



PRICELIST FOR DOMESTIC AND EU CLIENTS – INDIVIDUALS

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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"> For domestic clients with the connection of Password+SMS authentication
	Free of charge
	<ul style="list-style-type: none"> For EU clients with one Digipass token or Mobile Digipass, or Password+SMS authentication
	EUR 10.00
	<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"> Domestic clients (with remote identification)
	Free of charge
	<ul style="list-style-type: none"> On the basis of a power of attorney
	EUR 5.00
	<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 10.00
1.3.	Current Account (sub-account) maintenance (per month)
	Free of charge
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 CHF, for balances exceeding CHF 100,000.00 (monthly accrual and withholding of interest occur monthly)
	1.25% p.a.
1.6.	Fee for holding funds on a Current Account following termination of business relations with the client (per month) ²
	5.00% (min EUR 500.00)
1.7.	Contractual penalty for failing to provide the full extent of information and documentation by the deadline specified in the Bank's request ³
	EUR 500.00
1.8.	Closing a Current Account:
	<ul style="list-style-type: none"> For domestic clients, with Digipass
	Free of charge
	<ul style="list-style-type: none"> For EU clients, with Digipass
	EUR 7.00
1.9.	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
1.10.	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
1.11.	Issuing a SWIFT message (per page)
	EUR 3.00
1.12.	Updates to the client's file:
	Free of charge
1.13.	Bank certificate of account opening
	EUR 5.00
1.14.	Bank certificate
	EUR 10.00
1.15.	Providing a reference letter
	EUR 50.00

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1.16.	Searching for documents in archives (per page):		
	• Up to 12 months		Free of charge
	• Over 12 months		EUR 5.00
1.17.	Storing client documents at the Bank (per month)		EUR 20.00
1.18.	Delivery of documents to Clients in Latvia and the EU		EUR 20.00
1.19.	Delivery of payment cards to Clients:		
	• In Latvia		Free of charge
	• In the EU		EUR 5.00
1.20.	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
1.21.	Other services		Information upon request
2.	Cash services³		
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 ⁵ :		
	Up to 10,000.00		1.50% (min EUR 5.00)
	Over 10,000.00		2.00%
	• AUD, CAD, CHF, DKK, GBP, NOK, SEK ⁶		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 ⁷		As agreed (minimum amount – 5 kg)
3.2.	Gold storage and insurance (per month)		EUR 20.00 / kg
4.	Individual safe deposit boxes⁸		
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 The charge is not refundable if the Bank declines account opening.
- ² 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.
- ³ 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.
- ⁴ The Bank reserves the right to honour or to decline the client's request in cash operations.
- ⁵ 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.
- ⁶ 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.
- ⁷ To request a smaller amount, please contact our Financial Market Department or your private banker.
- ⁸ VAT included.

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TRANSFERS¹			
1. Remittance of funds	Free of charge		
2. Intra-bank transfers:			
• Between the accounts of a single client	Free of charge		
• Between the accounts of different clients			
• For domestic clients	Free of charge		
• For EU clients	EUR 0.15		
• 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 35.00
	Urgent D+1	EUR 30.00	EUR 55.00
BYN, RUB, UAH (charge paid by the ordering client (OUR))⁷:			
	• Standard D+1	EUR 10.00	
	• Urgent D (09:30am—12:00 pm)	EUR 15.00	
5.	Execution of orders for public legal entities (State Revenue Service, prosecutor's office, sworn officers of the court etc.)	EUR 30.00	
6.	Correction/investigation/cancellation of a payment order ⁹	EUR 50.00	

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7.	Investigation of an unremitted amount ⁹	EUR 30.00
8.	Charge for failure to specify IBAN (or incorrect specification of IBAN) for transfers to European Union banks	EUR 10.00
9.	Fee for accepting payment orders on the premises of the Bank	EUR 5.00
10.	Regular payment order:	
	• Submission of the Regular Payment Execution Application	Free of charge
	• Execution of each payment	According to the pricelist for payments
11.	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
12.	Repayment of funds remitted to the client's account with the Bank upon the client's request	EUR 20.00
13.	Repayment of funds on the Bank's correspondent account to the client's account	EUR 20.00
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 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, 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 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, 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.

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.

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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

⁹Made 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.

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 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	Free of charge
	• Each additional connection of Password+SMS authentication	EUR 10.00
	• 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: 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 (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	Free of charge		
• In ATMs of other banks:			
• Twice in Latvia within 1 calendar month	Free of charge		
• Abroad, and starting from the 3 rd time in Latvia	1,00% (min 3,00 EUR/USD)	1,00% (min 2,00 GBP)	1,00% (min 250,00 RUB)
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		
1.12. 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 (EUR/USD¹/GBP/RUB):	EUR/USD	GBP	RUB
2.1. Issuing the card	Free of charge		
2.2. Charge for servicing the primary card and additional cards ² :	EUR - free of charge/USD 40.00 p.a.	40.00 p.a.	2,600.00 p.a.
2.3. Replacing or restoring the card:	10.00	10.00	500.00
2.4. Authorised standard credit limit with collateral ¹⁵ (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:			
• Domestic clients:			
• With collateral	7.00%		
• Without collateral	To be established individually		
• For EU clients:			
• 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%		

