



PRICELIST FOR DOMESTIC AND EU CLIENTS – INDIVIDUALS

Valid as of 01.04.2025

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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 additional 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 5,00 EUR)
	• 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 786.00
	M (75x480x310)	EUR 916.00
	L (300x480x310)	EUR 1,300.00
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 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 250.00 applies for first document verification for Clients and their representatives 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.
** For the storage of funds in the Current Account, Investment Account, Merchant Account, E-Merchant Account, or Night Deposit Account after the termination of the business relationship with the Client, a commission fee is charged (monthly): up to 3 months – EUR 50.00, from the 4th month onward – EUR 500.00. If the business relationship is terminated in accordance with the General Terms of Business, the commission fee is applied from the sixth business day after the Client is notified in the Internet Bank or from 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. Some exceptions may apply depending on the Client's business profile and used services – please enquire with the Bank. If the term of the contract is extended up to 01.05.2024., the Pricelist valid up to 01.05.2024. is applicable.

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TRANSFERS¹				
1.	Crediting of funds to the account²	Free of charge		
2.	Intrabank transfers	Free of charge		
3.	Transfers in EUR³:			
3.1.	European Economic Area member-states (EEA⁴) (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 EEA⁷:			
Time of execution ⁸		BEN	SHA or OUR	
			Up to EUR 50,000	
			SHA	OUR
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
				EUR 70.00
				EUR 80.00
4.	Transfers in foreign currencies^{3,7}:			
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 ⁹	EUR 50.00		
6.	Investigation of an unremitted amount ⁹	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 – the Client (sender) pays the Bank's commission fee (separately from the payment amount), and the recipient's account is credited the payment amount minus the commission fees of the correspondent bank and other intermediary banks.

Payments within the European Economic Area (EEA) in EUR and in national currencies of EEA member states are executed with SHA charge only. When making a payment to an EEA country in EUR or in the national currencies of EEA member states, the recipient bank receives the full payment amount and the recipient bank's fee may be withheld from the recipient, if it is stipulated in the agreement between the recipient bank and the payment recipient.

OUR – the Client (sender) pays the Bank's and the correspondent bank's commission fee. At the time of payment execution, the Bank withholds the Bank's and the correspondent bank's commission fees from the Client's (sender's) account (separately from the payment amount). If the recipient bank or the correspondent bank or the intermediary bank requests the Bank to pay its commission fee, the Bank shall withhold this commission from the Client's (sender's) account under the acceptance-free procedure. The Client (sender) undertakes to pay all costs related to the execution of the payment.

BEN – the recipient pays the commission fees of the Bank and other banks involved in the execution of the payment. For priority processing of an incoming or outgoing payment (if the payment requires investigation – within 3 business days after the Bank has received all requested documents), a commission fee of EUR 50.00 is charged.

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² Additional commission fee is applied to incoming payments from countries that are subject to international sanctions and/or incoming payments for transactions related to countries that are subject to international sanctions, including payment of goods and/or services: 1.00% of the payment amount (min EUR 250.00, max EUR 3,000.00).

For expedited processing of a payment order (within 3 business days after the Bank has received all requested documents), the prescribed commission fee will be doubled.

If, after reviewing the payment order, the Bank declines payment execution, a commission fee of EUR 200.00 is applied for reviewing this payment order.

For incoming payments in foreign currencies from China, Cyprus, Malta, Montenegro, Turkey and Switzerland, an additional commission fee in the amount of EUR 50.00 EUR is applied.

The withheld commission fee is non-refundable.

³ Depending on the Client's profile, and/or if the business relationship with the Client is terminated in accordance with the General Terms of Business, an additional commission fee is applied: 0.25% of each payment amount (min EUR 500.00, max EUR 2,000.00).

⁴ EEA countries: Iceland, Liechtenstein, Norway and 27 EU member states: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, 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 SEPA URGENT payment within the European Economic Area (EEA) can be executed as an instant payment, if the payment meets the following criteria: the payment amount is up to EUR 30,000.00, the beneficiary bank is a participant of the instant payment system (list of banks-participants: www.europeanpaymentscouncil.eu/what-we-do/be-involved/register-participants), and there are no other obstacles to the execution of the instant payment.

⁶ If the payment cannot be executed as an instant payment, the payment may be accepted for execution as an EXPRESS payment.

⁷ Additional commission fee is applied to outgoing payments from countries that are subject to international sanctions and/or outgoing payments for transactions related to countries that are subject to international sanctions, including payment of goods and/or services: 1.00% of the payment amount (min EUR 250.00, max EUR 3,000.00). For expedited processing of a payment order (within 3 business days after the Bank has received all requested documents), the prescribed commission fee will be doubled. If, after reviewing the payment order, the Bank declines payment execution, a commission fee of EUR 200.00 is applied for reviewing this payment order.

