



PRICELIST FOR DOMESTIC AND EU CLIENTS – INDIVIDUALS

Valid as of 31.01.2024

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** In the standard Pricelist, an individual is regarded as a Client of the European Union (EU), if he/she is the citizen or resident of a Member State of the European Union, the European Economic Area, the Swiss Confederation (a person with a permanent residence in a Member State of the European Union, the European Economic Area State, the Swiss Confederation, or the United Kingdom of Great Britain and Northern Ireland).*

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SETTLEMENT AND CASH SERVICES		
1. Current Account with BluOr Bank AS, hereinafter referred to as the Bank:		
1.1.	Document review for Current account opening/reopening (opening may take up to 10 bank days) ¹ :	
	• For management and owners of business clients ²	Free of charge
	• For Domestic and EU Clients with the connection of Blue KEY	EUR 50.00
	• Additional fee for processing of documents at the Customer Service Centre without the presence of the Client:	
	• Domestic Clients (with remote identification)	Free of charge
	• On the basis of a power of attorney	EUR 5.00
	• For Domestic and EU Clients with documents prepared outside Latvia	EUR 50.00
1.2.	Opening a sub-account	EUR 5.00
1.3.	Current Account (sub-account) maintenance (per month) ³	
	• For management and owners of business clients ²	Free of charge
	• For domestic Clients	EUR 5.00
	• For EU Clients	EUR 10.00
1.4.	Inactive Current Account maintenance fee (per month)	Free of charge
1.5.	Closing a Current Account ⁴	EUR 10.00
1.6.	SMS notification about account transactions (per message):	
	• For domestic Clients	EUR 0.10
	• For EU Clients	EUR 0.50
2. Cash services⁵		
2.1.	Cash deposits (foreign coins not accepted):	
	• EUR	0.50% (min EUR 5.00)
	• USD	0.80% (min EUR 10.00)
	• AUD, CAD, CHF, DKK, GBP, NOK, SEK	2.00% (min EUR 10.00)
2.2.	Cash withdrawal from an account ⁶ :	
	• EUR, USD ⁷	2.00% (min EUR 10.00)
	• Other currencies (on request) ⁸	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 ⁹	1.00% (min EUR 5.00)
2.4.	Banknote checking (per banknote)	EUR 1.00
2.5.	Currency exchange (in cash):	
	• Clients of BluOr	EUR 5.00
	• Parties other than Clients of BluOr	EUR 10.00
3. Individual safe deposit boxes¹⁰		
3.1.	Rental:	
	12 months	24 months
	S (50x480x310)	EUR 393.00
	M (75x480x310)	EUR 458.00
	L (300x480x310)	EUR 650.00
3.2.	Issuing a new key (in case of loss, damage or theft)	EUR 150.00
3.3.	Storing the contents of the safe deposit box after opening (per month)	EUR 60.00
3.4.	Storing a key at the Bank (per month)	EUR 5.00

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- ¹ An additional charge of EUR 200.00 applies for expedited document review (First Priority - up to 5 bank working days)
An additional charge of EUR 100.00 applies for document review for opening Current Accounts for Clients with a feature of politically exposed person
An additional charge of EUR 150.00 applies for first document verification for Clients who hold a personal ID issued outside the EU.
An additional charge of up to EUR 250.00 applies for document review for opening Current or Temporary Accounts for Clients related with countries subject to international sectoral sanctions.
An additional charge of EUR 150.00 applies for first document verification for Clients who hold a personal ID issued outside the EU.
Some exceptions may apply depending on the Client's profile – please enquire with the Bank.
The charge is not refundable if the Bank declines account opening.
- ² Management, owner – an individual who is a resident of the Republic of Latvia or of a member state of the European Union, who according to the Register of Enterprises of the Republic of Latvia is the owner, authorized person (member of the board or council, procurator) of an existing business client (a legal entity registered in the Republic of Latvia) of the Bank. Mentioned commission fees are applied to the Clients opened after 22.06.2022.
- ³ If the Client is with a feature of politically exposed person an additional charge of EUR 20.00 applies to the standard Current Account service fee. An additional charge of EUR 25.00 to the standard Current Account service fee applies for Clients who hold a personal ID issued outside the EU.
Depending on the Client's profile, risk level, and the banking products used, an increased Fee of up to EUR 250.00 per month may be applied instead of the standard Current Account service Fee.
- ⁴ * 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 50.00 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.
- ⁵ The Bank reserves the right to honour or to decline the Client's request in cash operations.
- ⁶ 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.
- ⁷ 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. A fee of EUR 25 is charged for cash withdrawal from a blocked account.
- ⁸ 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.
- ⁹ There is available exchange of EUR banknotes and coins. Exchange of foreign banknotes is subject to availability of banknotes.
- ¹⁰ VAT included.

