

## CONSOLIDATED PRICE- LIST

### ACCOUNT OPENING AND MAINTENANCE

1. Processing of documents for current account opening / renewal: <sup>1)</sup>	
▪ for residents individuals .....	10,00 EUR <sup>2)</sup>
▪ for non-residents individuals .....	150,00 EUR
▪ for residents companies .....	30,00 EUR
▪ for non-residents companies .....	200,00 EUR
2. Current account opening .....	free of charge
3. Current account maintenance .....	free of charge
4. Closing of account at the Client's discretion	
▪ for individuals .....	free of charge
▪ for residents companies .....	20,00 EUR
▪ for non-residents companies .....	100,00 EUR
5. Commission fee for dormant account <sup>3)</sup>	
▪ for residents .....	free of charge <sup>4)</sup>
▪ for non-residents .....	20,00 EUR per month <sup>5)</sup>
6. Replacement of signature sample card (for companies) .....	10,00 EUR

- 1) If the Bank refuses to open a current account to a Client, the commission fee for processing of documents is applied according to the Price List.  
2) The Bank does not charge any commission fee for processing of documents for current account opening / renewal if a current account is opened / renewed for maintenance of a deposit / savings account.  
3) Dormant account – an account showing no Client's transactions for more than 6 months, and the Client has no other effective agreements with the Bank.  
4) Commission fee is charged in the amount of account balance if the dormant account balance does not exceed EUR 20.00.  
5) Commission fee is applied until the account balance reaches zero.

### REMOTE SERVICES

#### Internetbanking Trast.Net

1. Connection .....	free of charge
2. Service fee per month .....	0,00 EUR
3. Service disconnection .....	free of charge
4. Connection of each additional user (1x) .....	20,00 EUR <sup>1)</sup> (for companies)
5. Integration of company's accounting software with the Bank's system (one-time fee) .....	90,00 EUR <sup>1)</sup>
6. Electronic code cards <i>Classic</i> or <i>Mobile</i> (at Client's choice) for generation of test keys and electronic signature: <sup>2)</sup>	
▪ for residents individuals .....	20,00 EUR
▪ for residents companies .....	30,00 EUR
▪ for non-residents .....	50,00 EUR
7. Unblocking of electronic code card <sup>3)</sup> .....	20,00 EUR

- 1) Including VAT.  
2) The Bank issues code cards with a 2-year guarantee.  
3) Commission fee is not applied in the first event of code card blocking.

#### SMS Infobank <sup>1)</sup>

1. Connection .....	free of charge
2. An SMS sent by the Bank .....	0,10 EUR <sup>2)</sup>
3. Service disconnection .....	free of charge

- 1) The service is available to clients of post-paid mobile services – owners of payments cards issued by the Bank.  
2) Including VAT.

#### Telephonebanking <sup>1)</sup>

1. Connection .....	free of charge
2. Service fee per month .....	0,00 EUR
3. Service disconnection .....	free of charge

- 1) To receive a Bank specialist's consultation or service, call the Telephonebank at +371 67027777.

#### Infochat <sup>1)</sup>

1. Connection .....	free of charge
2. Service fee per month .....	0,00 EUR
3. Service disconnection .....	free of charge

- 1) Service that provides real-time communication between the Bank and the Client.

## OTHER SERVICES

### Sending of documents

1. Sending of documents within Latvia (via Latvijas Pasts) ..... 1,50 EUR + actual expenses <sup>1) 2)</sup>
2. Sending of documents outside Latvia (via Latvijas Pasts) ..... 3,00 EUR + actual expenses <sup>1) 2)</sup>
3. Sending of documents (by courier; TNT, DHL, ETS etc.) ..... 10,00 EUR + actual expenses <sup>1) 2)</sup>
4. Sending a fax ..... 3,00 EUR <sup>1)</sup> per sheet
5. Scanning and sending of documents by e-mail ..... 0,50 EUR <sup>1)</sup> per sheet

<sup>1)</sup> Including VAT.

<sup>2)</sup> Actual expenses are debited from the Client's account upon receipt of invoice from Latvijas Pasts and/or courier mail.

