



PRICELIST FOR DOMESTIC AND EU CLIENTS – LEGAL ENTITIES

www.blueorangebank.com

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** For the purposes of this tariff offer, a legal entity is considered a European Union resident if the entity is registered in an EU country and its headquarters, business and management are located in the country of registration. Exceptions to this definition may apply, e.g. companies registered in Cyprus, Luxembourg, Malta, and UK, and individuals related to such companies, may still be serviced in accordance with the pricelist for international clients. Please contact a representative of the Bank for more details.*

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 ¹ :
	<ul style="list-style-type: none"> • with Digipass token or mobile Digipass connection
	EUR 15.00
	<ul style="list-style-type: none"> • Opening of Temporary Account
	EUR 20.00
	<ul style="list-style-type: none"> • Additional fee for processing documentation for the opening/restoration of a Current Account for a partnership, foundations, religious organisation, or affiliated institution
	EUR 15.00
	<ul style="list-style-type: none"> • Additional fee for opening an account at the Client Service Centre if the documents are processed without the client's actual presence:
	<ul style="list-style-type: none"> • On the basis of a power of attorney
	EUR 10.00
	<ul style="list-style-type: none"> • For domestic clients delivering documents to a courier in Latvia
	Free of charge
	<ul style="list-style-type: none"> • For domestic clients sending documents from outside Latvia
	EUR 50.00
	<ul style="list-style-type: none"> • For EU clients
	EUR 50.00
1.2.	Opening a sub-account
	EUR 5.00
1.3.	Account (sub-account) maintenance (per month):
	<ul style="list-style-type: none"> • Current Account
	EUR 2.99
	<ul style="list-style-type: none"> • Temporary Account²
	EUR 5.00
	<ul style="list-style-type: none"> • EU clients if the company's registered office does not match its actual address
	EUR 50.00
	<ul style="list-style-type: none"> • Additional fee for using the Bank's API
	EUR 50.00
1.4.	Inactive Current Account maintenance fee (per month)
	Free of charge
1.5.	Negative interest rate on the balance of a Current Account and Investment Account in EUR, for balances exceeding EUR 1,000,000.00 (monthly accrual and withholding of interest occur monthly)
	0.4% p.a.
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.	Fee for holding funds on a Current Account following termination of business relations with the client (per month) ³
	5.00% (min EUR 500.00)
1.8.	Contractual penalty for failing to provide the full extent of information and documentation by the deadline specified in the Bank's request ⁴
	EUR 500.00
1.9.	Closing a Current Account or Temporary account
	EUR 7.00
1.10.	Escrow Account:
	<ul style="list-style-type: none"> • Opening an Escrow Account:
	<ul style="list-style-type: none"> • Compiling, execution and maintenance of a standard agreement (with or without financing from the Bank)
	As agreed (min EUR 200.00)
	<ul style="list-style-type: none"> • Compiling, execution and maintenance of a custom agreement (with or without financing from the Bank)
	As agreed (min EUR 500.00)
	<ul style="list-style-type: none"> • Amendments
	As agreed (min EUR 100.00)
	<ul style="list-style-type: none"> • Additional services:
	<ul style="list-style-type: none"> • Express opening of an Escrow Account with standard terms and conditions
	As agreed (min EUR 50.00)
	<ul style="list-style-type: none"> • Express opening of an Escrow Account with custom terms and conditions
	As agreed (min EUR 100.00)
	<ul style="list-style-type: none"> • Execution of an Escrow Account Agreement in a foreign language (i.e. English or Russian)
	Free of charge
	<ul style="list-style-type: none"> • Closing an Escrow Account
	Free of charge
1.11.	Account statements (per page):
	<ul style="list-style-type: none"> • Up to 12 months
	Free of charge
	<ul style="list-style-type: none"> • Over 12 months
	EUR 2.00
1.12.	Issuing a SWIFT message (per page)
	EUR 3.00
1.13.	Updates to the client's file:
	EUR 10.00
1.14.	Bank certificate of account opening
	EUR 5.00
1.15.	Bank certificate
	EUR 10.00

