SMS authentication: limit per purchase/payment – EUR 15,000.00; daily purchase/payment limit – EUR 15,000.00; monthly purchase/payment limit – EUR 15,000.00 or an equivalent in another currency.

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PAYMENT CARDS			
1. Maestro/Maestro No Name (EUR/USD¹/GBP/RUB):	EUR/USD	GBP	RUB
1.1. Issuing the card	Free of charge		
• Maestro	Free of charge		
• Maestro No Name	EUR 50.00		
1.2. Annual charge for servicing the primary card and additional cards ²	24.00	20.00	1,200.00
1.3. Replacing or restoring the card	8.00	8.00	500.00
1.4. Annual interest on an exceedance of the authorised credit limit	60.00%		
1.5. Mandatory payment (percentage of unauthorised credit limit) until the 15th day of the following month	100.00%		
1.6. Charge for delivering a statement by e-mail	0.50	0.50	30.00
1.7. Charge for investigating an unjustified claim	20.00	15.00	1,000.00
1.8. ATM cash withdrawal ³ :			
• AS BlueOrange Bank	2.00%		
• Other banks	1.00%+ 4.00	1.00%+ 3.00	1.00%+ 250.00
1.9. Account balance information and printout at any ATM in Latvia	Free of charge		
1.10. Overview and printout on the last 10 card transactions (MiniStatement) at an AS BlueOrange Bank ATM	Free of charge		
1.11. Depositing cash (EUR) ⁴ at an AS BlueOrange Bank ATM	0.50%		
1.12. Charge for purchases and services in Latvia and abroad ⁵	Free of charge		
1.13. Cash withdrawal from the Payment Card Account on the premises of another bank	Not allowed		
1.14. Currency exchange fee	2.50%		
1.15. Payment from the Payment Card Account	According to the pricelist for payments		
1.16. Charge for urgent issue of the card ⁶	20.00	15.00	1,000.00
2. Mastercard Classic/Mastercard Gold/VISA Gold (EUR/USD¹/GBP/RUB):	EUR/USD	GBP	RUB
2.1. Issuing the card	Free of charge		
2.2. Annual charge for servicing the primary card and additional cards ² :			
• Mastercard Classic	50.00	40.00	2,600.00
• Mastercard Gold/VISA Gold ⁷	150.00	120.00	8,000.00
2.3. Replacing or restoring the card:			
• Mastercard Classic	20.00	15.00	1,000.00
• Mastercard Gold/VISA Gold	40.00	30.00	2,000.00
2.4. Authorised standard credit limit with collateral (percentage of collateral)	90.00%		
2.5. Authorised standard credit limit without collateral	Information upon request		
2.6. Annual interest on authorised standard credit limit:			
• With collateral	14.00%		
• Without collateral	25.00%		
2.7. Minimal payment (percentage of authorised standard credit limit) until the 20 th day of the following month	5.00%		
2.8. Authorised interest-free credit limit for up to 50 days with collateral	90.00%		
2.9. Authorised interest-free credit limit for up to 50 days with collateral	Information upon request		
2.10. Annual interest on authorised interest-free credit limit up to 50 days:			
• For the first settlement cycle	0.00%		

