

TARIFFS

of Bank operations and other financial services for legal persons (companies) of non-residents of the Republic of Latvia

Valid from OCTOBER 10, 2009

I Opening, servicing and closing of account

1. Opening, servicing and closing of account

1.1. Account opening	50 EUR
1.2. Verifying of documents necessary for opening the account	Free of charge
1.3. Amendments in a signature sample card	10 EUR
1.4. Annual interest rates on balances	Free of charge
1.5. Monthly account maintenance fee	3 EUR
1.6. Fee for an inactive account (<i>an inactive account is a current account where no bank operations have been executed over one year and which is not related to other agreement concluded between the Bank and the customer</i>), the Bank debit the charge and closes the account	After seven month period of support of inactive account, 20 EUR commission for the month
1.7. Account closing	Free of charge

2. Account statements

2.1. Account statements received at the bank	
2.1.1. Daily of the terms of the previous day	Free of charge
2.1.2. Repeated for the previous day (in all currencies)	1.50 EUR
2.1.3. Additional for concrete date or any other period	2 EUR x number of months
2.2. Account statements delivered by fax	
2.2.1. Across Latvia	5 EUR
2.2.2. Abroad Latvia	7 EUR
2.3. Account statements delivered by postal service	
2.3.1. Across Latvia	1 EUR + actual expences
2.3.2. Abroad Latvia	3 EUR + actual expences

3. Bank information available on request

3.1. Document confirming the availability of the customer's account in Latvian, ordering it not less than a day before	5 EUR
3.2. Document confirming the availability of the customer's account in Latvian, without previous order	10 EUR
3.3. Document confirming the availability of the customer's account in English or Russian, ordering it not less than a day before	10 EUR
3.4. Confirmation of the auditors' enquiry (at the customer's request) in Latvian	40 EUR
3.5. Confirmation of the auditors' enquiry (at the customer's request) in English or Russian	50 EUR

3.6. Preparation and issue of a non-standard document to a customer in person, if ordered not less than one day before (<i>for the financial services provided by the bank</i>)	25 EUR
3.7. The information verified by notary with/or apostilled	50 EUR + actual expenses
4. Searching of payment document for the previous period and issuance of a copy:	
4.1. Up to 1 months	2 EUR per document
4.2. Up to 3 months	7 EUR per document
4.3. Over 3 months	12 EUR per document
5. Consultations on work with the account	Free of charge
6. Issuing a copy of the agreement in case if it is lost	10 EUR

II TRANSFER OPERATIONS

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
- amount from 50 000 LVL

0,70 EUR
5 EUR

0,50 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 AS LTB Bank (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 AS LTB Bank 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 AS LTB Bank, correspondent bank, intermediary bank and beneficiary bank) proceeding from actual expenses. The amount of commission of AS LTB Bank 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 AS LTB Bank 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 AS LTB Bank 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 AS LTB Bank, correspondent bank, intermediary bank and beneficiary bank) proceeding from actual expenses. The amount of commission of AS LTB Bank is the same as SHA commission (p.2.7.), commission is withhold from the sum of payment.

⁷ Only commission for services of AS LTB Bank 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 AS LTB Bank 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 in cash LVL to other banks without opening an account (public utilities payments and state duties)	2 EUR + Bank's commission for the following transfers	
4. 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>)	8 EUR + Bank's commission for the following transfers	
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	5 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, investigation or amendment of incoming or outgoing payment		
7.1. in LVL	40 EUR + actual expenses	
7.2. in RUB	10 EUR	
7.3. in other currencies	60 EUR	
7.3.1. till 6 months	85 EUR	
7.3.2. older then 6 months	125 EUR	
8. Cancellation or amendment of credit transfers within bank	20 EUR	

⁹ Beneficiary pays all commissions (of AS LTB Bank, bank-correspondent, bank-intermediary and bank-beneficiary) proceeding from actual expenses. The amount of commission of AS LTB Bank is the same as SHA commission (p.2.10.), commission is withhold from the sum of payment.