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1.16.	Obtaining a reference regarding signatory rights from the Lursoft database	EUR 5.00	
1.17.	Providing a reference letter	EUR 50.00	
1.18.	Searching for documents in archives (per page):		
	• Up to 12 months	Free of charge	
	• Over 12 months	EUR 5.00	
1.19.	Supplying information for auditors	EUR 50.00	
1.20.	Storing client documents at the Bank (per month)	EUR 20.00	
1.21.	Sending documents to clients in Latvia	EUR 20.00	
1.22.	Sending payment cards to clients in Latvia	EUR 2.00	
1.23.	Sending payment cards and documents to clients in EU countries	EUR 20.00	
1.24.	SMS notification about account transactions (per message):		
	• For domestic clients	Free of charge	
	• For EU clients	EUR 0.06/USD 0.06/ GBP 0.05/RUB 5.00	
1.25.	Other services	Information upon request	
2.	Cash services⁵		
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 ⁶ :		
	Up to 10,000.00	1.50% (min EUR 5.00)	
	Over 10,000.00	2.00%	
	• AUD, CAD, CHF, DKK, GBP, NOK, SEK ⁷	2.00% (min EUR 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)	
2.7.	Counting of Euro coins (per 50 coins)	EUR 5.00	
2.8.	Exchange of old U.S. dollar banknotes	5.00%	
2.9.	Verifying banknote authenticity (per note)	EUR 1.00	
3.	Transactions with physical gold		
3.1.	Sale/purchase of physical gold ⁸	As agreed (minimum amount – 5 kg)	
3.2.	Gold storage and insurance (per month)	EUR 20.00 / kg	
4.	Individual safe deposit boxes⁹		
4.1.	Rental:	3 months	6 months
	S (50x480x310)	45.00	80.00
	M (75x480x310)	140.00	180.00
	L (300x480x310)	300.00	400.00
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	

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- ¹ An additional charge of up to EUR 2,000.00 applies for reviewing documents before opening Current Accounts for complex entities (Foundation, Regulated funds, Securitisation, Trust, other organisations with a complex management structure).
The charge is not refundable if the Bank declines account opening.
- ² Starting on the 3rd month following opening a Temporary Account, provided that it holds funds and no application to close the Temporary Account or open a Current Account has been received from the client.
- ³ Provided that business relations have been terminated in accordance with sections 6.5.2.2, 6.5.10 and 7.2 of the General Terms of Business. The fee will apply 5 business days after the client is notified via the Internet Bank.
- ⁴ 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.
- ⁵ The Bank reserves the right to honour or to decline the client's request in cash operations.
- ⁶ 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.
- ⁷ 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.
- ⁸ To request a smaller amount, please contact our Financial Market Department or your private banker.
- ⁹ VAT included.