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	• With collateral (unless the minimum payment has been made)	30.00%		
	• Without collateral (unless the minimum payment has been made)	40.00%		
2.11.	Minimal payment (percentage of used authorised interest-free credit limit for up to 50 days) until the 20 th day of the following month	100.00%		
2.12.	Annual interest on an exceedance of the authorised credit limit	60.00%		
2.13.	Charge for delivering a statement by e-mail	0.50	0.50	30.00
2.14.	Charge for investigating an unjustified claim	20.00	15.00	1,000.00
2.15.	ATM cash withdrawal ⁸ :			
	• AS BlueOrange Bank	2.00%		
	• Other banks	2.00%+ 4.00	2.00%+ 3.00	2.00%+ 250.00
2.16.	Account balance information and printout at any ATM in Latvia	Free of charge		
2.17.	Overview and printout on the last 10 card transactions (MiniStatment) at an AS BlueOrange Bank ATM	Free of charge		
2.18.	Depositing cash (EUR) at an AS BlueOrange Bank ATM	0.50%		
2.19.	Charge for purchases and services in Latvia and abroad ⁹	Free of charge		
2.20.	Cash withdrawal from the Payment Card Account on the premises of another bank	3.00%+ 5.00	3.00%+ 4.00	3.00%+ 300.00
2.21.	Currency exchange fee	2.50%		
2.22.	Payment from the Payment Card Account	According to the pricelist for payments		
2.23.	Charge for urgent issue of the card ⁶	20.00	15.00	1,000.00
2.24.	Mastercard Classic travel insurance	EUR 30.00		
2.25.	Mastercard Gold/VISA Gold travel insurance programme	EUR 87.00		
2.26.	Fee per 1 person visiting an airport VIP lounge (Priority Pass programme)	EUR 25.00/ USD 35.00	20.00	1,300.00
3.	Mastercard Platinum (EUR/USD¹/GBP/RUB)¹⁰:	EUR/USD	GBP	RUB
3.1.	Issuing the card	Free of charge		
3.2.	Annual charge for servicing the primary card and additional cards ²	350.00	280.00	18,000.00
3.3.	Replacing or restoring the card	40.00	30.00	2,000.00
3.4.	Authorised standard credit limit with collateral (percentage of collateral) ¹¹	90.00%		
3.5.	Authorised standard credit limit without collateral	Information upon request		
3.6.	Annual interest on authorised standard credit limit:			
	• With collateral	14.00%		
	• Without collateral	25.00%		
3.7.	Minimal payment (percentage of authorised standard credit limit) until the 20 th day of the following month	5.00%		
3.8.	Authorised interest-free credit limit for up to 50 days with collateral (percentage of collateral)	90.00%		
3.9.	Authorised interest-free credit limit for up to 50 days without collateral	Information upon request		
3.10.	Annual interest on authorised interest-free credit limit up to 50 days:			
	• For the first settlement cycle	0.00%		
	• With collateral (unless the minimum payment has been made)	30.00%		
	• Without collateral (unless the minimum payment has been made)	40.00%		
3.11.	Minimal payment (percentage of used authorised interest-free credit limit for up to 50 days) until the 20 th day of the following month	100.00%		
3.12.	Annual interest on an exceedance of the authorised credit limit	60.00%		

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3.13.	Charge for delivering a statement by e-mail	0.50	0.50	30.00
3.14.	Charge for investigating an unjustified claim	20.00	15.00	1,000.00
3.15.	ATM cash withdrawal ¹² :			
	• AS BlueOrange Bank	2.00%		
	• Other banks	3.00%+ 4.00	3.00%+ 3.00	3.00%+ 250.00
3.16.	Account balance information and printout at any ATM in Latvia	Free of charge		
3.17.	Overview and printout on the last 10 card transactions (MiniStatment) at an AS BlueOrange Bank ATM	Free of charge		
3.18.	Depositing cash (EUR) ⁴ at an AS BlueOrange Bank ATM	0.50%		
3.19.	Charge for purchases and services in Latvia and abroad ¹³	Free of charge		
3.20.	Cash withdrawal from the Payment Card Account on the premises of another bank	3.00%+ 5.00	3.00%+ 4.00	3.00%+ 300.00
3.21.	Currency exchange fee	2.50%		
3.22.	Payment from the Payment Card Account	According to the pricelist for payments		
3.23.	Charge for urgent issue of the card ⁶	20.00	15.00	1,000.00
3.24.	Mastercard Platinum travel insurance programme	EUR 234.00		
3.25.	Fee per 1 person visiting an airport VIP lounge (Priority Pass programme)	EUR 25.00/ USD 35.00	20.00	1,300.00

¹ As of 01.04.2018, no new payment cards denominated in USD are issued.

² Unless a card is activated within 10 months, the Payment Card Account is closed and a fee of EUR 50.00 is withheld.

