



PRICELIST FOR DOMESTIC CLIENTS – LEGAL ENTITIES

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CONTENTS

SETTLEMENT AND CASH SERVICES	3
TRANSFERS	5
REMOTE SERVICING	7
PAYMENT CARDS	8
E-COMMERCE	9
CREDIT SERVICES	10
DOCUMENTARY OPERATIONS	11
FINANCIAL AND EQUITY MARKETS OPERATIONS	13
ASSET MANAGEMENT	16
DEPOSITS	17
OTHER SERVICES	18
PRODUCTS AND SERVICES THAT ARE NO LONGER OFFERED	20

SETTLEMENT AND CASH SERVICES

1. Current Account with AS BlueOrange Bank, hereinafter referred to as the Bank:		
1.1.	Document review for Current account opening/reopening ¹ :	
	• with Digipass token or mobile Digipass connection	EUR 25.00
	• Opening of Temporary Account	EUR 25.00
	• Additional fee for processing documentation for partnerships, foundations, religious organizations, or affiliated institutions	EUR 15.00
	• Additional Fee for processing of documents at the Customer Service Centre without the presence of the Client:	
	• On the basis of a power of attorney	EUR 10.00
	• For domestic Clients delivering documents to a courier in Latvia	Free of charge
	• For domestic Clients sending documents from outside Latvia	EUR 50.00
1.2.	Opening a sub-account	EUR 5.00
1.3.	Account (sub-account) maintenance (per month) ² :	
	• Current Account (including fee for single user of Internet Bank)	EUR 5.00
	• Temporary Account ³	EUR 10.00
	• Additional fee for using the Bank's API	EUR 50.00
1.4.	Inactive Current Account maintenance fee (per month) ⁴	EUR 10.00
1.5.	Closing a Current Account or Temporary Account ⁵	EUR 15.00
1.6.	SMS notification about account transactions (per message)	EUR 0.10
2. Cash services⁶		
2.1.	Cash deposits (foreign coins not accepted):	
	• EUR	0,50% (min 5.00 EUR)
	• USD	0,80% (min 10.00 EUR)
	• AUD, CAD, CHF, DKK, GBP, NOK, SEK	2,00% (min 10.00 EUR)
2.2.	Cash withdrawal from an account ⁷ :	
	• EUR, USD ⁸ :	
	Up to 10,000.00 per day	1.50% (min EUR 5.00)
	Over 10,000.00 per day	2.00%
	• Other currencies (on request) ⁹	2.00% (min EUR 10.00)
	• Cash withdrawal from a Deposit account, if the deposit amount was paid in cash	Free of charge
2.3.	Exchange of banknotes and coins ¹⁰	1.00% (min EUR 5.00)
2.4.	Banknote checking (per banknote)	EUR 1.00
2.5.	Currency exchange (in cash)	
	• Clients of BlueOrange	EUR 5.00
	• Parties other than Clients of BlueOrange	EUR 10.00
3. Transactions with physical gold		
3.1.	Sale/purchase of physical gold ¹¹	As agreed (minimum amount – 5 kg)
3.2.	Gold storage and insurance (per month)	EUR 20.00 / kg
4. Individual safe deposit boxes¹²		
4.1.	Rental:	12 months¹³
	S (50x480x310)	EUR 300.00
	M (75x480x310)	EUR 350.00
	L (300x480x310)	EUR 650.00
		24 months¹³
	S (50x480x310)	EUR 550.00
	M (75x480x310)	EUR 650.00
	L (300x480x310)	EUR 1,200.00

PRICELIST FOR DOMESTIC CLIENTS – LEGAL ENTITIES

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 The Fee for review of documents, necessary for opening a Current account, shall not be applicable if the Client has opened a Temporary Account. An additional charge of EUR 200.00 applies for expedited document review (First Priority - up to 5 bank working days).

An additional charge of up to EUR 2,000.00 applies for reviewing documents of complex entities (Foundations, Regulated funds, Securitisation, Trust, other organisations with a complex management structure).

Some exceptions may apply depending on the Client's business profile – please enquire with the Bank.

An additional charge of EUR 500.00 applies for reviewing documents for Clients with a feature of politically exposed person. The charge is not refundable if the Bank declines account opening.

² Depending on the Client's profile, risk level, and the banking products used, an increased Fee of up to EUR 3,500 per month may be applied instead of the standard Current Account service Fee.

If the Client is with a feature of politically exposed person, when the owner of the company is a resident of Latvia, an additional charge of EUR 50.00 applies to the standard Current Account service Fee.