### Bank letters and statements

1. Viewing of account statement online ..... free of charge
2. Account statement:
  - for the current and previous month (once a month) ..... free of charge
  - for the current and previous month (from the 2<sup>nd</sup> time of account statement issue) ..... 0,50 EUR
  - for a period from 1 month to 1 year ..... 1,00 EUR (per 1 page)
  - for a period over 1 year ..... 2,00 EUR (per 1 page)
3. Statement from a closed account ..... 2,00 EUR (per 1 page), min. 15,00 EUR
4. Bank account confirmation and account balance confirmation letter:
  - for residents ..... 10,00 EUR
  - for non-residents ..... 30,00 EUR
5. Account balance confirmation, information to auditors, other information letters, Bank's recommendations:
  - for residents ..... 50,00 EUR
  - for non-residents ..... 70,00 EUR
6. Extra charge for urgent preparation of a bank letter of information, recommendation (within 2 hours) ..... 30,00 EUR + price list rate for a statement
7. Notary certification of a statement ..... 20,00 EUR + actual expenses <sup>1)</sup>

<sup>1)</sup> Including VAT.

### Other services

1. Issuance of documents from archive (per document copy):
  - for a period up to 1 month ..... free of charge
  - for a period over 1 month ..... 15,00 EUR
2. Printout from LURSOFT data base ..... 10,00 EUR <sup>1)</sup>
3. Issue of a cheque-book (15 cheques) ..... 20,00 EUR
4. Execution of State Revenue Service and enforcement officers' orders ..... 15,00 EUR
5. Execution of exchange bill on behalf of the Client (TRATA) ..... 10,00 EUR
6. Photocopies of documents (per sheet) ..... 0,50 EUR <sup>1)</sup>
7. Execution of invitation to obtain a visa for the Republic of Latvia ..... 90,00 EUR <sup>1)</sup> + state tax <sup>2)</sup>
8. Power of Attorney for Clients ..... 30,00 EUR

<sup>1)</sup> Including VAT.

<sup>2)</sup> Stamp duty costs depend on the number of invited persons.

## PAYMENTS

IN ALL CURRENCIES	Acceptance time <sup>1)</sup>		Types of commission fees	
	electronically	in branch	OUR <sup>2)</sup>	SHA <sup>3)</sup>
1. Crediting of funds to the account <sup>5)</sup>	18:00	-	free of charge	free of charge
2. Transfer between a Client's own current accounts (payment execution date - T) <sup>6)</sup>	23:00	17:00	free of charge	free of charge
3. Transfer to other Client's current account with the Bank (payment execution date - T) <sup>6)</sup>				
▪ for individuals	23:00	17:00	-	free of charge
▪ for residents companies	23:00	17:00	-	free of charge
▪ for non-residents companies	23:00	17:00	-	10 EUR
4. Supplement, cancellation, investigation of a payment <sup>7)</sup>	-	-	100 EUR	100 EUR
5. Processing of payment orders on Client's request at branches				
▪ payments within Latvia	-	17:00	2,85 EUR	2,85 EUR
▪ payments outside Latvia	-	17:00	10 EUR	10 EUR
6. Issue of an outgoing payment order copy	-	17:00	2 EUR	2 EUR
7. Currency exchange <sup>8)</sup>	-	-	at the Bank's rate	

EUR	Acceptance time <sup>1)</sup>		Types of commission fees		
	electronically	in branch	OUR <sup>2)</sup>	SHA <sup>3)</sup>	
1. Transfer to EEA countries: <sup>9)</sup>					
▪ Standard (payment execution date - T): <sup>6)</sup>					
• for individuals	13:00	13:00	-		0,50 EUR <sup>10)</sup>
• for residents companies	13:00	13:00	-		0,50 EUR
• for non-residents companies	13:00	13:00	-		30 EUR
▪ Express (payment execution date - T): <sup>6)</sup>					
• for individuals	16:00	16:00	-		14 EUR
• for residents companies	16:00	16:00	-		14 EUR
• for non-residents companies	16:00	16:00	-		60 EUR
▪ Express PLUS (payment execution date - T): <sup>6) 11)</sup>	17:00	17:00	-		70 EUR
2. Transfer to other bank in NON-EEA countries: <sup>9)</sup>					
▪ Standard (payment execution date – T+ 1) <sup>6)</sup>					
• to 50 000 EUR (including)	17:30	17:00	40 EUR		20 EUR
• over 50 000 EUR	17:30	17:00	60 EUR		30 EUR
▪ Express (payment execution date – T) <sup>6)</sup>	15:00	15:00	70 EUR		60 EUR
▪ Express PLUS (payment execution date - T): <sup>6) 11)</sup>	17:00	17:00	100 EUR		70 EUR