³ The maximum limit on ATM cash withdrawal from Payment Card Accounts is EUR 1,500.00/USD 2,000.00/GBP 1,200.00/RUB 75,000.00. A lower standard daily limit of ATM cash withdrawal from Payment Card Accounts may be agreed upon. The maximum amount that can be withdrawn in cash from ATMs within 30 days is EUR 15,000.00/USD 20,000.00/GBP 12,000.00/RUB 770,000.00.

⁴ The maximum daily limit for depositing cash at a BlueOrange Bank ATM is EUR 15,000.00 per card.

⁵ Daily purchase limits – EUR 5,000.00/USD 5,500.00/GBP 4,000.00/RUB 310,000.00.

⁶ Urgent execution within 1 business day provided that the documents are submitted by 10:00am (GMT+02:00); the payment card can be received at Jēkaba iela 2, Rīga, Latvija after 04:00pm (GMT+02:00).

⁷ Issued to holders of Mastercard Gold /VISA Gold payment cards together with Priority Pass and travel insurance policy.

⁸ Maximum limit on ATM cash withdrawal from Payment Card Accounts: Mastercard Classic – EUR 2,000.00/USD 2,500.00/GBP 1,600.00/RUB 100,000.00; Mastercard Gold /VISA Gold – EUR 2,800.00/USD 3,500.00/GBP 2,300.00/RUB 140,000.00. A lower standard daily limit on cash withdrawal from Payment Card Accounts may be agreed upon. The maximum amount that can be withdrawn in cash from ATMs within 30 days is EUR 15,000.00/USD 20,000.00/GBP 12,000.00/RUB 770,000.00.

⁹ Daily purchase limits – EUR 50,000.00/USD 55,000.00/GBP 40,000.00/RUB 3,000,000.00.

¹⁰ Issued with Priority Pass and Travel Assistance.

¹¹ Minimum credit limit – EUR 5,000.00.

¹² Maximum limit on ATM cash withdrawal from Payment Card Accounts: EUR 8,000.00/USD 10,000.00/GBP 6,500.00/RUB 400,000.00. A lower standard daily limit of ATM cash withdrawal from Payment Card Accounts may be agreed upon. The maximum amount that can be withdrawn cash from ATMs within 30 days is EUR 38,000.00/USD 50,000.00/GBP 30,000.00/RUB 1,900,000.00.

¹³ Daily purchase limits – EUR 100,000.00/USD 110,000.00/GBP 85,000.00/RUB 6,000,000.00.

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CREDIT SERVICES		
1.	Examining an Application for an Express Overdraft:	
	• Consideration fee	EUR 150.00
	• Interest rate ¹	Information upon request
2.	Granting a technical overdraft	EUR 20.00
3.	Examining a Loan Application:	
	• For individuals	EUR 200.00
	• If the client's investment gold will be used as collateral	EUR 500.00
4.	Advancing a loan, incl. drawing up loan agreements and opening a Credit Account	Up to 2.00% of the amount (min EUR 200.00)
5.	Making amendments to loan agreements:	
	• Extension of agreements	0.50% of loan amount for each change
	• Other cases	EUR 1000.00
6.	Advance repayment of the loan:	
	• From current assets	None
	• In order to refinance the loan at another credit institution	5.00% of amount repaid in advance
	• Other cases	2.00% of amount repaid in advance
7.	Monitoring of the loan	Up to 1.50% of the loan balance
8.	Fee for reserving funds	Up to 2.00% of the unused amount per year
9.	Charge for invoice processing	As agreed with the client

Note. The Bank reserves the right to deduct additional charges for services that are not stated in its pricelist, as agreed with the client.

¹ Interest:

- 1) Express Overdrafts issued against funds on a Deposit Account with the Bank accrue interest based on the formula: deposit rate + 2-3%;
- 2) Express Overdrafts issued against funds on a Savings Account or Current Account with the Bank accrue interest based on the formula: 1-month LIBOR USD/EUR Credit + 3%;
- 3) Express Overdrafts issued against incoming payments confirmed by the relevant documents accrue interest at the standard annual rate of 36%.