If the Client is with a feature of politically exposed person, when the owner of the company is not a resident of Latvia, an additional charge of EUR 100.00 applies to the standard Current Account service Fee.

³ 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.

⁴ An inactive Current Account is an account on transactions are initiated by the Client within 3 months and the Client has no existing agreements on the use of crediting services (except credit cards), investment services, or e-commerce services (the Fee is applicable 3 months after the termination of the mentioned agreements).

⁵ *If business relationship is terminated pursuant to the General Terms of Business, an additional Fee is charged of EUR 500.00.

**If business relationship is terminated pursuant to the General Terms of Business, on the date of the termination of the business relationship the Bank shall convert all the funds available in the Client's accounts into Euro (EUR) based on the Currency List at the rate established by the Bank as at the time of the exchange operation.

*** A (monthly) fee of EUR 500.00 is charged for the storage of funds in the Current Account after the termination of the business relationship with the Client. Where the business relationship has been terminated pursuant to the General Terms of Business, the fee is applicable from the sixth working day following the date of notification of the Client through the Internet Bank or the date of termination of the business relationship.

**** A (monthly) fee of EUR 500.00 is charged for the storage of funds in the Temporary Account after the termination of the business relationship with the Client. Where the business relationship has been terminated pursuant to the General Terms of Business or the agreement, the fee is applicable starting from the fifteenth working day following the sending of the notification on termination of business relationship to the Client.

⁶ The Bank reserves the right to honour or to decline the Client's request in cash operations.

⁷ If previously ordered cash is not withdrawn by the Client, an additional charge applies at 0.10% of the cash amount. An additional charge applies at 1,00% of the cash amount exceeding EUR 10 000.00 or USD 10 000.00 for cash withdrawal without previous cash order.

Depending on the specifics of a Client's business operations, and when business relationship is terminated in accordance with the General Terms of Business, an additional charge of 0.25% of the amount applies for each transfer (min EUR 500.00, max EUR 2,000.00). A Fee of EUR 25 is charged for cash withdrawal from a blocked account.

⁸ The previous order should be filled out at least one Bank working day (up to 2:00pm) before cash withdrawal of amounts exceeding the EUR 10,000.00 or USD 10,000.00 per day.

⁹ The previous order should be filled out at least two Bank working days (up to 2:00pm) before cash withdrawal of amounts exceeding the equivalent of EUR 10,000.00. Bank doesn't work with foreign coins.

¹⁰ There is available exchange of EUR banknotes and coins. Exchange of foreign banknotes is subject to availability of banknotes.

¹¹ To request a smaller amount, please contact our Financial Market Department or your Client Relationship manager.

¹² VAT included.

¹³ If the term of the contract is extended up to 30.04.2020, the Pricelist valid up to 29.02.2020 is applicable.

PRICELIST FOR DOMESTIC CLIENTS – LEGAL ENTITIES

TRANSFERS¹				
1.	Crediting of funds to the account			Free of charge
2.	Intrabank transfers:			
	• Between the accounts of a same Client			Free of charge
	• Between the accounts of different Clients			Free of charge
3.	Transfers in EUR²:			
3.1.	European Economic Area member-states (EEA³) (SHA):			
	• Urgent D ⁴ (by 03:00pm):			
	• Up to EUR 50,000.00			EUR 0.40
	• Over EUR 50,000.00			EUR 2.00
	• Express D ⁵ (by 05:00pm)			EUR 15.00
3.2.	Outside the EEA:			
			SHA or OUR	
	Time of execution⁶	BEN	Up to EUR 50,000	
			SHA	OUR
			Over EUR 50,000	
	Urgent D (by 02:00pm)	EUR 5.00	EUR 25.00	EUR 50.00
	Express D (by 03:00pm) executed within 1 hour	EUR 10.00	EUR 40.00	EUR 60.00
4.	Transfers in foreign currencies²:			
4.1.	USD:			
	Time of execution⁶	BEN	SHA or OUR	
	Standard D+1 (by 06:00pm)	EUR 15.00	EUR 25.00	
	Urgent D (by 01:00pm)	EUR 30.00	EUR 60.00	
4.2.	Other freely convertible currencies:			
	Time of execution⁶	BEN	SHA or OUR	
	Standard D+2	EUR 20.00	EUR 45.00	
	Urgent D+1	EUR 30.00	EUR 85.00	
4.3.	BYN, RUB (OUR):			
	• Standard D+1			EUR 35.00
	• Urgent D (by 12:00 pm)			EUR 45.00
5.	Correction/investigation/cancellation of a payment order ⁷			EUR 50.00
6.	Investigation of an unremitted amount ⁷			EUR 30.00
7.	Fee for accepting payment orders on the premises of the Bank			EUR 15.00
8.	Repayment of funds remitted to the Client's account with the Bank upon the Client's request			EUR 20.00

¹ The standard limit on Internet Bank transfers is EUR 100,000.00 (or equivalent) per day.