USD <sup>12)</sup>	Acceptance time <sup>1)</sup>		Types of commission fees		
	electronically	in branch	OUR <sup>2)</sup>	SHA <sup>3)</sup>	BEN <sup>4)</sup>
1. Urgent crediting of funds to the account <sup>12)</sup>	18:00	17:00	0,1 % per day	0,1 % per day	0,1 % per day
2. Transfer to another bank:					
▪ Standard (payment execution date – T+ 1) <sup>6)</sup>	17:30	17:00	60 EUR	20 EUR	20 EUR
▪ Express (payment execution date – T) <sup>6)</sup>	16:00	16:00	80 EUR	50 EUR	50 EUR
▪ Express PLUS (payment execution date – T) <sup>6) 11)</sup>	18:00	17:00	100 EUR	70 EUR	70 EUR
3. Privileged payment (non-standard conditions, execution time 1h) <sup>14)</sup>	18:00	17:00	0,20% of the amount (min.500 EUR, max.1 000 EUR)	-	-

RUB, BYR, UAH, KZT	Acceptance time <sup>1)</sup>		Types of commission fees		
	electronically	in branch	OUR <sup>2)</sup>	SHA <sup>3)</sup>	BEN <sup>4)</sup>
1. Urgent crediting of funds to the account <sup>12)</sup>	18:00	17:00	0,1 % per day	-	-
2. Transfer to another bank					
▪ Standard (payment execution date – T+ 1) <sup>6)</sup>	17:30	17:00	30 EUR	-	-
▪ Express (payment execution date – T) <sup>6) 15)</sup>	13:00	13:00	65 EUR	-	-

Other EEA currencies (BGN, CHF, HUF, GBP, DKK, NOK, SEK, PLN, )	Acceptance time <sup>1)</sup>		Types of commission fees		
	electronically	in branch	OUR <sup>2)</sup>	SHA <sup>3)</sup>	BEN <sup>4)</sup>
1. Transfer to other EEA <sup>9)</sup> bank:					
▪ Standard (payment execution date - T+2) <sup>6)</sup>	17:30	17:00	-	25 EUR	-
▪ Express (payment execution date - T+1) <sup>6)</sup>	17:30	17:00	-	55 EUR	-
2. Transfer to other bank outside EEA: <sup>9)</sup>					
▪ Standard (payment execution date - T+2) <sup>6)</sup>	17:30	17:00	35 EUR	25 EUR	-
▪ Express (payment execution date - T+1) <sup>6)</sup>	17:30	17:00	65 EUR	55 EUR	-

Other freely convertible currency	Acceptance time <sup>1)</sup>		Types of commission fees		
	electronically	in branch	OUR <sup>2)</sup>	SHA <sup>3)</sup>	BEN <sup>4)</sup>
1. Transfer to other bank:					
▪ Standard (payment execution date - T+2) <sup>6)</sup>	17:30	17:00	35 EUR	25 EUR	-
▪ Express (payment execution date - T+1) <sup>6)</sup>	17:30	17:00	65 EUR	55 EUR	-

CNY	Acceptance time <sup>1)</sup>		Types of commission fees		
	electronically	in branch	OUR <sup>2)</sup>	SHA <sup>3)</sup>	BEN <sup>4)</sup>
1. Transfer to other bank (payment execution date - T+1) <sup>6)</sup>	17:00	-	20 EUR	-	-

XAU (GOLD)	Acceptance time <sup>1)</sup>		Types of commission fees		
	electronically	in branch	OUR <sup>2)</sup>	SHA <sup>3)</sup>	BEN <sup>4)</sup>
1. Transfer to other bank (payment execution date - T+2) <sup>6)</sup>	17:00	-	50 EUR	-	-

1) Time until which payment orders must be submitted and sufficient funds must be available in the Client's account in order payments to be executed on the date submitted (on Bank's working days). Payments over EUR 15,000 are accepted electronically until 17:30, at branches until 17:00.

2) For OUR payments – all fees are paid by senders. If the Bank has extra costs required by other banks involved in the transfer, such costs are directly debited from the Client's current account.