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TRANSFERS¹			
1.	Remittance of funds	Free of charge	
2.	Intrabank transfers:		
2.1.	Between the accounts of a single client	Free of charge	
2.3.	Between the accounts of different clients	EUR 0.15	
2.3.	Fee for replenishing a Payment Card Account via phone (between the accounts of the same client) ²	EUR 5.00	
3.	Transfers in EUR:		
3.1.	European Economic Area member-states (EEA³) (Charge shared (SHA⁴)):		
	• Urgent D (by 03:00pm):		
	• Up to EUR 50,000.00	EUR 0.35	
	• Over EUR 50,000.00	EUR 2.00	
	• Express D (by 05:00pm)	EUR 15.00	
3.2.	Outside the EEA:		
	Time of execution⁵	Charge paid by the beneficiary (BEN)⁶	Charge shared (SHA)⁴ or paid by the ordering client (OUR)⁷
			Up to EUR 50,000 Over EUR 50,000
	Urgent D (by 03:00pm)	EUR 5.00	EUR 25.00 EUR 70.00
	Express D (by 04:00pm) executed within 1 hour	EUR 10.00	EUR 40.00 EUR 80.00
4.	Transfers in foreign currencies:		
	USD⁸:		
	Time of execution⁵	Charge paid by the beneficiary (BEN)⁶	Charge shared (SHA)⁴ or paid by the ordering client (OUR)⁷
Transfers to banks in Latvia	Standard D+1 (by 06:00pm)	USD 10.00	USD 15.00
	Urgent D (by 01:00pm)	USD 15.00	USD 20.00
	Express D (by 03:00pm) executed within 1 hour	USD 20.00	USD 55.00
Transfers to banks abroad	Standard D+1 (by 06:00pm)	USD 15.00	USD 25.00
	Urgent D (by 01:00pm)	USD 20.00	USD 30.00
	Express D (by 03:00pm) executed within 1 hour	USD 30.00	USD 60.00
	Other freely convertible currencies:		
	Time of execution⁵	Charge paid by the beneficiary (BEN)⁶	Charge shared (SHA)⁴ or paid by the ordering client (OUR)⁷
	Standard D+2	EUR 20.00	EUR 45.00
	Urgent D+1	EUR 30.00	EUR 85.00
	BYN, RUB, UAH (charge paid by the ordering client (OUR))⁷:		
	• Standard D+1	EUR 35.00	
	• Urgent D (09:30am—12:00 pm)	EUR 45.00	
5.	Processing of orders for public legal entities (State Revenue Service, prosecutor's office, sworn officers of the court etc.)	EUR 15.00	
6.	Execution of orders for public legal entities (State Revenue Service, prosecutor's office, sworn officers of the court etc.)	EUR 100.00	
7.	Correction/investigation/cancellation of a payment order ⁹	EUR 50.00	
8.	Investigation of an unremitted amount ⁹	EUR 30.00	
9.	Charge for failure to specify IBAN (or incorrect specification of IBAN) for transfers to European Union banks	EUR 10.00	
10.	Fee for accepting payment orders on the premises of the Bank	EUR 5.00	

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11.	Regular payment order:	
	• Submission of the Regular Payment Execution Application	Free of charge
	• Execution of each payment	According to the pricelist for payments
12.	Automatic maintenance of account balance:	
	• Submission of the Application for Automatic Maintenance of Account Balance	Free of charge
	• Execution of each payment	According to the pricelist for payments
13.	Repayment of funds remitted to the client's account with the Bank upon the client's request	EUR 20.00
14.	Repayment of funds on the Bank's correspondent account to the client's account	EUR 20.00
15.	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 100,000.00 (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, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, UK.

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 Bank) deduct their charge from the payment amount. For transfers in such currencies, 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 D – current value date;

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

D+2 – value date after 2 Bank days.

⁶ 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.

⁷ For transfers in such currencies, 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.

⁸ An additional fee equal to 0.25% of the amount (min EUR 500.00, max EUR 2000.00) applies for all transfers in U.S. dollars to banks in the following jurisdictions: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Guadalupe, Guyana, Hong Kong, Hungary, Iceland, Ireland, Isle of Man, Italy, Jordan, Kosovo, Kuwait, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Saint Pierre and Miquelon, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tajikistan, Turkmenistan, UAE, UK, Ukraine, Uzbekistan.

A surcharge applies to each transfer based on routing:

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

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)	Free of charge
3.	Monthly fee for using the Internet Bank:	
	• Single user	Free of charge
	• Each additional user	EUR 5.00
4.	Creating a holding, connecting or removing a company from a holding via the Internet Bank (one-time)	Free of charge
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 1.00
	• Monthly	EUR 4.00
	• Upon a special request for a specific period	EUR 7.00
6.	Digipass token:	
	• Issuing (for each Digipass)	EUR 30.00
	• Restoring an initialisation password	Free of charge
	• Restoring a PIN	EUR 5.00
7.	Mobile Digipass ¹ :	
	• Connection of mobile Digipass	EUR 25.00
8.	Password+SMS authentication ²	
	• Connection of Password+SMS authentication only for 3D authentication for online purchases:	
	• Domestic clients	Free of charge
	• EU clients	EUR 10.00

¹ Limits are set for signing payment orders (including cash withdrawal orders) with the mobile Digipass: limit per payment – EUR 30,000 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 online purchases through Password+SMS authentication: limit per purchase — EUR 15,000.00; daily purchase limit — EUR 15,000.00; monthly purchase limit — EUR 15,000.00 or an equivalent in another currency.