Commission types:

SHA – commission fee is paid by the Client (sender) (separately from the transfer amount), but the recipient's account is credited by the payment amount minus commission fees of the correspondent bank and intermediary banks. In case of SHA, recipient bank ensures delivery of full amount of EEA payment into recipient's account, excepting when recipient bank has agreed with the recipient that a commission may withheld from the incoming amount.

OUR – banks' commission fee is paid by the Client (sender). Bank withholds commission fees of the Bank and correspondent bank at the moment of payment from the Client's account (separately from the transfer amount). If the recipient bank or intermediary mediator bank requests the Bank to pay its commission fee, then the Bank shall withholds it from the Client's account under the acceptance-free procedure. The Client undertakes to pay all costs related to payment.

PRICELIST FOR DOMESTIC CLIENTS – LEGAL ENTITIES

BEN - Banks' commission fee is paid by the recipient.

- ² Depending on the specifics of a Client's business operations, and when business relationship is terminated in accordance with the General Terms of Business, an additional charge of 0.25% of the amount applies for each transfer (min EUR 500.00, max EUR 2,000.00).
- ³ Member-states of the EEA: Iceland, Liechtenstein, Norway and 27 EU member-states: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech, Denmark, Estonia, Finland, France, Hungary, Germany, Greece, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.
Currencies of the EEA: BGN, CZK, DKK, EUR, HRK, HUF, ISK, NOK, PLN, RON, SEK.
- ⁴ Urgent SEPA payments within EEA can be processed as Instant payment, if they meet the following criteria: payment amount is up to 33,333.00 EUR, beneficiary bank is participant of instant payment system (the list of the banks-participants is available here: www.europeanpaymentscouncil.eu/what-we-do/be-involved/register-participants), and there are no other obstacles for instant payment processing.
- ⁵ The payment may be accepted as EXPRESS payment if the payment cannot be executed as instant payment.
- ⁶ D – current value date;
D+1 – value date on the following Bank day;
D+2 – value date on the day after.
- ⁷ Made in accordance with payment confirming documents provided by the Client. An additional charge of EUR 25.00 applies, if the request for a payment order correction/cancellation/investigation is received 2 months after the payment value date. An additional charge of EUR 50.00 applies, if the request for a payment order correction/cancellation/investigation is received at least 3 months after the payment value date.

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.	Digipass token:	
	• Issuing (for each Digipass)	EUR 30.00
	• Restoring an initialisation password	Free of charge
	• Restoring a PIN	EUR 5.00
6.	Mobile Digipass ¹ :	
	• Connection of mobile Digipass	EUR 25.00
7.	Password+SMS authentication ²	
	• Connection of Password+SMS authentication	Free of charge
	• Each additional 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 maximum limit – EUR 1,000,000.00 or an equivalent in another currency; daily payment limit – EUR 1,000,000.00 or an equivalent in another currency.

² Password+SMS authentication Tool cannot be connected together with other tools of authentication. Following limits are set for signing payment orders (including cash withdrawal orders) and 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.

PRICELIST FOR DOMESTIC CLIENTS – LEGAL ENTITIES

PAYMENT CARDS				
1. Mastercard Business¹:	EUR	GBP	RUB	
1.1. Monthly fee for Card usage (GBP, RUB – Annual fee) ²	3.00	40.00	2600.00	
1.2. Replacing or restoring the card	40.00	30.00	2000.00	
1.3. Authorized standard credit limit without collateral	Information on request			
1.4. Annual interest rate on the allowed standard credit limit without collateral	25.00%			
1.5. Minimal payment (from the authorised standard credit limit) by the 20 th of the next month	5.00%			
1.6. Annual interest on an exceedance of the authorised credit limit	60.00%			
1.7. Charge for investigating an unjustified claim	20.00	15.00	1000.00	
1.8. ATM cash withdrawal ³ :				
• AS BlueOrange Bank ATMs	2.00	2.00	100.00	
• In ATMs of other banks	2.00%+ 4.00	2.00%+ 3.00	2.00%+ 250.00	
1.9. Account balance information at ATM:				
• AS BlueOrange Bank ATMs	Free of charge			
• In ATMs of other banks	0.50	0.40	35.00	
1.10. Account printout at any ATM	Free of charge			
1.11. Statement and printout on the last 10 card transactions (Mini-Statement) AS BlueOrange Bank ATMs	Free of charge			
1.12. Depositing cash ⁴ (EUR) at AS BlueOrange Bank ATMs	0.30%			
1.13. Fee for purchases and services in Latvia and abroad ⁵	Free of charge			
1.14. 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	
1.15. Currency exchange fee	3.00%			
1.16. Payment from the Payment Card Account	According to the pricelist			
1.17. Urgent issue of the card ⁶	20.00	15.00	1000.00	
1.18. Fee per 1 person visiting an airport VIP lounge (Priority Pass programme)	35.00	30.00	2600.00	
1.19. Fee for making amendments for credit limit repayments condition changes	EUR 50.00			
1.20. Delivery of payment cards to Clients:				
• In Latvia	EUR 2.00			
• outside Latvia	EUR 20.00			
1.21. Travel insurance programme:				
• Classic	EUR 30.00			
• Gold	EUR 87.00			
• Platinum	EUR 234.00			