3) SHA - beneficiary covers commission fees for services required by its service provider, sender covers commission fees required by its service provider.

4) BEN - all fees are paid by beneficiary. Intermediary banks charge their fees by deducting them from the transferred amount.

5) Crediting of funds to Client's account: in EUR currency – on a date stated in the payment order during Bank's working hours, in other currencies – the next day after the date stated in the payment order provided that correspondent bank's account statement is received which confirms that funds have been transferred to the correspondent bank's account with the Bank

6) Payment execution date – day on which funds are transferred to the beneficiary bank or intermediary bank. T - payment order acceptance day, T+1 – the next Bank's working day after the payment order acceptance day, T+2 – the third Bank's working day after the after payment order acceptance day.

7) If a Bank's error is proved in the investigation, fees are refunded to the Client. If a payment order is cancelled, the Client's copy of the payment order must be returned to the Bank.

Supplementing of payment orders refers also to requests of correspondent banks about the Client sent to the Bank.

8) Minimum amount for conversion at a special rate – EUR 1,000.00 or equivalent in other currency.

9) EEA countries are as follows: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and United Kingdom.

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- 10) Using the Bank's Defined Payment Form available in the Trast.Net, the commission for a payment is EUR 0.00.
- 11) Transfer is made with prior consent of the Bank.
- 12) An extra commission of 0,1% of the payment amount (min. EUR 250, max EUR 500) is applied to payments made to Special Countries. The list of Special Countries comprises the countries specified in the Cabinet of Ministers Regulations No. 276 "On Low or Zero Tax Countries and Territories" with the exception of the SEPA area countries, European Economic Area and Hong Kong. The list of countries is available here: *Special Countries*.
- 13) Crediting of funds to Client's account on the date stated in the payment order. Transfers made based on Client's request for each amount.
- 14) Transfer is made within 1 hour with prior consent of the Bank.
- 15) Transfers in RUB, BYR and KZT are executed as standard payments on the due date T+1. Information about payments on the due date T is available at the Bank. The due date of UAH is established based on mutual agreement between the Client and the Bank.

## ESCROW ACCOUNT

1. Processing of application ..... 100,00 EUR
2. Conclusion of standard escrow agreement <sup>1) 2)</sup> ..... 0,4% of transaction amount (min. 150,00 EUR)
3. Conclusion of non-standard escrow agreement <sup>2)</sup> ..... by agreement
4. Escrow account opening, maintenance ..... free of charge
5. Amendments to escrow agreement ..... 50,00 EUR (for each change)

1) A standard escrow agreement – a form agreement drafted by AS TRASTA KOMERC BANKA.

2) The fee is paid either by purchaser or seller as mutually agreed.

## CASH SERVICES

### Cash operations in EUR

1. Cash deposits:
  - into Client's own account ..... free of charge
  - into other client's account <sup>1)</sup> ..... 0,71 EUR
  - deposit of coins in a Bank's account if the number of coins exceeds 100 units per day ..... 0,50 EUR for every next 50 units
2. Cash withdrawals:<sup>2)</sup>
  - up to 1 500 EUR per day ..... free of charge
  - for individuals over 1 500 EUR ..... 0,5%
  - for companies over 1 500 EUR ..... 1%
3. Transfer of paid in cash to another bank in Latvia without opening an account (payment execution date T+1) ..... 1% (min. 4,27 EUR)
4. Cash exchange changing the nominal:
  - exchange of banknotes ..... 1% of the amount
  - exchange of coins (for every 50 units) ..... 0,70 EUR
5. Checking the authenticity of banknotes on Client's request without depositing them into the account (per each banknote) 0,21 EUR

1) Commission fee is not applied if the payment purpose is to place a deposit.

2) Amounts up to EUR 15 000 EUR can be withdrawn without prior notice. Larger amounts have to be booked one day in advance before 14.00.

When submitting a withdrawal request, the amount requested must be available on the Client's account.

For cash withdrawal without prior notice the Bank charges an extra fee of 0, 2% of the amount.

If a requested amount exceeds EUR 15 000 and is not withdrawn on the date specified in the request notice, the execution of Client's order can be postponed to the next Bank's working day, but if the requested amount is not withdrawn the next working day, the Bank charges a fee as for an executed transaction.