¹⁰ Only commission for services of AS LTB Bank 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, AS LTB Bank will regularly perform the necessary payments on a specified date to the specified beneficiary

III PAYMENT CARDS

1. Maestro

1.1. Opening of card (base/ supplement)	
1.2. Annual fee	
1.2.1. for base card in the first year	
1.2.2. for supplement in the first year	
1.2.3 for base / supplement card in next years	
1.2.4. for base / supplement card for the clients, which get 2 and more cards	
1.2.5. for base / supplement card for the clients, which get 5 and more cards	
1.3. Purchase fee ¹²	
1.3.1. In Latvia	
1.3.2. Abroad	
1.4. ATM disbursement fee ¹²	
1.4.1. at ATM's of SEB banka	
1.4.2. other banks ATM's	
1.5. Cash disbursement fee ¹²	
1.5.1. at AS LTB Bank	
1.5.2. at other banks	
1.6. Interest fee on card account balance	
1.7. Overdraft rate	
1.8. Penalty interest	
1.9. Late payment rate	
1.10. Card replacement fee	
1.10.1. For technical reasons (card to be returned to the Bank)	
1.10.2. For other reasons (for example, the card is lost, damaged)	
1.11. Statement fee receiving in the Bank	
1.12. Statement fee	
1.12.1. by e-mail	
1.12.2. by fax	
1.12.3. by mail	
1.13. Card account closing	
1.14. Charge for an inactive card account (<i>an inactive</i> account is a current account where no bank operations have been executed over one year and which is not related to other agreement concluded between the Bank and the customer), the Bank debit the charge and closes the account	
1.15. Security deposit	
1.16. Transfers of funds from a card account	
1.17. One card Limit of the day in ATM disbursement fee and in banks reader terminals	

USD	EUR
Free of charge	
60 USD	50 EUR
40 USD	30 EUR
40 USD	30 EUR
40 USD	30 EUR
30 USD	25 EUR
Free of charge	
0,5 %	
0,50 USD	0,50 EUR
3 USD + 1,5%	3 EUR + 1,5%
0,5 % (min 0,50 EUR)	
3 USD + 1,5%	3 EUR + 1,5%
0 % annually	
24 % annually	
0,15% per day	
18 % per day	
Free of charge	
20 USD	15 EUR
Free of charge	
Free of charge	
5 USD	5 EUR
1 USD	1 EUR
Free of charge	
10 USD	10 EUR
None	
Commission for payment ¹³	
Equivalent LVL 1000	

¹² At the moment of conducting a transaction (authorization) approximate sum of commission and currency exchange margin is being reserved (blocked) with respect of the conducted transaction.

¹³ Commission for Transfers under part II TRANSFER OPERATIONS.

2. MasterCard Gold

2.1. Opening of card

2.2. Annual fee

2.2.1. for base card in the first year

2.2.2. for supplement in the first year

2.2.3. for base / supplement card in next years

2.2.4. for base / supplement card for the clients, which get 2 and more cards

2.2.5. for base / supplement card for the clients, which get 5 and more cards

2.3. Purchase fee ¹²

2.3.1. In Latvia

2.3.2. Abroad

2.4. ATM disbursement fee ¹²

2.4.1. at ATM's of SEB banka

2.4.2. other banks ATM's

2.5. Cash disbursement fee ¹²

2.5.1. at AS LTB Bank

2.5.2. at other banks

2.6. Interest fee on card account balance

2.7. Interest fee on security deposit

2.8. Overdraft rate

2.9. Penalty interest

2.10. Late payment rate

2.11. Card replacement fee

2.11.1. For technical reasons (card to be returned to the Bank)

2.11.2. For other reasons (for example, the card is lost, damaged)

2.12. Statement fee receiving in the Bank

2.13. Statement fee

2.13.1. by e-mail

2.13.2. by fax

2.13.3. by mail

2.14. Card account closing

2.15. Charge for an inactive card account (*a inactive* account is a current account where no bank operations have been executed over one year and which is not related to other agreement concluded between the Bank and the customer), the Bank debit the charge and closes the account