¹ Unless a card is activated within 6 months, the Payment Card Account is closed.

² Sequence and order of the fee applying and charging are defined in the Terms and Conditions of Credit Card Agreement.

³ Maximum limit on ATM cash withdrawal from Payment Card Accounts: Mastercard Business – EUR 2,000.00/GBP 1,600.00/ RUB 100,000.00. 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/ 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 limit for Mastercard Business - EUR 100,000.00/GBP 85,000.00/ RUB 6,000,000.00.

⁶ Urgent card issuing within 1 Banking day is available if the documents are submitted by 10:00am (GMT+02:00); the payment card can be received at 2 Jēkaba street, Riga, Latvia after 04:00pm (GMT+02:00).

E-COMMERCE			
1.	Review of an E-merchant		Free of charge
2.	Subscription fee		Free of charge
3.	Transaction processing		As agreed
4.	Processing of claims and information requests		EUR 20.00
5.	Debit (negative) balance on an e-merchant's account		60.00% p.a.
6.	Inactive website maintenance (per month)		EUR 150.00
7.	POS terminals		
		Rent (per month)	Fee
	• Stationary	EUR 15.00	Information available at the Bank
	• Mobile	EUR 20.00	Information available at the Bank
8.	Special packages for E-commerce clients¹:		
		Business kit 40	Business kit 100
	Package servicing fee (monthly)	EUR 9.99	EUR 29.99
	Use of the Internet Bank (per month, one user)	Free of charge	Free of charge
	Monthly fee for Mastercard Business Card usage	Free of charge	Free of charge
	SEPA ² payments to other banks	Up to 40 payments: free of charge/ starting from 45 ^{1st} payments — EUR 0.40	Up to 100 payments: free of charge/ starting from 101 st payment — EUR 0.40



¹ Fees for services not specified in this subsection are calculated and charged in accordance with the standard Pricelist for Domestic clients — legal entities.

² A SEPA payment is money transfer in EUR throughout the European Union and in Iceland, Liechtenstein, Norway, Switzerland, Monaco and San Marino.

PRICELIST FOR DOMESTIC CLIENTS – LEGAL ENTITIES

CREDIT SERVICES		
1.	Examining a Loan Application	Up to EUR 5,000.00
2.	Registration and granting of a loan (line of credit)	Up to 2.00% of the loan amount
3.	Making amendments to loan agreements	As agreed
4.	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
5.	Fee for reserving funds	Up to 3.00% of the unused amount per year
6.	Examining a factoring application	Up to EUR 1,000.00
7.	Granting a factoring limit, incl. drawing up an agreement and opening a Credit Account	Up to 3.00% of the amount
8.	Charge for confirming a debtor	EUR 200.00
9.	Charge for invoice processing	Up to EUR 30.00

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

DOCUMENTARY OPERATIONS¹	
1. Documentary letters of credit issued by the Bank (import letters of credit)²:	
1.1. Handling fee	EUR 200.00
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 150.00
1.4. Taking up and paying against documents	0.20% of the amount (min EUR 250.00)
1.5. Discrepancy fee	EUR 100.00
1.6. Payment deadline monitoring (for letters of credit with deferred payment)	0.10% (min EUR 200.00 per quarter)
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 200.00, max EUR 1,000.00)
2.3. Advising of amendments to the terms of a letter of credit	EUR 100.00
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 300.00)
2.7. Advising of the assignment of proceeds	EUR 250.00
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 250.00)
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 150.00
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	0.20% of the amount (min EUR 100.00)
3.3. Advising an amendment or revocation of collection instructions	EUR 50.00
3.4. Cancellation fee	EUR 100.00