### Cash operations in foreign currencies

1. Cash deposits:
  - into Client's own account in USD ..... free of charge
  - into other Client' account in USD <sup>1)</sup> ..... 0,71 EUR
  - other currencies ..... 1%
2. Cash withdrawals:<sup>2)</sup>
  - USD ..... 0,5%
  - other currencies <sup>3)</sup> ..... 1%
3. Acceptance of dirty, market, stamped worn out or otherwise damaged USD banknotes ..... 4%
4. Exchange of money changing the nominal value ..... 1% of the total amount
5. Foreign exchange operations in cash ..... free of charge
6. Checking the authenticity of banknotes on Client's request without depositing them into the account (per each banknote) 0,21 EUR

1) Commission fee is not applied if the payment purpose is to place a deposit.

2) Amounts up to USD 20,000 .00 daily can be withdrawn without prior notice. Larger amounts have to be booked one day in advance before 13.00. For withdrawals in other currencies the Bank has to be notified 2 days in advance. For cash withdrawals without prior notice the Bank charges an extra fee - 1% of the amount. When submitting a withdrawal request, the requested amount must be available on the Client's account.

If the requested amount is not been withdrawn on the date specified in the request notice, the execution of the request can be postponed to the next Bank's working day, but if the requested amount is not withdrawn the next working day, the Bank charges a fee as for an executed transaction. For currency payments the Bank applies banknotes up to the smallest denomination available in the till. The remaining amount is converted in the euro at the rate of the Bank.

3) Cash withdrawal in other currencies has to be booked 2 Bank's working days in advance.

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## LOANS

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### Loans to companies (investment loan, commercial loan, overdraft, solution loan):

1. Commission fee for processing of loan application/increasing of loan amount ..... 100,00 EUR
2. Commission fee for granting/increasing of loan:
  - up to 100,000.00 EUR ..... up to 1,75% of granted/additional loan amount (min. 200,00 EUR)
  - up to 500,000.00 EUR ..... up to 1,5% of granted/additional loan amount (min. 200,00 EUR)
  - from 500,001.00 EUR to 1'500'000,00 EUR ..... up to 1,25% of granted/additional loan amount
  - from 1,500,001.00 EUR and more ..... up to 1% of granted/additional loan amount
3. Commission fee for processing of application for amendments to loan agreement ..... 50,00 EUR
4. Commission fee for amendments to loan agreements (and related agreements):
  - changes to repayment schedule within a year ..... up to 0,5% of loan amount (min. 50,00 EUR)
  - extension of repayment period up to one year ..... up to 0,5% of loan amount (min. 50,00 EUR)
  - change of currency ..... up to 0,5% of loan amount (min. 50,00 EUR)
  - changes to repayment schedule for a period exceeding one (1) year ..... up to 1% of loan amount (min. 100,00 EUR)
  - change of interest rate ..... up to 1% of loan amount (min. 100,00 EUR)
  - extension of repayment period for more than a year ..... up to 1% of loan amount (min. 100,00 EUR)
  - change of collateral ..... up to 1% of loan amount (min. 100,00 EUR)
  - other changes ..... on individual basis (min. 50,00 EUR)
5. Commission fee for early loan repayment in case of refinancing ..... up to 2% of the amount to be refinanced

### Loans to private individuals (mortgage loan, loan against financial pledge, solution loan):

1. Loan application processing fee ..... 100,00 EUR
2. Loan granting fee:
  - mortgage loan, solution loan ..... 1,5% of loan amount
  - other ..... on individual basis (min. 50,00 EUR)
3. Commission fee for processing of application for amendments to loan agreement ..... 50,00 EUR
4. Commission fee for amendments to loan agreements (and related agreements):
  - Increasing of loan amount (mortgage loan, solution loan) ..... 1,5% of additional amount (min. 200,00 EUR)
  - other changes (repayment schedule, currency change, etc.) ..... up to 0,5% (min.25,00 EUR)

### Other services:

1. Registration of documents with the Enterprise Register, when the Bank tenders documents for registration ..... 25,00 EUR
2. Registration of documents in the Land Book, when the Bank tenders documents for registration:
  - In Riga, Liepaja, Daugavpils ..... 35,00 EUR
  - Elsewhere in Latvia ..... 100,00 EUR
3. Credit account statement on Client's request ..... 5,00 EUR
4. Commission fee for execution of notary services payment documents (per transaction) ..... 15,00 EUR <sup>1)</sup>
5. Commission fee for a Bank's confirmation/certification ..... on individual basis (min 100,00 EUR)
6. Other fees, related to lending services ..... on individual basis
7. Other services (sending of documents by post, issuance of a Bank letter, etc.) ..... according to Price List

1) Extra fee is charged for mandatory payments according to the Price List.