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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%		
	• For domestic clients without collateral (unless the minimum payment has been made)	Determined individually		
	• For EU clients:			
	• With collateral (unless the minimum payment has been made)	14.00%		
	• Without collateral (unless the minimum payment has been made)	25.00%		
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	Free of charges		
	• In ATMs of other banks:			
	• Twice in Latvia within 1 calendar month	Free of charge		
	• Abroad, and starting from the 3 rd time in Latvia	1.00% (min 3.00)	1.00% (min 2.00)	1.00% (min 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 (MiniStatement) 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 ⁴	20.00	15.00	1,000.00
2.24.	Mastercard Classic travel insurance	EUR 30.00		
3.	Mastercard Gold/VISA Gold (EUR/USD¹/GBP/RUB)⁷:	EUR/USD	GBP	RUB
3.1.	Issuing the card	Free of charge		
3.2.	Charge for servicing the primary card and additional cards ² :	EUR 4.99 per month/USD 100.00 p.a.	100.00 p.a.	6,600.00 p.a.
3.3.	Replacing or restoring the card:	40.00	30.00	2,000.00
3.4.	Authorised standard credit limit with collateral ¹⁵ (percentage of collateral)	90.00%		
3.5.	Authorised standard credit limit without collateral	Information upon request		
3.6.	Annual interest on authorised standard credit limit:			
	• Domestic clients:			
	• With collateral	7.00%		
	• Without collateral	To be established individually		
	• For EU clients:			
	• 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	90.00%		

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3.9.	Authorised interest-free credit limit for up to 50 days with 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%		
	• For domestic clients without collateral (unless the minimum payment has been made)	Determined individually		
	• For EU clients:			
	• With collateral (unless the minimum payment has been made)	14.00%		
	• Without collateral (unless the minimum payment has been made)	25.00%		
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
3.15.	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
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	Free of charge		
3.19.	Charge for purchases and services in Latvia and abroad ⁹	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 ⁴	20.00	15.00	1,000.00
3.24.	Bonus programme ¹⁰ For domestic clients (valid by 31.01.2019; the Bonus program shall not be applicable to Cards issued after 30.11.2018):			
	• Reaching the amount of purchases with the card from 200 to 500 EUR per month:	1) 2.5% p.a. for the balance of cash on the card; 2) 2.5% per month repayment of expenses on purchases of fuel at petrol stations.		
	• Reaching the amount of purchases with the card above 500 EUR per month:	1) 5% p.a. for the balance of cash on the card; 2) 5% per month repayment of expenses on purchases of fuel at petrol stations.		
3.25.	Mastercard Gold/VISA Gold travel insurance programme	EUR 87.00		
3.26.	Fee per 1 person visiting an airport VIP lounge (Priority Pass programme)	EUR 25.00/ USD 35.00	20.00	1,300.00
4.	Mastercard Platinum (EUR/USD¹/GBP/RUB)¹¹:	EUR/USD	GBP	RUB
4.1.	Issuing the card	Free of charge		
4.2.	Annual charge for servicing the primary card and additional cards ²	350.00	280.00	18,000.00
4.3.	Replacing or restoring the card	40.00	30.00	2,000.00
4.4.	Authorised standard credit limit with collateral ¹⁵ (percentage of collateral) ¹²	90.00%		
4.5.	Authorised standard credit limit without collateral	Information upon request		
4.6.	Annual interest on authorised standard credit limit:			
	• Domestic clients:			
	• With collateral	7.00%		

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	• Without collateral	To be established individually		
	• For EU clients:			
	• With collateral	14.00%		
	• Without collateral	25.00%		
4.7.	Minimal payment (percentage of authorised standard credit limit) until the 205 th day of the following month	5.00%		
4.8.	Authorised interest-free credit limit for up to 50 days with collateral (percentage of collateral)	90.00%		
4.9.	Authorised interest-free credit limit for up to 50 days without collateral	Information upon request		
4.10.	Annual interest on authorised interest-free credit limit up to 50 days:			
	• For the first settlement cycle	0.00%		
	• For domestic clients without collateral (unless the minimum payment has been made)	Determined individually		
	• For EU clients:			
	• With collateral (unless the minimum payment has been made)	14.00%		
	• Without collateral (unless the minimum payment has been made)	25.00%		
4.11.	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%		
4.12.	Annual interest on an exceedance of the authorised credit limit	60.00%		
4.13.	Charge for delivering a statement by e-mail	0.50	0.50	30.00
4.14.	Charge for investigating an unjustified claim	20.00	15.00	1,000.00
4.15.	ATM cash withdrawal ¹³ :			
	• AS BlueOrange Bank	2.00	2.00	100.00
	• Other banks	3.00%+ 4.00	3.00%+ 3.00	3.00%+ 250.00
4.16.	Account balance information and printout at any ATM in Latvia	Free of charge		
4.17.	Overview and printout on the last 10 card transactions (MiniStatment) at an AS BlueOrange Bank ATM	Free of charge		
4.18.	Depositing cash (EUR) ⁴ at an AS BlueOrange Bank ATM	Free of charge		
4.19.	Charge for purchases and services in Latvia and abroad ¹⁴	Free of charge		
4.20.	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
4.21.	Currency exchange fee	2.50%		
4.22.	Payment from the Payment Card Account	According to the pricelist for payments		
4.23.	Charge for urgent issue of the card ⁶	20.00	15.00	1,000.00
4.24.	Bonus programme ¹⁰ For domestic clients (valid by 31.01.2019; the Bonus program shall not be applicable to Cards issued after 30.11.2018):			
	• Reaching the amount of purchases with the card from 200 to 500 EUR per month:	1) 2.5% p.a. for the balance of cash on the card; 2) 2.5% per month repayment of expenses on purchases of fuel at petrol stations.		
	• Reaching the amount of purchases with the card above 500 EUR per month:	1) 5% p.a. for the balance of cash on the card; 2) 5% per month repayment of expenses on purchases of fuel at petrol stations.		
4.25.	Mastercard Platinum travel insurance programme	EUR 234.00		
4.26.	Fee per 1 person visiting an airport VIP lounge (Priority Pass programme)	EUR 25.00/ USD 35.00	20.00	1,300.00