PRICELIST FOR INTERNATIONAL CLIENTS – INDIVIDUAL

DOCUMENTARY OPERATIONS¹	
1. Guarantees issued by the Bank¹:	
1.1. Handling fee	EUR 50.00
1.2. Issuing commission	0.10% of the amount (min EUR 200.00)
1.3. Enforcement of an issued guarantee (surety):	
• With cash cover	2.00% p.a. of the guarantee amount (min EUR 50.00 per full or partial quarter)
• Without cash cover	Information upon request
1.4. Amendments to a guarantee (surety)	EUR 100.00
1.5. Handling claims under the Bank's guarantee	0.25% of the amount (min EUR 100.00)
2. Guarantees issued by other banks¹:	
2.1. Advising a guarantee	0.10% of the amount (min EUR 100.00, max EUR 500.00)
2.2. Handling a claim application	EUR 100.00

¹ Actual postage expenses, courier mail expenses, phone, fax expenses, and correspondent banks' fees, if any, are covered by the client. The Bank reserves the right to charge additional fees for services not listed in the pricelist as agreed with the client.

FINANCIAL AND STOCK MARKET OPERATION FEES

1. Financial Instrument (FI) Account maintenance:		
1.1.	FI Account and Investment Account opening and maintenance	Free of charge
1.2.	Regular account statement (monthly):	
	• Issued at the Bank	EUR 3.00
	• Sent via mail or fax	EUR 10.00
1.3.	Closing the FI Account and Investment Account	Free of charge
1.4.	Investment Account transaction statements (1 page):	
	• Up to 1 month	Free of charge
	• More than 1 month	EUR 2.00
1.5.	FI portfolio custody fee (calculated on the basis of portfolio market value) ¹	0.25% p.a.
2. FI transfers/receptions²:		
2.1.	FI remittance/reception:	
	• External	EUR 100.00/USD 135.00/ RUB 5,000.00/GBP 85.00
	• Intra-bank	EUR 10.00/USD 15.00/ RUB 600.00/GBP 10.00
2.2.	FI transfers:	
	• External outgoing ³	Up to 1% of the FI market value (min EUR 100.00/USD 135.00/ RUB 5,000.00/GBP 85.00)
	• External outgoing ³ if FI are held in custody for less than 6 (six) months from the transfer date	5% of the FI market value (min EUR 100.00/USD 135.00/ RUB 5,000.00/GBP 85.00)
	• Intra-bank	EUR 10.00/USD 15.00/ RUB 600.00/GBP 10.00
2.3.	DVP/RVP (Delivery/Receive vs Payment) transactions	EUR 100.00/USD 135.00/ RUB 5,000.00/GBP 85.00
2.4.	Cancellation or amendment of a transfer/reception order on the settlement date ⁴	EUR 25.00 or an equivalent in another currency
2.5.	Repo transactions ⁵	EUR 35.00/USD 40.00/ RUB 2,000.00/GBP 25.00
3. Brokerage services:		
3.1.	Trading fees ⁶ :	
	• Stocks and ETFs (percentage of transaction volume):	
	Region	Exchange
	Europe	XFRA/XETRA, SWX/VX, EURONEXT, LSE, VSE, BVME, BVL, Bolsa de Madrid
	U.S.	NYSE, NYSE MKT, NASDAQ
	Canada	TSX, Toronto
	Russia	MOEX
	Other markets	As agreed
		Trading fee
		0.35% (min EUR 35.00/USD 50.00/ GBP 40.00/CHF 35.00)
		0.025 USD per share (min USD 50.00)
		0.03 CAD per share (min CAD 50.00)
		0.20% (min RUB 1,500.00)