PRICELIST FOR DOMESTIC CLIENTS – LEGAL ENTITIES

4. Export collection (Client sells/exports the goods)⁴:		
4.1.	Handling fee	0.20% of the amount (min EUR 100.00)
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 150.00
	• Without cash cover	Information upon request
5.2.	Issuing fee	0.20% of the amount (min EUR 300.00)
5.3.	Enforcement of an issued guarantee (surety):	
	• With cash cover	2.00% p.a. of the guarantee amount (min EUR 100.00 per full or partial quarter)
	• Without cash cover	Information upon request
5.4.	Amendments to a guarantee (surety)	EUR 150.00 or 0.2% of part of the increase
5.5.	Handling claims under the Bank's guarantee	0.25% of the amount (min EUR 300.00)
5.6.	Administration of advance remittances to the Client's account	1.50% p.a. (min EUR 200.00 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	0.20% of the amount (min EUR 300.00)
7. SWIFT message fee for documentary operations:		
7.1.	Standard SWIFT message	EUR 20.00
7.2.	Non-standard SWIFT message	EUR 50.00

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 EQUITY MARKETS OPERATIONS

1. Investment account services		
1.1.	Investment account opening, closure and maintenance	Free of charge
1.2.	Custody services (fees are calculated and withdrawn monthly) ¹	0.25% p.a. of the portfolio market value
2. Brokerage services (purchase/sale of financial instruments)²		
2.1. On Exchange traded equities and funds (ETFs):		
	Transaction fee	Minimum fee
	USA (NYSE, NYSE MKT, NASDAQ)	USD 50.00
	Europe ³	EUR 35.00 / USD 50.00 / CHF 50.00 / GBP 40.00 / SEK 350.00 / DKK 250.00 / NOK 350.00
	Russia (MOEX)	RUB 1500.00
	Canada (TSE, TSX)	CAD 50.00
	Other markets	Subject to agreement
2.2. Bonds:		
	Transaction fee	Minimum fee
	Eurobonds	EUR 100.00 / USD 100.00
	Baltic states bonds	EUR 25.00
	Lithuanian Government bonds	EUR 100.00
2.3. Derivatives:		
	Fee per contract	Minimum fee
	Futures (contracts)	20.00 EUR / USD / GBP
	Bitcoin futures	USD 50.00
	Options on futures	20.00 EUR / USD / GBP
	Equity options	10.00 EUR / USD
	OTC derivatives	Subject to agreement
2.4. Margin trading:		
		Turnover fee
	Forex	0.008%
	Contracts for difference (CFDs)	0.012%
Terms of trading		
	Initial investment amount	EUR 100.00
	Margin call level (use of margin)	100%
	Stop-out level (use of margin)	200%
	Minimum account balance (in base currency)	EUR 30.00
	Leverage:	
	Major currency pairs ⁴	30:1
	Other currencies, metals, indices	20:1
	Commodity CFDs	10:1
	Cryptocurrency CFDs	2:1
2.5. Investment funds⁵:		
	Transaction fee	Settlement fee
	Foreign investment funds	EUR 20.00
	Latvia-based funds	2.0%

PRICELIST FOR DOMESTIC CLIENTS – LEGAL ENTITIES

2.6. Structured products			
	Transaction fee	Minimum fee	
Bonds + options	1.50%	EUR 100.00 / USD 100.00	
3. Trading platform			
	Platform fee (per month)	Market data fees	
BlueOrange FX	Free of charge	Free of charge	
CQG Q-TRADER	GBP 95.00 or equivalent in another currency	Based on the provider's pricelist	
4. Financing against securities (REPO transactions)⁶			
4.1. Currency		USD/EUR	
4.2. Rate		starting from 5%	
4.3. Term		up to 3 months	
4.4. Amount		up to 50% of the securities/ portfolio value	
5. Currency exchange			
5.1. Currency exchange shall be performed at the Bank's currency exchange rate at the moment of such operation executing.			
5.2. Requirements for the forward foreign exchange contracts (Forward, Spot, Swap, Tom) and speculative trading operations:			
	Initial Margin	Maintenance Margin	Term of forward operations
USD, EUR, CHF, GBP	5.00%	3.00%	up to 1 year
USD/RUB; EUR/RUB	10.00%	3.00%	up to 1 year
Other	Subject to agreement		
6. Other operations			
6.1. Receipt / transfers of financial instruments			
• External		EUR 100.00 or an equivalent in another currency	
• Intrabank		EUR 10.00 or an equivalent in another currency	
6.2. Receipt / transfer of financial instruments against payment (RVP/DVP)		EUR 100.00 or an equivalent in another currency	
6.3. Revocation or modification of a transfer order ⁷		EUR 25.00 or an equivalent in another currency	
6.4. REPO transaction		EUR 35.00 or an equivalent in another currency	
6.5. Corporate Actions (voting, conversion, restructuring, mergers etc.)		Information available at the Bank	
6.6. Financial instruments selling in accordance with the tender offer		0.10% of the amount of transaction	
6.7. Deregistration		EUR 25.00	