2.16. Security deposit (*for base card*)

2.17. Amount of credit limit

2.18. Transfers of funds from a card account

2.19. . One card Limit of the day in ATM disbursement fee and banks reader terminals

	USD	EUR
	Free of charge	
	160 USD	140 EUR
	120 USD	110 EUR
	120 USD	110 EUR
	120 USD	110 EUR
	80 USD	70 EUR
	Free of charge	
	0,5 %	
	0,50 USD	0,50 EUR
	3 USD + 1.5%	3 EUR + 1.5%
	0,5 % (min. 0,50 EUR)	
	3 USD + 1.5%	3 EUR + 1.5%
	0 % annually	
	3,5 % ann.	2% ann.
	24 % annually	
	0,15% per day	
	18 % annually	
	Free of charge	
	20 USD	15 EUR
	Free of charge	
	Free of charge	
	5 USD	5 EUR
	1 USD	1 EUR
	Free of charge	
	10 USD	10 EUR
	1000 USD	1000 EUR
	Till 75% of providing deposit sum	
	Commission for payment ¹⁴	
	Equivalent LVL 2000	

¹⁴ Commission for Transfers under part II TRANSFER OPERATIONS.

3. MasterCard Virtual

Issued for 3 month term

3.1. Opening of base/ supplement card fee

3.2. Renewal of base/ supplement card

3.3. Purchase fee ¹²

3.3.1. In Latvia

3.3.2. Abroad

3.4. Cash disbursement fee at AS LTB Bank (*Only in case of closing a card*)

3.5. Interest fee on card account balance

3.6. Overdraft rate

3.7. Penalty interest

3.8. Late payment rate

3.9. Statement fee receiving in the Bank

3.10. Statement fee

3.10.1. by e-mail

3.10.2. by fax

3.10.3. by mail

3.11. Card account closing

3.12. Charge for an inactive card account (*a inactive account is a current account where no bank operations have been executed over one year and which is not related to other agreement concluded between the Bank and the customer*), the Bank debit the charge and closes the account

3.13. Security deposit

USD	EUR
Free of charge	
6 USD	5 EUR
1%	
1%	
0,5 % of sum (min. 0,50 USD)	0,5 % of sum (min. 0,50 EUR)
0% annually	
12% annually	
0,15% per day	
18% annually	
Free of charge	
Free of charge	
5 USD	5 EUR
1 USD	1 EUR
Free of charge	
10 USD	10 EUR
None	

4. Other tariffs for payment cards

4.1. Information on client's request about use of the card and account balance

4.1.1. in Latvian

4.1.2. in English or in Russian

4.2. Information on existence of guarantee sum

4.3. Examination of unsubstantiated claim

4.4. Additional information on the client's account for the definite period on the client's request (for every page)

4.5. Delivery of cash money on the cards issued by other banks*

4.6. Currency conversion mark up

4.7. Balance review in ATMS

USD	EUR
3 USD	2 EUR
6 USD	5 EUR
3 USD	2 EUR
10 USD + actual charges	10 EUR + actual charges
0,50 USD	0,40 EUR
3 %	
2%	
Free of charge	

* The amount of transaction (authorization) is calculated in lats (LVL); commission of the Bank is calculated and charged in lats (LVL). The commission is charged from the transaction sum (authorization sum).