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- 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 Gold payment cards together with Priority Pass.
- 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 – Mastercard Classic – EUR 30,000.00/USD 35,000.00/GBP 25,000.00/RUB 2,000,000.00 and Mastercard Gold/VISA Gold – EUR 50,000.00/USD 55,000.00/GBP 40,000.00/RUB 3,000,000.00.
- ¹⁰ Interest for the Payment Card Account balance and repayment of expenses at petrol stations are calculated and paid out every month, if purchases with a payment card for the total amount above 200.00 EUR have been made. The purchases should be charged from the Payment Card Account in the calendar month, for which the interest is calculated. Its calculation and payout stops, if the client no longer meets the following conditions:
- a. The amount of purchases with the card does not reach 200.00 EUR;
 - b. The purchases made with the card have not been charged from the Payment Card Account in the corresponding month;
 - c. The purchases made at petrol stations with the card have not been charged from the Payment Card Account in the corresponding month;
 - d. The corresponding Payment Card or the Payment Card Account is closed.
- Interest for the Payment Card Account balance are calculated at the end of each Bank's working day (hereinafter referred to as Bank Day) for the balance of cash in the Payment Card Account up to 5000.00 EUR. The account balance from the end of the previous Bank Day is used for the calculation of interest for account balance on a day, which is not a Bank Day. Interest is calculated only for account balance on one client's Payment Card (client's choice). Calculated interest is transferred to the Payment Card Account on the first Bank Day of the next month.
- Repayment of expenses for purchases at petrol stations takes place once a month until the 5th day of the next month for the amount, which was spent in the previous month, but no more than 20.00 EUR per month.
- ¹¹ Issued with Priority Pass and Travel Assistance.
- ¹² Minimum credit limit – EUR 5,000.00.
- ¹³ 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.
- ¹⁴ Daily purchase limits – EUR 100,000.00/USD 110,000.00/GBP 85,000.00/RUB 6,000,000.00.
- ¹⁵ Credit limit for domestic clients with collateral is assigned for the term of the deposit placed with the Bank which at the moment of issue of the credit limit is at least 6 calendar months. The maximum credit limit for loan with collateral is 90% from the amount of the placed deposit, but not exceeding EUR 10,000.00.

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CREDIT SERVICES	
1.	Examining an Application for an Express Overdraft:
	<ul style="list-style-type: none"> • Consideration fee
	EUR 150.00
	<ul style="list-style-type: none"> • Interest rate¹
	Information upon request
2.	Examining a Loan Application:
	<ul style="list-style-type: none"> • For domestic entities
	Free of charge
	<ul style="list-style-type: none"> • For EU clients
	Up to EUR 1,000.00
	<ul style="list-style-type: none"> • If the client's investment gold will be used as collateral
	EUR 500.00
3.	Examining a mortgage application
	Free of charge
4.	Registration and issue of a mortgage loan
	0.50% of the loan amount (min EUR 250.00)
5.	Examining an application for a mortgage-backed line of credit
	Free of charge
6.	Registration and granting of a line of credit
	0.80% of the loan amount (min EUR 250.00)
7.	Making amendments to loan agreements:
	<ul style="list-style-type: none"> • Extension of agreements
	0.50% of loan amount for each change (min EUR 100.00)
	<ul style="list-style-type: none"> • Other cases
	Up to EUR 700.00
8.	Fee for filing refinancing documents
	Up to EUR 500.00
9.	Commitment fee
	Up to 2.00% of the unused amount per year

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. 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 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).

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DEPOSITS
1. Standard Deposit¹:

1.1. For domestic clients, the minimum deposit is EUR 500.00 or USD 500.00

1.2. For EU clients, the minimum deposit is EUR 100.00 or USD 1,000.00

1.3. Interest is paid once, at maturity:

3 months		6 months		12 months		24 months	
EUR	USD	EUR	USD	EUR	USD	EUR	USD
0.33	0.90	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.

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

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 5.00