¹ Custody fee only applies to financial instruments 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 financial instruments registered in other countries are subject to negotiation and will be not lower than those specified herein. Custody fees may include additional charges, duties, taxes, third-party Fees (counterparties, depositories, etc). The Fee is calculated on the basis of the portfolio 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. Transactions with investment funds may be subject to transaction Fees (incl. Transaction Fee, Purchase Fee, Redemption Fee etc.). Fees are charged for each day of trade execution. The minimum Fee may vary depending on the currency in which the security is traded. Information on additional expenses is available at the Bank.

PRICELIST FOR DOMESTIC CLIENTS – LEGAL ENTITIES

- ³ Austria, Belgium, Denmark, Estonia, Germany, Great Britain, Finland, France, Latvia, Lithuania, Netherlands, Spain, Norway, Portugal, Sweden, Switzerland.
- ⁴ Major currency pairs: CADCHF, CADJPY, EURCAD, EURCHF, EURGBP, EURJPY, EURUSD, GBPCAD, GBPCHE, GBPJPY, GBPUSD, USDJPY, USDCAD, USDCHF.
- ⁵ 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.
- ⁶ 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 transaction is stipulated on a case-by-case basis.
- ⁷ Fee is charged if the transfer has not yet been executed.

ASSET MANAGEMENT

1.1.	Management fee (calculated and withheld monthly)	1.50% per annum from the market value of portfolio
1.2.	Performance fee (calculated annually)	20% of returns in excess of hurdle rate net of fees (<i>benchmark</i>)
1.3.	Custody fee (calculated and withheld monthly) ¹	0.25% per annum from the market value of portfolio
1.4.	Early withdrawal fee ²	1%

2. Special fees for brokerage services for Clients using asset management services³

2.1. On exchange traded equities and funds (ETFs):		
	Transaction fee	Minimum fee
USA (NYSE, NYSE MKT, NASDAQ)	0.025 \$/per share	USD 30.00
Europe ⁴	0.35%	EUR 30.00 / USD 30.00 / CHF 30.00 / GBP 30.00 / SEK 300.00 / DKK 200.00 / NOK 300.00
Russia (MOEX)	0,20%	RUB 500.00
Canada (TSE, TSX)	If share price is: < 5C\$ - 0.015C\$/per share > 5C\$ - 0.03 C\$/per share	CAD 30
Other markets	Subject to agreement	
2.2. Bonds		
	Transaction fee	Minimum fee
Eurobonds	0.10%	EUR 100.00 / USD 100.00
Baltic states bonds	0.10%	EUR 25.00
Lithuanian Government bonds	0.03%	EUR 100.00
2.3. Derivatives		
	Fee per contract	Minimum fee
Equity options	4.00 EUR / USD	
2.4. Investment funds⁵		
	Transaction fee	Settlement fee
Foreign investment funds	0.25%	EUR 20.00

¹ Custody fee only applies to financial instruments 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 financial instruments registered in other countries are subject to negotiation and will be not lower than those specified herein. Custody fees may include additional charges, duties, taxes, third-party fees (counterparties, depositories, etc). The fee is calculated on the basis of the portfolio 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 The Bank has the right to apply fees for funds withdrawn during the first operating year.

³ Actual bank expenses (counterparty fees, depository fees, duties, taxes etc.) may apply to each transaction. Transactions with investment funds may be subject to transaction fees (incl. Transaction fee, Purchase fee, Redemption fee etc.). Fees are charged for each day of trade execution. The minimum fee may vary depending on the currency in which the security is traded. Information on additional expenses is available at the Bank.

Fees for brokerage services, that not included in this sub-section, are defined in the "Financial and equity markets operations" section of this Pricelist.

⁴ Austria, Belgium, Denmark, Estonia, Germany, Great Britain, Finland, France, Latvia, Lithuania, Netherlands, Spain, Norway, Portugal, Sweden, Switzerland.

⁵ 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.

DEPOSITS
1. Standard Deposit¹:

1.1. For EU Clients, the minimum deposit is EUR 1,000.00 or USD 1,000.00

1.2. Interest is paid once, at maturity:

Term/currency	EUR	USD
3 months	0.22%	0.90%
6 months	0.55%	1.15%
12 months	1.01%	1.55%
24 months	1.11%	1.77%

2. Subordinated loan^{2,3}:

Deposit period	EUR
5 years	4%
6 years	5.5%

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

The early termination fee of the Agreement in accordance with the terms of the Deposit Agreement – 1% of the Deposited Amount.