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## TRADE FINANCE SERVICE

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### Factoring Services

1. Consideration of Factoring Application ..... free of charge
2. Consideration of buyer limit (per buyer, incl. changes) ..... 100,00 EUR
3. Credit report of debtor's solvency drawn on Client's request ..... by agreement
4. Conclusion of Factoring Agreement ..... by agreement (min 100,00 EUR)
5. Amendments to Factoring Agreement ..... by agreement (min 100,00 EUR)

### Bank Guarantees

#### Issuance of Guarantees

1. Consideration of request ..... 100,00 EUR
2. Processing and issue of a guarantee ..... by agreement (min. 100,00 EUR)
3. Increasing of guarantee amount ..... by agreement (min 100,00 EUR)
4. Other amendments of terms ..... 100,00 EUR
5. Early cancellation of a guarantee ..... 100,00 EUR Payment of Bank guarantee 0,1% of amount (min 100,00 EUR)
6. Guarantee confirmation ..... by agreement

## Receipt of guarantee

1. Notification of guarantee issued by another bank ..... 0,1% of amount (min 100,00 EUR)
2. Preparation/modification of a guarantee draft ..... from 50,00 EUR to 300,00 EUR
3. Increase in the guarantee amount ..... by agreement (min. 100,00 EUR)
4. Other amendments to terms ..... 100,00 EUR
5. Request for guarantee payment ..... 0,1% of amount (min. 200,00 EUR)

## Letters of Credit

### Import letters of credit

1. Processing of application ..... from 50,00 EUR to 300,00 EUR
2. Prior notification of letter of credit issue ..... 300,00 EUR
3. Issuance of a letter of credit ..... 0,25% (min. 150,00 EUR)
4. Verification and payment of import documents ..... 0,2% (min. 150,00 EUR)
5. Commission fee for errors and discrepancies in documents <sup>1)</sup> ..... 100,00 EUR
6. Amendments to terms of a letter of credit ..... 100,00 EUR per change
7. Increasing of a letter of credit amount ..... 0,25% (min. 150,00 EUR)
8. Cancellation, non-application of a letter of credit ..... 100,00 EUR
9. Return of unpaid documents to Beneficiary ..... 100,00 EUR
10. Confirmation of a letter of credit ..... by agreement
11. Assignment of letter of credit ..... 0,1% (min. 150,00 EUR)
12. Discounting of a letter of credit ..... by agreement
13. Transfer of letter of credit proceeds ..... 0,2% (min. 150,00 EUR)
14. Transaction structuring ..... by agreement
15. Communication of letter of credit terms to other bank ..... 100,00 USD
16. Notification of other bank about amendments to letter of credit terms ..... 100,00 EUR

### Export letter of credit

1. Notification of letter of credit terms ..... 0,1% (min. 150,00 EUR)
2. Verification and payment of export documents ..... 0,2% (min. 150,00 EUR)
3. Transfer of a letter of credit ..... 0,25% (min. 150,00 EUR)
4. Execution of a letter of credit assignment request ..... 0,2% (min. 150,00 EUR)
5. Notification of assignment of a letter of credit amount ..... 0,2% (min. 150,00 EUR)
6. Commission fee for errors and discrepancies in documents <sup>1)</sup> ..... 100,00 EUR
7. Amendments to terms of a letter of credit ..... 100,00 EUR per change

<sup>1)</sup> For each document containing discrepancies.

## Documentary Collection

1. Acceptance of documentary collection order (buyer of goods is a Bank Client):
  - Notification of import documentary collection ..... 100,00 EUR
  - Issuance of documents:
    - against a payment ..... 0,2% (min. 100,00 EUR)
    - against acceptance or other terms ..... 0,25% (min. 100,00 EUR)
  - Amendment or cancellation of collection order ..... 100,00 EUR
2. Return of documents to ordering bank <sup>1)</sup> ..... 100,00 EUR
3. Sending of documents for collection (buyer of goods is a Bank Client)
  - Execution of export collection order ..... 0,2% (min. 100,00 EUR)
  - Amendment or cancelation of collection order ..... 50,00 EUR
4. Other services (sending of documents by post, issuance of Bank letters, etc.) ..... according to Price List

<sup>1)</sup> Costs are covered by Clients.