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TRANSFERS ¹					
1.	Crediting of funds to the account ²			Free of charge	
2.	Intrabank transfers			Free of charge	
3.	Transfers in EUR ³ :				
3.1.	European Economic Area member-states (EEA ⁴) (SHA)				
	• Urgent D ⁵ (by 03:45pm):				
	• Up to EUR 50,000.00			EUR 0.40	
	• Over EUR 50,000.00			EUR 2.00	
	• Express D ⁶ (by 05:00pm)			EUR 15.00	
3.2.	Outside the EEA ⁷ :				
	Time of execution ⁸	BEN	SHA or OUR		
			Up to EUR 50,000		Over EUR 50,000
			SHA	OUR	
	Urgent D (by 02:00pm)	EUR 5.00	EUR 25.00	EUR 50.00	EUR 70.00
	Express D (by 03:00pm) executed within 1 hour	EUR 10.00	EUR 40.00	EUR 60.00	EUR 80.00
4.	Transfers in foreign currencies ^{3,7,9} :				
	Time of execution ⁸	BEN	SHA or OUR		
	Standard D+2	EUR 15.00	EUR 25.00		
	Urgent D+1	EUR 30.00	EUR 60.00		
5.	Correction/investigation/cancellation of a payment order ¹⁰			EUR 50.00	
6.	Investigation of an unremitted amount ¹⁰			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 15,000.00 (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 withhold it from the Client's account under the acceptance-free procedure. The Client undertakes to pay all costs related to payment.

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

The charge of EUR 50.00 will be applied for the priority incoming or outgoing payment processing service (in case, if the payment is object of due diligence - up to 3 bank working days from the date of the requested document receiving by the Bank).

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² An additional charge will apply for each transfer from credit institutions of countries subject to international sectoral sanctions: 0.75% of the payment amount (min EUR 250.00, max EUR 1,500.00). The above mentioned additional charge for each transfer will be doubled if the client chooses the expedited review option for the transfer (up to 3 bank working days from the date of the requested document receiving by the Bank). If the Bank refuses to make a payment, a charge of EUR 200.00 will be applied for the consideration of such a payment order.

An additional charge 50,00 EUR will apply for each incoming transfer in foreign currencies from China, Cyprus, Malta, Montenegro, Türkiye and Swiss.

³ Depending on the specifics of a Client's business operations, and/or 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).

⁴ 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.

⁵ Urgent SEPA payments within EEA can be processed as Instant payment, if they meet the following criteria: payment amount is up to EUR 100,000.00, 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.

⁶ The payment may be accepted as EXPRESS payment if the payment cannot be executed as instant payment.

⁷ An additional charge will apply for each transfer to credit institutions of countries subject to international sectoral sanctions: 0.75% of the payment amount (min EUR 250.00, max EUR 1,500.00). The above mentioned additional charge for each transfer will be doubled if the client chooses the expedited review option for the transfer (up to 3 bank working days from the date of the requested document receiving by the Bank). If the Bank refuses to make a payment, a charge of EUR 200.00 will be applied for the consideration of such a payment order.

⁸ D – current value date;

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

D+2 – value date on the day after

⁹ Except RUB, BYN. For further information please contact the Bank.

¹⁰ 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.

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REMOTE SERVICING		
1.	Connecting the Internet Bank service for one user	Free of charge
2.	Connecting or deleting each additional Internet Bank user (one-time)	Free of charge
3.	Monthly fee for using the Internet Bank:	
	• Single user	Free of charge
	• Each additional user	EUR 5.00
4.	Digipass token:	
	• Issuing Digipass	EUR 30.00
	• Restoring an initialisation password	Free of charge
	• Restoring a PIN	EUR 5.00
5.	Blue KEY ¹ :	
	• Connection of Blue KEY	EUR 25.00
6.	Changes in mobile phone number or e-mail address (Blue KEY)	EUR 10.00
7.	Delivery of the Digipass token to the Client	
	• In Latvia	Free of charge
	• outside Latvia	EUR 5.00

¹ Limits are set for signing payment orders (including cash withdrawal orders) with the Blue KEY: one payment maximum limit – EUR 3,000,000.00 or an equivalent in another currency; daily payment limit – EUR 3,000,000.00 or an equivalent in another currency.