IV REMOTE BANKING

1. INTERNET-Banking system (delivery expenses are not included)

1.1. Individual connection to INTERNET-Banking system

1.1.1.Connection

- with DIGIPASS

75 EUR

- with collective DIGIPASS¹⁵

100 EUR

- with test keys

20 EUR

1.2. Corporative connection to INTERNET-Banking system¹⁶

1.2.1.Connection

- with „DIGIPASS” (issuance for the first two users)

100 EUR

- additional commission as from third user¹⁷

50 EUR

- with test keys (issuance for the first two users)

30 EUR

- additional commission as from third user

10 EUR

1.3. Conversion from Individual Internetbanking *Stream* connection to Corporative *Stream* connection¹⁸

- with „DIGIPASS”, additional commission as from second user

50 EUR

- with test keys, additional commission as from second user

10 EUR

1.4. **Holding** connection to Internetbank *Stream*¹⁹

Connection:

- with „Digipass” (for the first two customers- companies with one user)

100 EUR

- additional commission as from third customer- company

15 EUR

- connection of additional user

50 EUR

- with test keys (for the first two customers- companies with one user)

30 EUR

- additional commission as from third customer- company

10 EUR

- connection of additional user

10 EUR

1.5. INTERNET-Banking system using (per month)

- with DIGIPASS

Free of charge

- with test key

Free of charge

1.6. DIGIPASS changing

¹⁵ One user can have access to several companies – for stream clients who have connection to Individual Internet banking stream.

¹⁶ Corporative connection to Internetbanking STREAM – one customer of the bank with the connection to Internetbanking *Stream* system, may have more than just one user. Device „DIGIPASS” or Test keys may be used for electronic authorization of each user.

¹⁷ Providing a Corporative connection for a new customer, as from the connection of third user the charges are deducted for each next user severally.

¹⁸ If the customer has an Individual Connection and he wishes to change it to a Corporative Connection, then the charges are deducted as from the second user for each following user severally.

¹⁹ customer of *Stream*, that includes a number of customers- companies of the Bank (customers of the group), none of which have to be the customer of *Stream*. **Holding** user is authorized to provide all the customers- companies of the Bank included in Holding with *Stream* functions – by using the access to those customer accounts. **Holding** may have more than just one user with an equal of various accesses to accounts

- for other reasons	75 EUR
- for technical reasons	Free of charge
1.7. DIGIPASS reprogramming	20 EUR
1.8. INTERNET-Banking system information mode	
1.8.1. Connection to the system	15 EUR
1.8.2. System using (per month)	Free of charge
2. Account servicing by fax (delivery expenses are not included)	
2.1. Test keys issuance	20 EUR
2.2. Servicing (per month)	Free of charge
2.3. Test key changing	
- for other reasons	20 EUR
- for technical reasons	Free of charge
V Telephonbanking system (delivery expenses are not included)	
1.1. Connection to system	15 EUR
1.2. System servicing (per month)	Free of charge
1.3. Key table changing	
- for other reasons	15 EUR
- for technical reasons	Free of charge
VI Currency Exchange	
1. Currency Exchange	At Bank rate

VII CASH OPERATIONS

1. Cash collection

1.1. Cash collection (LVL, USD, EUR)

- On the customer account
- On the account of the third party

1.2. Cash collection in other currencies (under the agreement with bank)

1.3. Cash collection of damaged, old USD, EUR, banknotes from customers (dirty, inscribed, stamped, worn out or otherwise damaged USD bank notes or those older than 1990)

- for customers of AS LTB Bank²⁰
- for other customers

2. Cash withdrawals from account

2.1. Amount up to 5 000 LVL per day (or equivalent in other currency)

2.2. Amount from 5 000 LVL per day (or equivalent in other currency)

- with the advanced order (up to 14.00)
- without the advanced order if cash resources allow