² Minimum deposit amount – EUR 10,000.00.

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

³ If the term of the contract is concluded up to 01.05.2021, the Pricelist valid up to 30.04.2021. is applicable.

OTHER SERVICES	
1. Accounts	
1.1. 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) ¹	0.5% p.a.
1.2. 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	1.25% p.a.
1.3. Contractual penalty for Client's failure to provide information and documents in full extent and by the deadline specified in the Bank's request ²	EUR 100.00
1.4. Processing and execution of orders (each time) from public legal entities (SRS, prosecutor's office, sworn officers of the court etc.)	EUR 15.00
1.5. Commission fee regarding a Client's incoming/outgoing payment for extraordinary enhanced due diligence (incl., on request be the banks involved in the execution of the payment, correspondent banks, beneficiary banks, intermediate banks):	
• For a specific transaction	EUR 100.00
1.6. Escrow Account:	
• Opening an Escrow Account (compiling, execution and maintenance of a standard agreement) ³ (from the transaction amount)	0.5% (min EUR 500.00)
• Amendments	EUR 200.00
1.7. Crediting/debiting the account LV29CBBR6351XXXX66703:	
• Up to EUR 10,000.00	EUR 10.00
• Over EUR 10,000.00	EUR 20.00
2. Statements, reference letters	
2.1. Account statements (per page)	EUR 5.00
2.2. Issuing a SWIFT message	EUR 3.00
2.3. Updates to the Client's file	EUR 10.00
2.4. Reference letter of account opening	EUR 20.00
2.5. Reference letter ⁴ :	
• Standard reference (up to 12:00 of the next working day)	EUR 50.00
• Urgent standard reference (within 3 working hours)	EUR 75.00
• Non-standard reference	EUR 150.00
2.6. Reference letter after account closure	EUR 500.00
2.7. Obtaining a reference regarding signatory rights from the Lursoft database	EUR 5.00
2.8. Providing information to auditors	EUR 100.00
2.9. Supplying information for auditors after account closure	EUR 1,000.00
2.10. Searching for documents in archives (per page):	
• Up to 12 months	Free of charge

PRICELIST FOR DOMESTIC CLIENTS – LEGAL ENTITIES

• Over 12 months	EUR 5.00
2.11. Delivery of documents to Clients	EUR 20.00
3. Regular payment order	
• Submission of the Regular Payment Execution Application	Free of charge
• Execution of each payment	According to the pricelist for payments
4. 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
5. 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
6. Advisory	
6.1. Advisory on general issues, without involvement of third parties (per hour)	EUR 200.00-400.00
6.2. Advisory on general issues involving third parties	EUR 200.00-400.00 + actual third party costs
7. Other services	Information upon request

¹ Some exceptions may apply depending on the Client's business profile – please enquire with the Bank.

² 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.

³ Depending on the complexity of the transaction, in the case of non-standard contracts, the need for processing in a foreign language and the speed of processing, exceptions are possible — please enquire with the Bank.

⁴ Following are considered as a standard reference: a reference on the account position (account/transaction account balance or available account balance) at the time of the request or preparation of the reference; a reference on the contribution of share capital to the account of an established enterprise, indicating the details of the corresponding cash contribution or payment received; a reference on authorized persons and/or beneficiary owners (BOs) of the account at the time of the request or preparation of the reference; reference/confirmation of the account payment with the details of the relevant payment; reference — recommendation letter. A reference, in which additional information is included at the request of a Client or a Client representative, is considered a non-standard reference.