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PAYMENT CARDS		
1.	Payment cards¹	Mastercard Classic Mastercard Gold²
		EUR EUR
1.1.	Issue / production of a new card	5.00 10.00
1.2.	Card Account monthly maintenance fee ³	3.00 5.00
1.3.	Replacing or restoring the card	10.00 40.00
1.4.	Annual interest rate on the allowed standard credit limit for domestic Clients and EU Clients without collateral	25.00%
1.5.	Minimal payment (percentage of authorised standard credit limit) until the 20 th day of the following 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
1.8.	Cash withdrawal at BluOr Bank ATMs ⁴	Up to EUR 500.00 (inclusive) ⁵ per month - Free of charge / over EUR 500.01 - 0.30% of the amount 2.00
1.9.	Cash withdrawal at ATMs of other banks ⁴	Up to EUR 500.00 (inclusive) ⁵ per month- Free of charge / over EUR 500.01 - 2.00% (min EUR 3.00) 2.00% +4.00
1.10.	Review of account balance at BluOr ATMs	Free of charge
1.11.	Review of account balance at the ATMs of other banks	0.15
1.12.	Account printout at any ATM	Free of charge
1.13.	Overview and printout on the last 10 card transactions (MiniStatment) at an BluOr Bank AS ATM	
1.14.	Depositing cash (EUR) ⁶ at an BluOr Bank AS ATM	
1.15.	Charge for purchases and services in Latvia and abroad ⁷	
1.16.	Cash withdrawal from the Payment Card Account on the premises of another bank	3.00% +5.00
1.17.	Currency exchange fee	3.00%
1.18.	Payment from the Payment Card Account	According to the pricelist for payments
1.19.	Urgent issue of the card ⁸	20.00
1.20.	Fee per 1 person visiting an airport VIP lounge (Priority Pass programme)	Not applicable 35.00
2.	All cards:	EUR
2.1.	Fee for making amendments for credit limit repayments condition changes	EUR 50.00
2.2.	Delivery of payment cards to Clients:	
	• In Latvia	Free of charge
	• in European Union	EUR 5.00
	• outside European Union	EUR 20.00 + actual costs

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- ¹ Unless a card is activated within 6 months, the Payment Card Account is closed.
- ² Mastercard Gold payment cards are provided with Priority Pass.
- ³ Sequence and order of the fee applying and charging are defined in the Terms and Conditions of Credit Card Agreement.
- ⁴ Maximum limit on ATM cash withdrawal from Payment Card Accounts: Mastercard Classic – EUR 2,000.00; Mastercard Gold – EUR 2,800.00. 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.
- ⁵ EUR 500.00 — maximum total monthly amount of cash that can be withdrawn from ATM's in Latvia and in foreign countries.
- ⁶ The maximum daily limit for depositing cash at a BluOr Bank ATM is EUR 15,000.00 per card.
- ⁷ Daily purchase limits – Mastercard Classic – EUR 30,000.00 and Mastercard Gold – EUR 50,000.00.
- ⁸ 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).

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 0.025 per share / USD 0.02 per share for transactions on the platform	USD 50.00 / USD 20.00 for transactions on the platform
Europe ³	0.35%	EUR 35.00 / USD 50.00 / CHF 50.00 / GBP 40.00 / SEK 350.00 / DKK 250.00 / NOK 350.00
Asia ⁴	0.35% / 0.25% for transactions on the platform	250 HKD / 100 HKD for transactions on the platform 50 SGD / 25 SGD for transactions on the platform 50 AUD / 25 AUD for transactions on the platform 5000 JPY
Canada (TSE, TSX)	CAD 0.03 per share	CAD 50.00
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
Futures (contracts)	20.00 EUR / USD / GBP	
Bitcoin futures	USD 50.00 / USD 30.00 for transactions on the platform	
Options on futures	20.00 EUR / USD / GBP	
Equity options	5.00 (EUR / USD) / USD 3.00 for transactions on the platform	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 ⁵	30:1	
Other currencies, metals, indices	20:1	
Commodity CFDs	10:1	
Cryptocurrency CFDs	2:1	

2.5. Investment funds ⁶ :				
	Transaction fee		Settlement fee	
Foreign investment funds		0.5%	EUR 20.00	
Latvia-based funds		2.0%		
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	
BluOr FX		free of charge	free of charge	
Tiger Trade		free of charge	based on the provider's pricelist	
CQG Q-TRADER		GBP 95.00 or equivalent in another currency	based on the provider's pricelist	
4. Financing against securities ⁷				
4.1.	Currency	EUR / USD		
4.2.	Rate	EURIBOR / USD SOFR +4.5%		
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 ⁸		EUR 25.00 or an equivalent in another currency	
6.4.	Corporate Actions (voting, conversion, restructuring, mergers etc.)		Information available at the Bank	
6.5.	Financial instruments selling in accordance with the tender offer		0.10% of the amount of transaction	
6.6.	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.

