



PRICELIST FOR DOMESTIC CLIENTS – LEGAL ENTITIES

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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 20.00
• 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		2.00% (min EUR 10.00)
• 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	24 months¹³
S (50x480x310)	EUR 300.00	EUR 550.00
M (75x480x310)	EUR 350.00	EUR 650.00
L (300x480x310)	EUR 650.00	EUR 1,200.00
4.2. Issuing a new key (in case of loss, damage or theft)		EUR 150.00
4.3. Storing the contents of a safe after opening (per month)		EUR 60.00
4.4. Storing a key at the Bank (per month)		EUR 5.00

¹ 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). An additional charge of EUR 10.00 applies for each transfer to the credit institutions of Belarus.
- 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.

PRICELIST FOR DOMESTIC CLIENTS – LEGAL ENTITIES

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.	Changes in mobile phone number or e-mail address (Mobile Digipass)	EUR 10.00
8.	Delivery of the Digipass token to the Client	
	• In Latvia	EUR 2.00
	• outside Latvia	EUR 20.00

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.

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 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 50,000.00 / GBP 40,000.00 / RUB 3,000,000.00

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.	Fee for inactive Point of Sale (including online) (per month) ¹		EUR 150.00
7. POS terminals			
	Monthly fee (per unit)	Fee	
• Stationary	EUR 15.00 + VAT	Information available at the Bank	
• Mobile	EUR 20.00 + VAT	Information available at the Bank	
• SIM card (if required)	EUR 2.50 + VAT		
8. Special packages for E-commerce clients²:			
	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 ³ 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 The fee will be applied if transactions amount in Merchant's Point of Sale (including online) for the 3 (three) consecutive months is "0", or the turnover for 1 (one) month is less than 100 EUR

² Fees for services not specified in this subsection are calculated and charged in accordance with the standard Pricelist for Domestic clients — legal entities.

³ 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

LOANS		
1.	Loan application assessment	As to be agreed, min EUR 300.00
2.	Loan granting, incl. processing of the agreement and credit account opening	As to be agreed, starting from 1% of the loan amount/credit limit amount, min EUR 500.00
3.	Commitment fee (of the loan amount granted but not used)	As to be agreed, min 1% per year
4.	Processing of amendments for loan transaction agreements (including for loan agreement, collateral agreements, guarantee agreements, etc.)	
4.1.	Prolongation of a loan maturity	As to be agreed, starting from 0.5% of the loan amount, min EUR 250.00
4.2.	Other amendments	As to be agreed, min EUR 250.00
5.	Bank's consents granting, processing/approval of other documents as per client's request	As to be agreed, min EUR 50.00 per document
6.	Processing/approval of an escrow account services agreement or an inter-bank agreement within the loan transaction	
6.1.	Processing/approval of an escrow account services agreement	As to be agreed, starting from 0.3% of the amount, min EUR 350.00
6.2.	Processing/approval of an inter-bank agreement	As to be agreed, min EUR 50.00
6.3.	Processing/approval of amendments for an escrow account services agreement or an inter-bank agreement within the loan transaction	As to be agreed, min EUR 50.00
7.	Early repayment of the loan (partial or full at the client's initiative)	2% of the loan amount repaid before the maturity term set in the agreement, min EUR 1000.00
7.1.	Early termination of the credit line agreement and an overdraft agreement as per client's initiative	2% of the credit line or an overdraft limit at the agreement termination date, min EUR 1000.00
8.	Fee for loan monitoring (administration)	
8.1.	Loans related to shipping	As to be agreed, starting from 0.2% of the loan balance amount per year
8.2.	Trade finance loans	As to be agreed, min EUR 50.00 for documents scope processing for each loan part issue
9.	Preparing a reference in respect of the loan transaction	As to be agreed, min EUR 50.00
10. Factoring		
10.1.	Factoring application assessment	As to be agreed, min EUR 250.00
10.2.	Factoring limit granting, incl. processing of the agreement and credit account opening	As to be agreed, min 1% of the factoring limit amount
10.3.	Processing of amendments for the factoring agreement:	
	• Prolongation of the agreement term	As to be agreed, from 0.5% of the factoring limit amount, min EUR 250.00
	• Other amendments	As to be agreed, min EUR 250.00
10.4.	Fee for debtor (buyer) approval	
	• for each Latvian resident	As to be agreed, min EUR 50.00
	• for each Latvian non-resident	As to be agreed, min EUR 200.00
10.5.	Fee for invoice processing	As to be agreed, from 0.1% of the invoice amount, min EUR 20.00 per invoice
10.6.	Preparing a reference in respect of the factoring transactions	As to be agreed, min EUR 50.00
10.7.	Early termination of the factoring agreement at the client's initiative	2% of the factoring limit amount at the agreement termination date, min EUR 1000.00

Note. For services which are not referred in the tariffs the Bank is entitled to charge additional fee as to be agreed with the client.

