

TRANSFER OPERATIONS

	Granting of payment documents to bank in a paper kind	Granting of payment documents to bank in an electronic kind
1. Credits of wire transfers for customers		
1.1. Incoming wire transfers	Free of charge	
1.2. Urgent credit of wire transfers	6% p.a.	
2. Transfers of funds from customer account		
2.1. Transfers of funds into another account within the Bank (internal transfer)	0,20 EUR	
2.2. Transfers in LVL		
2.2.1. standard transfer (it is executed the same day if the document is given in bank till 13.00 and it is executed the next day if it is given in bank from 13.00 and up to the end of the working day)		
- amount up to 50 000 LVL	0,50 EUR	0,35 EUR
- amount from 50 000 LVL	5 EUR	4 EUR
2.2.2. urgent transfer (it is executed the same day if the document is given in bank till 15.00)	7 EUR	6 EUR
2.3. Transfers in USD, (OUR)¹		
2.3.1. standard transfer	25 EUR	23 EUR
2.3.2. urgent transfer	35 EUR	30 EUR
2.3.3. express transfer	75 EUR	72 EUR
2.4. Transfers in USD, (SHA)²		
2.4.1. standard transfer	20 EUR	17 EUR
2.4.2. urgent transfer	30 EUR	27 EUR
2.4.3. express transfer	70 EUR	67 EUR
2.5. Transfers in USD, (BEN)³		
2.5.1. standard transfer	Free of charge	Free of charge
2.5.2. urgent transfer	Free of charge	Free of charge
2.5.3. express transfer	Free of charge	Free of charge

¹ Only commission for services of akciju sabiedrība Latvijas tirdzniecības banka (hereinafter the Bank) and its correspondent bank is mentioned here. The Bank sends payment order to the correspondent bank, writing instruction "OUR" in the appropriate field of the S.W.I.F.T. message "Details of charges". The responsibility of the Bank is limited to this. Transfers, which Bank can deliver directly to intermediary bank or beneficiary bank, it sends with the instruction ' SHA ' in appropriate field of the S.W.I.F.T. message "Details of charges". The bank is not responsible if the intermediary bank or beneficiary bank does not execute the instruction of Bank or if the sum of transfer is not received fully for the reasons, which don't depend on Bank (for example, practice of executing transfers in the definite country).

² Only commission for services of akciju sabiedrība Latvijas tirdzniecības banka is mentioned here. Beneficiary pays all other commissions associated with the payment (of correspondent bank, intermediary bank and beneficiary bank) proceeding from actual expenses.

³ Beneficiary pays all commissions (of akciju sabiedrība Latvijas tirdzniecības banka, correspondent bank, intermediary bank and beneficiary bank) proceeding from actual expenses. The amount of commission of akciju sabiedrības Latvijas tirdzniecības banka is the same as SHA commission (p.2.4.), commission is withhold from the sum of payment.

2.6. *Transfers in EUR, (OUR)*⁴

2.6.1. standard transfer

2.6.2. urgent transfer

2.6.3. express transfer

20 EUR + add. commission in Appendix 2	17 EUR + add. commission in Appendix 2
30 EUR + add. commission in Appendix 2	27 EUR + add. commission in Appendix 2
70 EUR + add. commission in Appendix 2	67 EUR + add. commission in Appendix 2

2.7. *Transfers in EUR, (SHA)*⁵

2.7.1. standard transfer

2.7.2. urgent transfer

2.7.3. express transfer

20 EUR	17 EUR
30 EUR	27 EUR
70 EUR	67 EUR

2.8. *Transfers in EUR, (BEN)*⁶

2.8.1. standard transfer

2.8.2. urgent transfer

2.8.3. express transfer

Free of charge	Free of charge
Free of charge	Free of charge
Free of charge	Free of charge

2.9. *Transfers in other freely convertible currencies, (OUR)*⁷

2.9.1. standard transfer

2.9.2. urgent transfer (if the procedure of payments allows to carry out urgent transfer)

2.9.3. express transfer (if the procedure of payments allows to carry out express transfer)

20 EUR + add. commission in Appendix 2	17 EUR + add. commission in Appendix 2
30 EUR + add. commission in Appendix 2	27 EUR + add. commission in Appendix 2
70 EUR + add. commission in Appendix 2	67 EUR + add. commission in Appendix 2

2.10. *Transfers in other freely convertible currencies, (SHA)*⁸

2.10.1. standard transfer

2.10.2. urgent transfer (if the procedure of payments allows to carry out urgent transfer)

2.10.3. express transfer (if the procedure of payments allows to carry out express transfer)

20 EUR	17 EUR
30 EUR	27 EUR
70 EUR	67 EUR

⁴ Only commission for services of akciju sabiedrība Latvijas tirdzniecības banka and its correspondent-bank is mentioned here. Originator pays all other commissions associated with the payment (of intermediary bank and beneficiary bank) proceeding from actual expenses.

⁵ Only commission for services of akciju sabiedrība Latvijas tirdzniecības banka is mentioned here. Beneficiary pays all other commissions associated with the payment (of correspondent bank, intermediary bank and beneficiary bank) proceeding from actual expenses.