PRICELIST FOR INTERNATIONAL CLIENTS – INDIVIDUAL

• Bonds (percentage of transaction):		
State and corporate bonds		Trading fee
Denominated in USD/EUR/CHF/GBP	OTC/BMTF	0.10% (min USD/EUR 100.00)
Issued organised by the Bank	OTC	0.10% (min USD/EUR 25.00)
Other	OTC	As agreed
• Options:		
ETF options		Trading fee
U.S.		USD 3.00 per contract + USD 20.00 per transaction (min USD 50.00)
Europe		EUR 5.00 per contract (min EUR 20.00)
• Investment funds ^{2,7} :		
Investment funds SCHRODERS and POLAR CAPITAL		Trading fee
		Purchase
Balanced and stock funds		1.50% (min EUR 20.00)
Money market and bonds funds		0.50% (min EUR 20.00)
Other funds		As agreed
• Futures and future options, over the counter derivatives:		
Contract currency		Contract fee, per side
EUR		EUR 20.00
USD		USD 20.00
GBP		GBP 20.00
Bitcoin (CME, CBOE) USD		USD 50.00
• Over the counter derivatives		As agreed
• Precious metals (XAU, XPT, XAG):		
Sale/purchase		0.50% of transaction volume (min USD 100.00)
Custody (accrued monthly)		0.50% p.a.
Transfer		0.10% of value (min 100,00 USD)
4. BlueOrange Trader platform⁸:		
4.1. Minimum investment		USD 10,000.00
4.2. Trading platform fee (per month)		Free of charge
4.3. Withdrawal of funds from the trading platform		Free of charge
4.4. Transactions involving stocks and ETFs:		
Market/Exchange	Tariff	Minimum fee
U.S.	USD 0.025 per share	USD 25.00
Canada	CAD 0.025 per share	CAD 25.00
Europe	0.25% of the total	EUR 20.00/NOK 175.00/SEK 175.00/ GBP 25.00/USD 25.00
Other markets	As agreed	

PRICELIST FOR INTERNATIONAL CLIENTS – INDIVIDUAL

4.5. Transactions involving futures:	
Futures contract/currency	Contract fee, per side
EUR	20.00
USD	20.00
GBP	20.00
Other	As agreed
Bitcoin (CBOE) USD	20.00
Bitcoin (CME) USD	50.00

4.6. Transactions involving stock and index options:		
Market	Contract fee	Minimum fee
U.S.	USD 2.50	USD 25.00
Europe	EUR 5.00	EUR 20.00

4.7. Financing:	
Currency	Rate
USD, EUR, GBP, CAD	2.50 + BM ⁹
Other	Information upon request

5. Margin Trading BlueOrange FX:

Fee schedule	Basic	Standard	Premium
5.1. Initial minimum deposit	EUR 500.00	EUR 2,000.00	EUR 15,000.00
5.2. Spreads EUR/USD	from 1.3 pips	from 1 pips	from 0.8 pips
5.3. Commissions:			
Pairs of currencies / FOREX	0.0075% (during the promotion period 0.00% ¹⁸)	0.0065% (during the promotion period 0.00% ¹⁸)	0.006% (during the promotion period 0.00% ¹⁸)
CFD (indexes, metals, raw material)	0.01125% (during the promotion period 0.005% ¹⁸)	0.0105% (during the promotion period 0.005% ¹⁸)	0.00975% (during the promotion period 0.005% ¹⁸)
CFD (shares in USA)	USD 0.025 per share, min. USD 15.00 (during the promotion period USD 0.015 ¹⁸)		
CFD (shares in Europe) ¹⁰	0.20%, min. EUR 10.00/SEK 100.00/DKK 100.00/ NOK 100.00/ GBP 10.00/CHF 10.00 (during the promotion period 0.10% ¹⁸)		
5.4. Margin call level (margin usage)	100%		
5.5. Stop-out level:			
Margin usage	200%		
Minimum deposit level (account base currency)	100.00	300.00	500.00
5.6. Leverage:			
Forex major currency pairs ¹¹	30 : 1		
Forex non-major currency pairs, CFD on gold, Indices CFD	20 : 1		
Commodity CFD	10 : 1		
Stock CFD	5 : 1		
Crypto CFD	2 : 1		