DOCUMENTARY OPERATIONS	
1. Bank guarantee:	
1.1. Issuing fee:	
• with cash cover	0.2% of the amount (min EUR 200.00)
• other type of cover	as per agreement (min EUR 300.00)
1.2. Guarantee issuance within 1 working day	EUR 100.00
1.3. Interests occurred during the period of usage of the guarantee:	
• with cash cover	1.5% p.a. of the guarantee amount (min EUR 100.00)
• other type of cover	as per agreement
1.4. Amendments to the issued guarantee	EUR 150.00 or 0.2% of the increased amount
1.5. Handling claims under the bank guarantee	0.25% of the claimed amount (min EUR 300.00)
1.6. Administration of advance remittances to the Client's account	1.5% p.a. (min EUR 200.00)
1.7. Advising of a guarantee	EUR 200.00
1.8. SWIFT messages	EUR 20.00
2. Import letter of credit:	
2.1. Issue of a letter of credit	0.25% of the amount (min EUR 300.00)
2.2. Interests occurred during the period of usage of the letter of credit	
• cash cover	1% p.a. of the letter of credit amount (min EUR 100.00)
• other type of cover	as per agreement
2.3. Amendment to the terms of the letter of credit	EUR 150.00
2.4. Examination and utilization of the documents	0.2% of the amount (min EUR 200.00)
2.5. Discrepancy fee	EUR 100.00
2.6. Payment deadline monitoring (for letters of credit with deferred payment)	0.1% (min EUR 200.00)
3. Export letter of credit:	
3.1. Pre-advising of a letter of credit	EUR 100.00
3.2. Advising of a letter of credit	EUR 200.00
3.3. Advising of amendments to the terms of a letter of credit	EUR 100.00
3.4. Examination and utilization of the documents	0.2% of the amount (min EUR 200.00)
3.5. Confirmation of a letter of credit	upon request
3.6. Handling of transferable letter of credit	0.25% of the amount (min EUR 300.00)
3.7. Advising of the assignment of proceeds	EUR 250.00
3.8. Assignment of proceeds under a letter of credit	0.1% of the amount (min EUR 250.00)
3.9. Preliminary review of documents before presenting upon the Client's request (per each document)	EUR 50.00
4. Import collection:	
4.1. Advising of import collection	EUR 150.00
4.2. Release of the documents:	
• against payment	0.2% of the amount (min EUR 100.00)
• against acceptance or on the other terms	0.25% of the amount (min EUR 100.00)
• free of payment	0.2% of the amount (min EUR 100.00)
4.3. Advising an amendment or cancellation of collection instructions	EUR 50.00
4.4. Cancellation fee	EUR 100.00
5. Export collection:	
5.1. Handling fee	0.2% of the amount (min EUR 100.00)
5.2. Amendments to the collection instructions or cancellation	EUR 50.00

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 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)	
	Bitcoin futures	USD 50.00
	Options on futures	
	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	

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.

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- 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%
7 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 (interest will be calculated and withheld on a monthly basis) ¹	0.5% p.a.
1.2. Negative interest rate to the entire balance of a Current Account and Investment Account denominated in EUR for Clients engaged in financial activities (interest will be calculated and withheld on a monthly basis) ²	1.00% p.a.
1.3. Negative interest rate on the balance of a Current Account and Investment Account in CHF, for balances exceeding CHF 100,000.00 (interest will be calculated and withheld on a monthly basis) ¹	1.25% p.a.
1.4. Contractual penalty for Client's failure to provide information and documents in full extent and by the deadline specified in the Bank's request ³	EUR 100.00
1.5. Processing and execution of orders (each time) from public legal entities (SRS, prosecutor's office, sworn officers of the court etc.)	EUR 15.00
1.6. 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	2.00% (min EUR 100.00)
1.7. Escrow Account:	
• Opening an Escrow Account (compiling, execution and maintenance of a standard agreement) ⁴ (from the transaction amount)	0.5% (min EUR 500.00)
• Amendments	EUR 200.00
1.8. 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 ⁵ :	
• 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

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2.10.	Searching for documents in archives (per page):	
	• Up to 12 months	Free of charge
	• 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		
	• If power of attorney is registered at the Bank	Free of charge
	• Verification of the outside the Bank issued Representative authority (in each case of verification or servicing a Client at the Client Service Centre)	EUR 20.00
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 A Client (legal entity) is considered to be engaged in financial activities if the Client's activity matches one of the following NACE codes: 64. Financial service activities, except insurance and pension funding; 64.1. Monetary intermediation; 64.11. Central banking; 64.19. Other monetary intermediation; 64.2. Activities of holding companies; 64.3. Trusts, funds and similar financial entities; 64.9. Other financial service activities, except insurance and pension funding; 64.91. Financial leasing; 64.92. Other credit granting; 64.99. Other financial service activities, except insurance and pension funding n.e.c.; 65. Insurance, reinsurance and pension funding, except compulsory social security; 65.1. Insurance; 65.11. Life insurance; 65.12. Non-life insurance; 65.2. Reinsurance; 65.20. Reinsurance; 65.3. Pension funding; 65.30. Pension funding; 66. Activities auxiliary to financial services and insurance activities; 66.1. Activities auxiliary to financial services, except insurance and pension funding; 66.11. Administration of financial markets; 66.12. Security and commodity contracts brokerage; 66.19. Other activities auxiliary to financial services, except insurance and pension funding; 66.2. Activities auxiliary to insurance and pension funding; 66.21. Risk and damage evaluation; 66.22. Activities of insurance agents and brokers; 66.29. Other activities auxiliary to insurance and pension funding; 66.3. Fund management activities; 66.30. Fund management activities. Exceptions may apply based on the Client's activity profile - Information on request.

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 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.

⁵ 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

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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

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- 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.