PRODUCTS AND SERVICES THAT ARE NO LONGER OFFERED			
1. Mastercard Business (USD), Mastercard Gold (EUR/USD/GBP/RUB):			
	EUR/USD	GBP	RUB
1.1. Annual charge for servicing the main and additional card:			
• Mastercard Business	USD 40.00 p.a.		
• Mastercard Gold	EUR 8.00 per month/ USD 100.00 p.a.	100.00 p.a.	6600.00 p.a.
1.2. Authorized standard credit limit with collateral (% from the collateral amount)		90.00%	
1.3. Authorized standard credit limit without collateral		Information on request	
1.4. Annual charge for the use of authorised standard credit limit:			
• With collateral		14.00%	
• Without collateral		25.00%	
1.5. Minimal payment (from the authorised standard credit limit) by the 20 th of the next month		5.00%	
1.6. Authorised interest-free credit limit for up to 50 days with collateral (percentage of collateral)		90.00%	
1.7. Authorised interest-free credit limit for up to 50 days without collateral		Information on request	
1.8. 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%	
1.9. 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%	
1.10. Annual interest on an exceedance of the authorised credit limit		60.00%	
1.11. Charge for investigating an unjustified claim	20.00	15.00	1000.00
1.12. ATM cash withdrawal ¹ :			
• AS BlueOrange Bank ATMs	2.00	2.00	100.00
• In ATMs of other banks	2.00% +4.00	2.00% +3.00	2.00% +250.00
1.13. Account balance information at ATM:			
• AS BlueOrange Bank ATMs		Free of charge	
• In ATMs of other banks	0.50	0.40	35.00
1.14. Account printout at any ATM		Free of charge	
1.15. Statement and printout on the last 10 card transactions (Mini-Statement) AS BlueOrange Bank ATMs		Free of charge	
1.16. Depositing cash ² (EUR) at AS BlueOrange Bank ATMs		0.30%	
1.17. Fee for purchases and services in Latvia and abroad ³		Free of charge	
1.18. 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
1.19. Currency exchange fee		3.00%	
1.20. Payment from the Payment Card Account		According to the pricelist	
1.21. Charge per 1 person visiting an airport VIP lounge (Priority Pass programme)	EUR 35.00/ USD 40.00	30.00	2600.00

PRICELIST FOR DOMESTIC CLIENTS – LEGAL ENTITIES

2. World Business (EUR/USD/GBP/RUB):				
		EUR/USD	GBP	RUB
2.1.	Annual charge for servicing the main and additional card	350.00	280.00	18 000.00
2.2.	Authorized standard credit limit with collateral (% from the collateral amount)	90.00%		
2.3.	Authorized standard credit limit without collateral	Information on request		
2.4.	Annual charge for the use of authorised standard credit limit:			
	• With collateral	14.00%		
	• Without collateral	25.00%		
2.5.	Minimal payment (from the authorised standard credit limit) by the 20 th of the next month	5.00%		
2.6.	Authorised interest-free credit limit for up to 50 days with collateral (percentage of collateral)	90.00%		
2.7.	Authorised interest-free credit limit for up to 50 days without collateral	Information on request		
2.8.	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%		
2.9.	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%		
2.10.	Annual interest on an exceedance of the authorised credit limit	60.00%		
2.11.	Charge for investigating an unjustified claim	20.00	15.00	1000.00
2.12.	ATM cash withdrawal ¹ :			
	• AS BlueOrange Bank ATMs	2.00%		
	• In ATMs of other banks	3.00% +4.00	3.00% +3.00	3.00% +250.00
2.13.	Account balance information at ATM:			
	• AS BlueOrange Bank ATMs	Free of charge		
	• In ATMs of other banks	0.50	0.40	35.00
2.14.	Account printout at any ATM	Free of charge		
2.15.	Statement and printout on the last 10 card transactions (Mini-Statement) AS BlueOrange Bank ATMs	Free of charge		
2.16.	Depositing cash ⁴ (EUR) at AS BlueOrange Bank ATMs	0.30%		
2.17.	Fee for purchases and services in Latvia and abroad ⁵	Free of charge		
2.18.	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
2.19.	Currency exchange fee	3.00%		
2.20.	Payment from the Payment Card Account	According to the pricelist		
2.21.	Charge per 1 person visiting an airport VIP lounge (Priority Pass programme)	EUR 35.00/ USD 40.00	30.00	2600.00

PRICELIST FOR DOMESTIC CLIENTS – LEGAL ENTITIES

- ¹ Maximum limit on ATM cash withdrawal from Payment Card Accounts: Mastercard Business – USD 2,500.00 and Mastercard 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
- ² The maximum daily limit for depositing cash at BlueOrange Bank ATMs is EUR 15,000.00 per Bank's card.
- ³ Daily purchase limit for Mastercard Gold — EUR 50,000.00/USD 55,000.00/GBP 40,000.00/RUB 3,000,000.00; daily purchase limits for Mastercard Business USD — USD 110,000.00.
- ⁴ Maximum limit on ATM cash withdrawal from Payment Card Accounts Mastercard WorldBusiness: EUR 8,000.00/USD 10,000.00/GBP 6,500.00/ RUB 400,000.00. 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 38,000.00/USD 50,000.00/GBP 30,000.00/RUB 1,900,000.00.
- ⁵ Daily purchase limit for Mastercard WorldBusiness — EUR 100,000.00/GBP 85,000.00/ RUB 6,000,000.00.