PRICELIST FOR INTERNATIONAL CLIENTS – INDIVIDUAL

6.	Structured product (bond + option)¹²	1.50% of the invested amount		
7.	Other FI services:			
7.1.	Participation in and execution of corporate events (voting, conversion, restructuring, spinoff, merger etc.)	Information upon request		
7.2.	FI sale ("Buyback offer" participation)	0,10% of transaction volume		
7.3.	Deregistration	EUR 25.00		
8.	Private capital management and trust asset management services¹³:			
8.1.	Trust Account opening and maintenance (minimum investment: EUR 100,000.00)	Free of charge		
8.2.	Investment portfolio management fee ¹⁴	Up to 3.00% of the market value of the portfolio p.a.		
8.3.	Portfolio performance fee ¹⁵	10.00-30.00% p.a.		
8.4.	Establishing a trust that does not include FIs	Information upon request		
9.	Composing a financial instrument portfolio:			
9.1.	Investment of USD/EUR 100,000.00–500,000.00	0.35% of the amount invested		
9.2.	Investment of USD/EUR 500,000.00 or more	0.30% of the amount invested		
9.3.	Financial instrument sale and purchase advisory	As agreed		
10.	Currency exchange services¹⁶:			
10.1.	Currency is exchanged at the rate set by the Bank on a given date			
10.2.	Requirements for collateral on transactions with deferred settlement dates (Forward, Spot, Swap, Tom) and speculative trading transactions:			
	Key pairs of currencies, total volume of transactions	Required collateral (percentage of total transaction volume)		Maximum Forward Term
		Initial Margin	Maintenance Margin	
	All mutually related AUD, CAD, CHF, EUR, GBP, JPY, NOK, NZD, SEK, USD	5.00%	3.00%	1 year
	EUR/RUB, USD/RUB	5.00%	3.00%	1 year
11.	Provisions for financing against FIs as collateral (Repo)¹⁶:			
11.1.	Currency	EUR/USD/RUB		
11.2.	Rate	from 1 mo. LIBOR + 2.50%		
11.3.	Term	Up to 3 months		
11.4.	Amount	As agreed		
12.	FI Lending¹⁷:			
12.1.	Currency	EUR/USD		
12.2.	Commission	Up to 50% of the amount earned for lending a FI		
12.3.	Financial instruments	Bonds		
12.4.	Minimum investment	Investment portfolio value over USD 300,000.00		
13.	Fiduciary services	Information upon request		

PRICELIST FOR INTERNATIONAL CLIENTS – INDIVIDUAL

- ¹ Custody fees only apply to FIs registered in the following countries or depositories: Belgium, Denmark, Estonia, Finland, France, Germany, Ireland, Italy, Latvia, Lithuania, Netherlands, Norway, Portugal, Russia, Spain, Switzerland, UK, U.S., Euroclear/Clearstream. Custody fees for FIs registered in other countries are negotiated but will be no lower than those specified in this section. Custody fees may or may not include additional charges, duties, taxes, third-party fees (counterparties, depositories, etc). The fee is calculated on the basis of the portfolio's market value determined by the Bank **on the last day of a calendar month**. No custody fees apply to futures. Custody fees are calculated in Euros according to the market rate on the last day of a calendar month and charged in Euro or as an equivalent in another currency.
- ² Actual bank expenses (counterparty fees, depository fees, duties, taxes etc.) may apply to each transaction. Execution of transactions with investment funds may be subject to transaction fees, purchase fees, redemption fees etc. Information about additional expenses is provided to the client upon request.
- ³ The fee is calculated individually, depending on the portfolio size and period of custody.
- ⁴ Provided that the transfer has yet not been executed.
- ⁵ Transaction fees are charged in the currency in which the FI is denominated or as an equivalent in a different currency.
- ⁶ Trading fees may or may not include exchange charges, duties, taxes and third-party (counterparty and/or depository) fees. Fees are charged for each day of trade execution. The minimum fee may vary depending on the currency in which an FI is traded.
- ⁷ **The Bank hereby notifies the client that the Bank might receive remuneration or other benefits from third parties as a result of the client's transactions with some investment funds. The Bank hereby confirms that such remuneration or benefit will not affect the outcomes of the client's investment fund transactions. Complete, accurate and comprehensive information about the existence, nature and extent (or algorithm for calculation) of such remuneration or benefit which the Bank might receive is provided by the Bank upon the client's request.**
- ⁸ The trading platform may be unavailable to clients in some jurisdictions (Japan, U.S., Canada, Australia, Hong Kong). Please contact the Bank for details.
- ⁹ BM – Benchmark Rate (Fed Funds Effective Overnight Rate – USD/EONIA (Euro Overnight Index Average) – EUR/Overnight GBP Libor – GBP/Bank of Canada Overnight Lending Rate – CAD).
- ¹⁰ Austria, Belgium, Denmark, Finland, France, Germany, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, UK.
- ¹¹ Major currency pairs: CADCHF, CADJPY, EURCAD, EURCHF, EURGBP, EURJPY, EURUSD, GBPCAD, GBPCHF, GBPJPY, GBPUSD, USDJPY, USDCAD, USDCHF.
- ¹² The Bank will not charge any custody or brokerage commission on financial instrument sale operations.
- ¹³ Fees for additional services (brokerage services, FI Account service etc.) are collected according to the Bank's Pricelist.
- ¹⁴ The fee is calculated once a month, individually for each client and according to the provisions of the Trust Management Policy.
- ¹⁵ The fee is calculated individually for each client according to the provisions of the Trust Asset Management Policy, based on the amount of excess return at the end of an investment period.
- ¹⁶ These provisions are for reference only and are subject to change without prior approval by the client. The volume, interest rate, collateral coverage and duration of each Repo agreement are stipulated on a case-by-case basis.
- ¹⁷ Services are eligible only for "Professional clients".
- ¹⁸ This offer applies to new clients (who have not yet opened a Trading account before the start of the campaign) from 03.12.2018 to 02.01.2019 and for a certain period (3 months from the date of opening an account).