⁶ Beneficiary pays all commissions (of akciju sabiedrība Latvijas tirdzniecības banka, correspondent bank, intermediary bank and beneficiary bank) proceeding from actual expenses. The amount of commission of akciju sabiedrības Latvijas tirdzniecības banka is the same as SHA commission (p.2.7.), commission is withhold from the sum of payment.

⁷ Only commission for services of akciju sabiedrība Latvijas tirdzniecības banka and its correspondent-bank is mentioned here. Originator pays all other commissions associated with the payment (of correspondent bank, intermediary bank and beneficiary bank) proceeding from actual expenses.

⁸ Only commission for services of akciju sabiedrība Latvijas tirdzniecības banka is mentioned here. Beneficiary pays all other commissions associated with the payment (of correspondent bank, intermediary bank and beneficiary bank) proceeding from actual expenses.

2.11. Transfers in other freely convertible currencies, (BEN) ⁹	
2.11.1. standard transfer	Free of charge Free of charge
2.11.2. urgent transfer (if the procedure of payments allows to carry out urgent transfer)	Free of charge Free of charge
2.11.3. express transfer (if the procedure of payments allows to carry out express transfer)	Free of charge Free of charge
2.12. Transfers in RUB (OUR) ¹⁰	
2.12.1. standard transfer	10 EUR 9 EUR
2.12.2. urgent transfer	12 EUR 11 EUR
2.13. Transfer in EEK, LTL (OUR, standard)	10 EUR 9 EUR
2.14. Transfer in BYR, UAH (OUR, standard)	10 EUR 8 EUR
2.15. Transfer in KZT, MDL (OUR, standard)	8 EUR 7 EUR
3. Transfers to other banks without opening an account (USD, EUR and other convertible currencies – only <i>SHA</i> or <i>BEN</i> ; other currencies – only <i>OUR</i>)	5 LVL + Bank's commission for the following transfers (p. 2.4.,2.5.,2.7.,2.8., from 2.10. till p.2.15.)
5. Regular payments ¹¹	
5.1. application submission	Free of charge
5.2. payment in LVL to another bank	0.20 EUR + commission for the following payment
5.3. payment in other currencies to another bank	3 EUR + commission for the following payment
5.4. inhouse payment	0.30 EUR
6. Payments with back value	
6.1. USD	actual expenses + 500 USD
6.2. EUR	actual expenses + 400 EUR
7. Cancellation of payment, modification of payment in <u>LVL</u>	10 EUR
8. Cancellation of payment, modification of payment in <u>other currencies</u>	25 EUR + actual expenses
9. Investigation of payment	
- Internal payments	5 EUR
- External payments	25 EUR + actual expenses
- Incoming payment with the incomplete instruction of requisites or details of payment	10 EUR + actual expenses
10. Verifying the payment executing date on the beneficiary account	25 EUR + actual expenses
11. Searching of incoming payments on the client's account	1 % , min. 50 EUR

⁹ Beneficiary pays all commissions (of akciju sabiedrība Latvijas tirdzniecības banka, bank-correspondent, bank-intermediary and bank-beneficiary) proceeding from actual expenses. The amount of commission of akciju sabiedrības Latvijas tirdzniecības banka is the same as SHA commission (p.2.10.), commission is withhold from the sum of payment.

¹⁰ Only commission for services of akciju sabiedrība Latvijas tirdzniecības banka is mentioned here. Originator pays all other commissions associated with the payment (of bank-correspondent, bank-intermediary and bank-beneficiary) proceeding from actual expenses.

¹¹ Regular payment allows to provide regular and fixed payments once a month and rarely. With application made for Regular payment service, akciju sabiedrība Latvijas tirdzniecības banka will regularly perform the necessary payments on a specified date to the specified beneficiary

Terms for executing of payment orders

1. Standard transfer – executed by the Bank with value date + one banking day since the payment order is received

2. Urgent transfer – executed with current value date if payment order is received until¹²:

EUR	15:30
GBP	16:00
CHF	14:00
USD	17:00
RUB (except payments to MDM bank)	13:00

Urgent transfers in other currencies are not executed

If the Bank receives a payment order after given time, the transfer is executed with next value date + one bank day since receiving the payment order.

3. Express transfer is executed with current value date if payment order is received in time written in p.2 of this appendix, but not later then the following time¹³:

EUR	16:30
GBP	16:30
USD	18:00

Express transfers in other currencies are not provided.

¹² Latvian time.

¹³ Latvian time.

Additional commissions for money transfers (if the sender pays the commissions of banks-correspondents):¹⁴

Transfer currency	Tariff
CAD	10 EUR
CHF	10 EUR
DKK	10 EUR
EUR	6 EUR, if the sum of transfer less than 12 500 EUR 0,1 % from sum, max.50 EUR, if sum of transfer is 12 500 EUR and more
GBP	10 EUR
PLN	10 EUR
SEK	10 EUR
JPY	15 EUR
CYP	15 EUR
DKK	10 EUR
NOK	10 EUR

¹⁴ Akciju sabiedrība Latvijas tirdzniecības banka does not charge the commission of bank-correspondent from the sum of payment.