The withheld commission fee is non-refundable.

⁸ D – value date is on the current banking day;

D+1 – value date is on the next banking day;

D+2 – value date is after 2 banking days.

⁹ Made on the basis of documents submitted by the Client confirming the payment. If the request for correction/ cancellation/ search of a payment order is received 2 months after the payment value date, an additional commission fee in the amount of EUR 25.00 will be applied. If the request for correction/ cancellation/ search of a payment order is received 3 months (and later) after the payment value date, an additional commission fee in the amount of EUR 50.00 will be applied.

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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.	Code calculator (Digipass):	
	• Issuing	EUR 30.00
	• Restoring an initialisation password	Free of charge
	• Restoring a PIN	EUR 5.00
5.	Blue KEY app ¹ :	
	• Connection	EUR 25.00
6.	Changes in mobile phone number or e-mail address (Blue KEY)	EUR 10.00
7.	Delivery of the Code calculator:	
	• By post (Latvijas Pasts, no tracking option for shipment, only in EU countries)	EUR 2.00
	• Courier delivery (worldwide)	EUR 5.00 + actual costs

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	Visa Classic	Visa 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 the ATMs	0.50	
1.11. Account printout at any ATM	Free of charge	
1.12. Overview and printout on the last 10 card transactions (MiniStatment) at an BluOr Bank AS ATM		
1.13. Depositing cash (EUR) ⁶ at an BluOr Bank AS ATM		
1.14. Charge for purchases and services in Latvia and abroad ⁷		
1.15. Currency exchange fee	3.00%	
1.16. Payment from the Payment Card Account	According to the pricelist for payments	
1.17. Fee per 1 person visiting an airport VIP lounge (Priority Pass programme)	Not applicable	30.00
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:		
• By post (Latvijas Pasts, no tracking option for shipment, only in EU countries)	EUR 2.00	
• Courier delivery (worldwide)	EUR 5.00 + actual costs	

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

² Visa 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 Daily and transactional limit on cash withdrawal from Payment Card Accounts: Visa Classic – EUR 2,500.00; Visa Gold – EUR 2,500.00. 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 Purchase limit per day and per one transaction – Visa Classic – EUR 50,000.00 and Visa Gold – EUR 50,000.00.

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	1.50% per annum from the market value of portfolio
1.2.	Performance fee (calculated annually) ¹	20% of returns in excess of hurdle rate net of fees (<i>benchmark</i>)
1.3.	Custody fee (calculated and withheld monthly) ²	0.25% per annum from the market value of portfolio
1.4.	Early withdrawal fee ³	1%
2. Special fees for brokerage services for Clients using asset management services⁴		
2.1.	On exchange traded equities and funds (ETFs):	
	Transaction fee	Minimum fee
	USA (NYSE, NYSE MKT, NASDAQ)	USD 30.00
	Europe ⁵	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 funds⁶	
	Transaction fee	Settlement fee
	Foreign investment funds	EUR 20.00

¹ VAT is not included.

² 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, but 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.

³ The Bank has the right to apply fees for funds withdrawn during the first operating year.

⁴ 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.

⁵ Austria, Belgium, Denmark, Estonia, Germany, Great Britain, Finland, France, Latvia, Lithuania, Netherlands, Spain, Norway, Portugal, Sweden, Switzerland.

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.

DEPOSITS	
1. Standard Deposit¹:	
1.1.	Minimum deposit is EUR 1,000.00 or USD 1,000.00
1.2.	The early termination fee of the Agreement in accordance with the terms of the Deposit Agreement – 1% of the Deposited Amount.
2. Subordinated deposit²:	
2.1.	Minimum deposit is EUR 10,000.00 or USD 10,000.00

Deposit rates can be found on the Bank's website and in the concluded Deposit Agreement.

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

² If the amount of such an investment exceeds EUR 500,000.00, the Bank has the right to set an individual interest rate.

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
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	5.00% (min 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

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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 5.00
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. Disbursement of state-guaranteed compensation		
7.1.	Cash	Not offered
7.2.	Intrabank transfers	Free of charge
7.3.	Transfers to other banks in EEZ (SHA)	Free of charge
7.4.	Transfers to other banks in United Kingdom, Swiss (SHA, only to IBAN accounts)	Free of charge
8. Other services		Information upon request
	• Individual payment services ⁴	EUR 50.00 per payment

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.

⁴ A Client who has registered for this service can order the input of data for their outgoing and intrabank payments into the Internet Bank by contacting their Client Relationship Manager by e-mail or by calling the Bank's registered phone. Once the payment is created, the Client must sign it with the BlueKey mobile app or using the code calculator. For more information, please contact the Bank. The service is available to Clients with a subordinated deposit or asset management portfolio of Euro 100 000.00 or more.