DEPOSITS
1. Standard Deposit¹:

1.1. The minimum deposit is EUR 1,000.00 or USD 1,000.00;

1.2. Interest is paid once, at maturity:

3 months		6 months		12 months		24 months	
EUR	USD	EUR	USD	EUR	USD	EUR	USD
0.33	0.55	0.55	0.77	1.11	1.55	1.33	1.77

2. Savings Account²:

2.1. Savings Account opening, maintenance and closing

Free of charge

2.2. Transferring funds from the Savings Account to the Current Account upon 31 days' advance notice

Free of charge

2.3. Transferring funds from the Savings Account to the Current Account without observing an advance notice period

0.50% of the amount

2.4. Interest rate given 45-day notice³

EUR	USD
0.10%	0.15%

3. Subordinated Deposit⁴:

Deposit period	EUR	USD
5 years	3.50%	4.00%
6 years	4.10%	4.65%
7 years	4.50%	5.15%

¹ Interest rates for deposits exceeding EUR 250,000.00 or USD 250,000.00 are assigned on a case by case basis.

The warning period (10 days or more) for withdrawing a deposit prematurely no longer applies. According to the updated terms and conditions, whenever a Deposit Agreement is terminated prematurely, the bank pays the amount deposited to the Client after withholding 1.00%, and no accrued interest is paid.

The maximum amount of a deposit accepted is EUR 1,000,000.00 or equivalent.

² Minimum deposit amount – EUR 1,000.00 or USD 1,000.00.

The Bank is entitled to revise the interest rate depending on the current market situation.

³ The client may withdraw funds from the Savings Account in full or in part, leaving at least the minimum Savings Account balance specified in the pricelist – having warned the Bank 31 calendar days in advance. Interest is calculated daily and transferred on a monthly basis either to the Current Account or to the Savings Account at the client's discretion.

⁴ These rates apply to subordinated deposits placed by a client or a group of affiliated companies decides in the amount of up to EUR 500,000.00.

Minimum deposit amount – EUR 100,000.00 or USD 150,000.00.

If the amount of such an investment exceeds EUR 500,000.00, the Bank will offer an individual interest rate.

ADVISORY

1.	Advisory on general issues, without involvement of third parties (per hour)	EUR 200.00-400.00
2.	Advisory on general issues involving third parties	EUR 200.00-400.00 + actual third party costs