3. Payment for refusal of the client to receive earlier the ordered money resources

4. Operation with banknotes and coins

4.1. Recalculation and packaging of coins as depositing account

4.2. Exchange of coins into banknotes

4.3. Exchange of banknotes from greater nominal value to smaller and vice versa

- for customers of AS LTB Bank
- for other customers

4.4. Recalculation of coins under the request of the client

4.5. Recalculation of banknotes under the request of the client

4.6. Packing of coins by nominal value

4.7. Banknotes packing (100 pcs.)

4.8. Check of authenticity of banknotes, recalculation and packing

5. Issue of the check

5.1. 20-page check book issue

5.2. 1 check issue

Operation in LVL	Operation in other currencies
Free of charge	
0,70 EUR	
--	0,5% ,min. 1 LVL
--	3 %
--	5 %
0,1%	0,4%
0,1%	0,4%
0,2%	0,5%
0,3%	
Free of charge	No coins are accepted by Bank
1% , min. 0,50 LVL	---
0,5 %	1 %
0,1 %	1 %
0,5 %	1 %
LVL 0,25 for 50 pcs.	--
1 %, min.1 LVL	
1 %	--
0,20 LVL for packing	3 LVL for packing
0,10 LVL for 1 banknote	
2 LVL	
0,50 LVL	

²⁰ Private or corporate person, who hold a saving account with AS LTB Bank, who are placing funds on deposit or has another agreements.

VIII CHEGUE TRANSACTIONS

1. Sale of traveling cheques
2. Payment of traveler's cheques
3. Commercial cheques
 - 3.1. Cheque collection ²¹
 - cheque amount up to 10 000 LVL or equivalent in other currency
 - cheque amount from 10 000 LVL up to 25 000 LVL or equivalent in other currency
 - cheque amount from 25 000 LVL or equivalent in other currency
 - 3.2. Cheque return

Operation in LVL	Operation in other currencies
--	1 %
--	2 % (min.2 LVL)
	0,5%, min. 10 EUR
	1%
	2%
	20 EUR

IX DOCUMENTARY OPERATIONS

1. Documentary encashment²²

- 1.1. Commission for the documentary operation
- 1.2. Changes in the encashment's conditions
- 1.3. Issue of the documents which are free of charge
- 1.4. Cancellation of the encashment order
- 1.5. Issue out of documents for payment/ acceptance of bill of exchange

0,2 % (min.60 EUR maks.450 EUR)
40 EUR
40 EUR
40 EUR
0.2% (min. 100 EUR; max. 1600 EUR)

2. Letters of Credit ²³

- 2.1. Export letter of credit
 - 2.1.1. Preliminary statement on the expected opening of the letter of credit
 - 2.1.2. Statement on the opening of the letter of credit
 - 2.1.3. Submission and review of the documents for one packet of documents
 - 2.1.4. Statement on the charges in the terms
 - 2.1.5. Submission of the documents not corresponding to the conditions of the letter of credit
 - 2.1.6. Approval of the letter of credit
 - 2.1.7. Transfer of the letter of credit
- 2.2. Import letters of credit
 - 2.2.1. Preliminary statement on the expected opening of the letter of credit
 - 2.2.2. Opening of the letter of credit
 - 2.2.3. Payment of the letter of credit according to the submitted documents for one packet of documents
 - 2.2.4. Changes in the conditions of the letter of credit
 - 2.2.5. Annulment of the letter of credit
 - 2.2.6. Submission of the documents not corresponding to the conditions of the letter of credit

35 EUR
0,1 % (min. 85 EUR max. 350 EUR)
0,2 % (min. 100 EUR max. 1600 EUR)
65 EUR
85 EUR
Under the agreement (min. 150 EUR)
0,2 % (min. 120 EUR max. 750 EUR)
50 EUR
0,1 % (min. 90 EUR max. 450 EUR)
0,25 % (min. 100 EUR max. 1600 EUR)
65 EUR
75 EUR
75 EUR

²¹ Cheque is being paid after the money is transferred to the banks' correspondent account (during 2-4 weeks after the Bank has received the cheque incasso). The commission is charged from the sum transferred to the correspondent account.

²² Encashment operations are performed according to the ICC Uniform Rules for Collections.

²³ Letter of credit operations are performed according to the ICC Uniform Customs and practice for Documentary Credits. The commission reimbursement is paid by the target depositor or beneficiary – depends on the target depositor instructions – and is not reimbursed at the end of the date, in the case of annulment and not using the letter of credit even not using it partially. The commission reimbursement is raised up for 10% concerning the sums that have the reference "around" or "approximately" if in the conditions of the letter of credit it has not been set down differently.