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- 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.
- ³ Austria, Belgium, Denmark, Estonia, Germany, Great Britain, Finland, France, Latvia, Lithuania, Netherlands, Spain, Norway, Portugal, Sweden, Switzerland.
- ⁴ Hong Kong, Japan, Australia, Singapore.
- ⁵ Major currency pairs: CADCHF, CADJPY, EURCAD, EURCHF, EURGBP, EURJPY, EURUSD, GBPCAD, GBPCHF, GBPJPY, GBPUSD, USDJPY, USDCAD, USDCHF.
- 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.
- ⁷ 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.
- ⁸ 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)	USD 30.00
	Europe ⁴	EUR 30.00 / USD 30.00 / CHF 30.00 / GBP 30.00 / SEK 300.00 / DKK 200.00 / NOK 300.00
	Russia (MOEX)	RUB 500.00
	Canada (TSE, TSX)	CAD 30
	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
	Equity options	4.00 EUR / USD
2.4.	Investment funds⁵	
	Transaction fee	Settlement fee
	Foreign investment funds	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 domestic Clients, the minimum deposit is EUR 500.00 or USD 500.00

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

1.3. Interest is paid once, at maturity:

Term/currency	EUR	USD
3 months	2.00%	0.90%
6 months	3.25%	1.15%
12 months	4.00%	1.55%
24 months	3.43%	1.77%
36 months	3.53%	
60 months	3.85%	

2. Subordinated deposit^{2,3}:

Deposit period	EUR
5 years	4.5%
7 years	6%

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.

A subordinated deposit (within the meaning of the Regulation (EU) No 575/2013 of 26 June 2013 (Articles 62 – 64) – subordinated loan) is a loan provided by a customer to the bank with the possibility of receiving a certain profit (interest). By providing a subordinated loan, customers have an opportunity to earn more – interest rates are significantly higher than on term deposits. Subordinated deposits are not covered by the state deposit guarantee scheme. The depositor receives the principal amount of the deposit upon expiry of the loan term.

³ If the term of the contract is concluded up to 01.05.2021, the Pricelist valid up to 30.04.2021. is applicable. If the term of the contract is concluded up to 05.08.2022, the Pricelist valid up to 04.08.2022. is applicable.

OTHER SERVICES		
1. Accounts		
1.1.	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.
1.2.	Processing and execution of orders (each time) from public legal entities (SRS, prosecutor's office, sworn officers of the court etc.)	EUR 50.00
1.3.	Servicing of accounts (sub-accounts) regarding which orders have been received from SRS or bailiffs	EUR 20.00
1.4.	Escrow Account:	
	• Opening an Escrow Account (compiling, execution and maintenance of a standard agreement) ¹ (from the transaction amount)	0.4% (min EUR 200.00)
	• Amendments	EUR 100.00
2. Statements, reference letters		
2.1.	Account statements ²	EUR 5.00 per calendar month (min EUR 5.00)
2.2.	Issuing a SWIFT message (per page)	EUR 3.00
2.3.	Updates to the Client's file	Free of charge
2.4.	Reference letter of account opening	EUR 20.00
2.5.	Reference letter ³ :	
	• 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 100.00
2.6.	Reference letter after account closure	EUR 500.00
2.7.	Searching for documents in archives (per page):	
	• Up to 12 months	Free of charge
	• Over 12 months	EUR 5.00
2.8.	Delivery of documents to Clients	EUR 20.00 + actual costs
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. Advisory		
5.1	Advisory on general issues, without involvement of third parties (per hour)	EUR 200.00-400.00
5.2.	Advisory on general issues involving third parties	EUR 200.00-400.00 + actual third party costs

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6. Disbursement of state-guaranteed compensation	
6.1. Cash	Not offered
6.2. Intrabank transfers	Free of charge
6.3. Transfers to other banks in EEZ (SHA)	Free of charge
6.4. Transfers to other banks in United Kingdom, Swiss (SHA, only to IBAN accounts)	Free of charge
7. Other services	Information upon request

¹ 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.

² Is not applicable for the calendar month(s) without account turnover.

³ 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.