PAYMENT CARDS			
1. Maestro (EUR/USD¹/GBP/RUB):	EUR/USD	GBP	RUB
1.1. Issuing the card	Free of charge		
1.2. Annual charge for servicing the primary card and additional cards ²	Free of charge for EUR cards/ USD 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 15 th 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	1.40	1.50	100.00
• 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 (MiniStatment) at an AS BlueOrange Bank ATM	Free of charge		
1.11. Depositing cash (EUR) ⁴ at an AS BlueOrange Bank ATM	Free of charge		
1.9. Charge for purchases and services in Latvia and abroad ⁵	Free of charge		
1.10. Cash withdrawal from the Payment Card Account on the premises of another bank	Not allowed		
1.11. Currency exchange fee	2.50%		
1.12. Payment from the Payment Card Account	According to the pricelist for payments		
1.13. Charge for urgent issue of the card ⁶	20.00	15.00	1,000.00
2. Mastercard Business/Mastercard Gold/VISA Corporate Gold (EUR/USD¹/GBP/RUB)⁴:	EUR/USD	GBP	RUB
2.1. Issuing the card	Free of charge		
2.2. Charge for servicing the primary card and additional cards ² :			
• Mastercard Business	EUR 3.00 per month/ USD 40.00 p.a.	40.00 p.a.	2,600.00 p.a.
• Mastercard Gold/VISA Corporate Gold ⁷	EUR 8.00 per month/ USD 100.00 p.a.	100.00 p.a.	6,600.00 p.a.
2.3. Replacing or restoring the card:			
• Mastercard Business	40.00	30.00	2,000.00
• Mastercard Gold/VISA Corporate 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		

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2.10.	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%		
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	2.00	100.00
	• 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) ⁴ at an AS BlueOrange Bank ATM	Free of charge		
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 Gold/VISA Gold travel insurance programme	EUR 87.00		
2.25.	Fee per 1 person visiting an airport VIP lounge (Priority Pass programme)	EUR 25.00/ USD 35.00	20.00	1,300.00
3.	World Business (EUR/USD¹/GBP/RUB)⁸:	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%		
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

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3.15.	ATM cash withdrawal ¹² :			
	• AS BlueOrange Bank	2.00	2.00	100.00
	• 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 (MiniStatement) at an AS BlueOrange Bank ATM	Free of charge		
3.18.	Depositing cash (EUR) ⁴ at an AS BlueOrange Bank ATM	Free of charge		
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
3.26.	Interest rate on collateral provided for a line of credit	0.25%		
4.	E-commerce:			
4.1.	Transaction processing	As agreed		
4.2.	Processing of claims and information requests	As agreed		
4.3.	debit (negative) balance on an e-merchant's account	60.00% per annum		
4.4.	inactive website maintenance (per month)	EUR 150.00		
4.5.	Review of e-merchant documents (except e-merchants in Estonia, Latvia and Lithuania) ¹⁴	EUR 100.00		

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.

³ The maximum limit on ATM cash withdrawal from Payment Card Accounts is EUR 1,500.00/USD 2,000.00/GBP 12,000.00/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 Corporate Gold payment cards together with Priority Pass.

⁸ Maximum limit on ATM cash withdrawal from Payment Card Accounts: Mastercard Business – EUR 2,000.00/USD 2,500.00/GBP 1,600.00/RUB 100,000.00; Mastercard Gold/VISA Corporate 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.

¹⁴ The Bank reserves the right to collect these fees on a case-by-case basis.

CREDIT SERVICES		
1.	Examining an Application for an Express Overdraft:	
	• Consideration fee	EUR 150.00
	• Interest rate ¹	Information upon request
2.	Examining a Loan Application:	
	• For domestic clients	Free of charge
	• For EU clients	Up to EUR 1,000.00
	• If the client's investment gold will be used as collateral	EUR 500.00
3.	Registration and granting of a loan (line of credit)	Up to 1.50% of the loan amount
4.	Making amendments to loan agreements:	
	• Extension of agreements	Up to 1.50% of loan amount for each change
	• Other cases	As agreed
5.	Advance repayment of the loan:	
	• From own funds	None
	• To refinance the loan at another credit institution	Up to 5.00% of amount repaid in advance
	• Other cases	Up to 2.00% of amount repaid in advance
6.	Commission for reserving funds	Up to 2.00% of the unused amount per year
7.	Examining a factoring application	Up to EUR 700.00
8.	Granting a factoring limit, incl. drawing up an agreement and opening a Credit Account	Up to 2.00% of the amount (min EUR 150.00)
9.	Charge for confirming a debtor	EUR 150.00
10.	Charge for invoice processing	As agreed