2.2.7. Approval of the letter of credit

3. Bank guarantees

	actual expenses
3.1. Consideration of the application	30 EUR
3.2. Guarantee execution and issue with a money cover	0.1% (min. 85 EUR; max. 350 EUR)
3.3. Increase of guarantee sum with a money cover	0.1% (min. 85 EUR; max. 350 EUR)
3.3. Guarantee execution and issue with by other actives cover	0.2% (min. 100 EUR; max. 1600 EUR)
3.5. Increase of guarantee sum with other actives cover	0.2% (min. 100 EUR; max. 1600 EUR)
3.4. The commission for use of a guarantee	Under the agreement
3.5. Advice of guarantees received	50 EUR
3.6. Amendment of guarantee conditions	60 EUR for each
3.7. Cancellation of the guarantee before maturity	75 EUR
3.8. Telecommunication / mailing expenses	Actual expenses
3.11. Confirmation of Guarantee	Under the agreement (min. 150 EUR) + actual expenses

X TRANSACTION ACCOUNT

1. Transaction account opening and servicing	Under the agreement
2. Amendment of conditions (for each)	35 EUR
3. Registration of a non-standard transaction	Under the agreement
4. Giving information to the client about money receipt to the account and about receipt of the documents to the bank	Free of charge
5. Transaction account closing	Free of charge

XI LOAN OPERATIONS

1. Loan application	Free of charge
2. Processing of loan documents	
2.1. Loan amount up to 100 000 LVL	0,1 % (min.10 LVL)
2.2. Loan amount from 100 000 LVL	Under the agreement (min.100 LVL)
3. Loan account servicing	Free of charge
4. Reservation of loan resources	0,5 – 3,0 % annually
5. Amendment of conditions under the initiative of the client	0,1% , max.50 LVL
6. Issuing credit from current account	According to the service tariffs of the current account

XII INDIVIDUAL SAFES

1. CHARGE FOR INDIVIDUAL SAFES RENT (INC.VAT 21%)

The size (mm)	Charge				
	1 day	1 week	1 month	6 month	1 year
435 x 245 x 41	1 LVL	2 LVL	4 LVL	24 LVL	48 LVL
435 x 245 x 66	1 LVL	3 LVL	5 LVL	28 LVL	56 LVL
435 x 245 x 166	2 LVL	5 LVL	8 LVL	43 LVL	86 LVL
435 x 245 x 290	3 LVL	7 LVL	10 LVL	50 LVL	100 LVL

2. Keeping a key in the Bank	Free of charge
3. Charges for a loss of customer's key from safe or for a damage of key or lock	60 LVL
4. Keeping customers items at the common depository, if customer has not emptied the safe in compliance with agreement about renting of the individual safe	Double rate

XIII OTHER OPERATIONS

1. Filling of bank documents under the request of the client	0,50 LVL per document (inc. VAT 21 %)
2. Consultation of Bank's specialists	25 LVL per hour
3. Copying of documents (A4)	0,05 LVL per one page (inc.VAT 21 %)
4. Mailing and communication expenses	0,50 LVL (inc.VAT 21 %) + actual expenses
5. Account statements delivered by fax (per page)	
5.1. Across Latvia	1 EUR
5.2. Abroad Latvia	4 EUR
6. Formal invitation to Latvia for the bank's clients (for one person)	10 LVL (inc.VAT 21 %) + actual expenses
7. Correspondent banks expenses	Actual expenses

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 until²⁴:

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 time²⁵:

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

Express transfers in other currencies are not provided.

²⁴ Latvian time.

²⁵ Latvian time.

Additional commissions for money transfers

(if the sender pays the commissions of banks-correspondents):²⁶

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

²⁶ AS LTB Bank does not charge the commission of bank-correspondent form the sum of payment.