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;
- 3) Express Overdrafts issued against incoming payments confirmed by the relevant documents accrue interest at the standard annual rate of 36%.

DOCUMENTARY OPERATIONS¹	
1. Documentary letters of credit issued by the Bank (import letters of credit)²:	
1.1. Handling fee	EUR 150.00
1.2. Issue of a letter of credit	0.25% of the amount (min EUR 300.00)
1.3. Amendments to the terms of a letter of credit	EUR 100.00
1.4. Taking up and paying against documents	0.20% of the amount (min EUR 150.00)
1.5. Discrepancy fee	EUR 100.00
1.6. Payment deadline monitoring (for letters of credit with deferred payment)	0.10% of the amount (min EUR 100.00 per quarter, including incomplete quarters)
2. Letters of credit issued by other banks (export letters of credit)²	
2.1. Pre-advising a letter of credit	EUR 100.00
2.2. Advising a letter of credit	0.10% of the amount (min EUR 150.00, max EUR 500.00)
2.3. Advising of amendments to the terms of a letter of credit	EUR 80.00
2.4. Handling fee	0.20% of the amount (min EUR 200.00)
2.5. Confirmation of a letter of credit	Information upon request
2.6. Handling transfer of a letter of credit ³	0.25% of the amount (min EUR 200.00)
2.7. Advising of the assignment of proceeds	EUR 100.00
2.8. Payment without handling documents	0.10% of the amount (min EUR 100.00, max EUR 500.00)
2.9. Assignment of proceeds under a letter of credit	0.10% of the amount (min EUR 100.00)
2.10. Preliminary review of documents before presenting upon the client's request (per each document)	EUR 50.00
3. Import collection (client buys/imports the goods)⁴:	
3.1. Advising an import collection	EUR 80.00
3.2. Delivery of documents:	
• Against payment	0.20% of the amount (min EUR 100.00)
• Against acceptance or on other terms	0.25% of the amount (min EUR 80.00)
• Without payment	0.10% of the amount (min EUR 100.00)

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3.3.	Advising an amendment or revocation of collection instructions	EUR 50.00
3.4.	Cancellation fee	EUR 100.00
4. Export collection (client sells/exports the goods)⁴:		
4.1.	Handling fee	0.20% of the amount (min EUR 100.00, max EUR 500.00)
4.2.	Amendments to the collection instructions or revocation	EUR 45.00
5. Guarantees issued by the Bank¹:		
5.1.	Handling fee	
	• With cash cover	EUR 50.00
	• Without cash cover	Information upon request
5.2.	Issuing commission	0.10% of the amount (min EUR 200.00)
5.3.	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
5.4.	Amendments to a guarantee (surety)	EUR 100.00
5.5.	Handling claims under the Bank's guarantee	0.25% of the amount (min EUR 200.00)
5.6.	Administration of advance remittances to the client's account	1.50% p.a. (min EUR 50.00 EUR for a full or partial quarter)
6. Guarantees issued by other banks¹:		
6.1.	Advising a guarantee	0.10% of the amount (min EUR 100.00, max EUR 500.00)
6.2.	Handling a claim application	EUR 100.00
7. SWIFT message fee for documentary operations:		
7.1.	Standard SWIFT message	EUR 20.00
7.2.	Non-standard SWIFT message	EUR 30.00

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.

² All Letters of Credit are subject to ICC Uniform Customs and Practice for Documentary Credits, UCP 600, 1 July 2007 revision.

³ Fees are collected together with other fees applicable to an import/export letter of credit.

⁴ All Documentary Collections are subject to ICC Uniform Rules for Collections, ICC publication No. 522, July 1995.

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 transfers/receptions:	
	• 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.	DVP/RVP (Delivery/Receive vs Payment) transactions	EUR 100.00/USD 135.00/ RUB 5,000.00/GBP 85.00
2.3.	Cancellation or amendment of a transfer/reception order on the settlement date ³	EUR 25.00 or an equivalent in another currency
2.4.	Repo transactions ⁴	EUR 35.00/USD 40.00/ RUB 2,000.00/GBP 25.00
3. Brokerage services:		
3.1.	Trading fees ⁵ :	
	• 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
	• Bonds (percentage of transaction):	
	State and corporate bonds	Trading fee
	Denominated in USD/EUR/CHF/GBP	OTC/BMTF
	Issued organised by the Bank	OTC
	Other	OTC
	• 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)

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• Investment funds ^{2,6} :		
Investment funds SCHRODERS and POLAR CAPITAL	Trading fee	
	Purchase	Redemption
Balanced and stock funds	1.50% (min EUR 20.00)	EUR 20.00
Money market and bonds funds	0.50% (min EUR 20.00)	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 platform⁷:		
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	
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 ⁸	
Other	Information upon request	

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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% ¹⁷)	0.0065% (during the promotion period 0.00% ¹⁷)	0.006% (during the promotion period 0.00% ¹⁷)
CFD (indexes, metals, raw material)	0.01125% (during the promotion period 0.005% ¹⁷)	0.0105% (during the promotion period 0.005% ¹⁷)	0.00975% (during the promotion period 0.005% ¹⁷)
CFD (shares in USA)	USD 0.025 per share, min. USD 15.00 (during the promotion period USD 0.015 ¹⁷)		
CFD (shares in Europe) ⁹	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% ¹⁷)		
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 ¹⁰	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		
6. Structured product (bond + option)¹¹		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 services¹²:			
8.1. Trust Account opening and maintenance (minimum investment: EUR 100,000.00)	Free of charge		
8.2. Investment portfolio management fee ¹³	Up to 3.00% of the market value of the portfolio p.a.		
8.3. Portfolio performance fee ¹⁴	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		

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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 services¹⁵:				
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)¹⁵:				
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 Lending¹⁶:				
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

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 Provided that the transfer has yet not been executed.

⁴ Transaction fees are charged in the currency in which the FI is denominated or as an equivalent in a different currency.

⁵ 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.

⁶ **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.**

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- ⁷ The trading platform may be unavailable to clients in some jurisdictions (Japan, U.S., Canada, Australia, Hong Kong). Please contact the Bank for details.
- ⁸ 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).
- ⁹ Austria, Belgium, Denmark, Finland, France, Germany, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, UK.
- ¹⁰ Major currency pairs: CADCHF, CADJPY, EURCAD, EURCHF, EURGBP, EURJPY, EURUSD, GBPCAD, GBPCHF, GBPJPY, GBPUSD, USDJPY, USDCAD, USDCHF.
- ¹¹ The Bank will not charge any custody or brokerage commission on financial instrument sale operations.
- ¹² Fees for additional services (brokerage services, FI Account service etc.) are collected according to the Bank's Pricelist.
- ¹³ The fee is calculated once a month, individually for each client and according to the provisions of the Trust Management Policy.
- ¹⁴ 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.
- ¹⁵ 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.
- ¹⁶ Services are eligible only for "Professional clients".
- ¹⁷ 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 paid once at maturity:

3 months		6 months		12 months		24 months	
EUR	USD	EUR	USD	EUR	USD	EUR	USD
0.33	0.90	0.55	1.15	1.11	1.55	1.33	1.77

2. Subordinated Deposit²:

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.

If the client notifies the Bank about premature termination of the deposit agreement, the Bank shall withhold accrued interest and deduct a penalty (equal to 1.00% of the principal amount of the deposit) from the balance of the deposit.

² 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.

The minimum deposit amount is 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

PROXY

1.	Servicing on the basis of a power of attorney:	
	• Registered at the Bank	Free of charge
	• Issued outside the Bank (in each case of servicing a client at the Client Service Centre)	EUR 10.00