## PAYMENT CARDS (EUR)

		Maestro	Cirrus	MC Classic <sup>1)</sup>	MC Business	MC Gold <sup>2)</sup>
1.	Card monthly fee	2,00 EUR	2,00 EUR	5,00 EUR	5,00 EUR	13,00 EUR
2.	Supplementary card monthly fee	1,25 EUR	--	5,00 EUR	5,00 EUR	12,00 EUR
3.	Fee for card insurance (per annum) <sup>3)</sup>	25,00 EUR	--	30,00 EUR	40,00 EUR	50,00 EUR
4.	Card replacement fee (also in case of PIN renewal)	10,00 EUR	10,00 EUR	10,00 EUR	10,00 EUR	20,00 EUR
5.	Minimal security deposit for cards with available credit limit: <ul style="list-style-type: none"> <li>▪ for residents</li> <li>▪ for non-residents</li> </ul>	-- --	-- --	on an individual basis 1:1,5	on an individual basis 1:1,5	on an individual basis 1:1 +3 000,00EUR
6.	Retail transaction fee	free of charge	--	free of charge	free of charge	free of charge
7.	Cash withdrawal fee: <ul style="list-style-type: none"> <li>▪ at other banks</li> <li>▪ ATM of Swedbank JSC in Latvia <sup>4)</sup></li> <li>▪ ATM of other banks <sup>4)</sup></li> </ul>	1,5% (min. 5,50 EUR) 1% (min. 1,07 EUR) 1,5% (min. 3,00 EUR)	-- 1% (min. 1,07 EUR) 2%	1,5% (min. 5,50 EUR) 1% (min. 1,28 EUR) 1,5% (min. 3,00 EUR)	1,5% (min. 5,50EUR) 1% (min. 1,28 EUR) 1,5% (min. 3,00EUR)	2% (min. 5,50 EUR) 1% (min. 1,28 EUR) 2% (min. 3,00 EUR)
8.	Currency conversion fee	2,5%	2,5%	2,5%	2,5%	2,5%
9.	Interest on available credit limit per annum: <sup>5)</sup> <ul style="list-style-type: none"> <li>▪ for card with security deposit</li> <li>▪ for card without security deposit</li> </ul>	-- --	-- --	16% 24%	16% 24%	18% 30%
10.	Over the credit limit fee (per annum) <sup>5)</sup>	--	--	60%	60%	60%
11.	Negative card account balance fee (per annum) <sup>5)</sup>	60%	60%	--	--	--
12.	Late overdraft repayment penalty <sup>6)</sup>	10,00 EUR	--	10,00 EUR	10,00 EUR	10,00 EUR
13.	Interest on positive resident's card account balance over EUR 1,000.00 (per annum) <sup>7)</sup>	0,08%	0,08%	0,08%	0,08%	0,08%
14.	Annual interest for security deposit (per annum)	--	--	see the section Security Deposit	see the section Security Deposit	see the section Security Deposit
15.	Termination of Agreement in the first year of its validity period	10,00 EUR	10,00 EUR	20,00 EUR	30,00 EUR	30,00 EUR
16.	Unfounded claim processing fee	15,00 EUR	15,00 EUR	15,00 EUR	15,00 EUR	15,00 EUR
17.	Other services: <ul style="list-style-type: none"> <li>▪ urgent card production within 8 Bank's working hours</li> <li>▪ urgent payment into the card account</li> <li>▪ card account replenishment on Client's behalf</li> <li>▪ monthly statement at the Bank or by e-mail</li> <li>▪ monthly statement by mail or by fax</li> <li>▪ payment/cash withdrawals in the branch from Client's card account</li> </ul>	50,00 EUR 10,00 EUR 10,00 EUR /mon. free of charge 1,00 EUR as from current account	50,00 EUR 10,00 EUR 10,00 EUR /mon. free of charge 1,00 EUR as from current account	50,00 EUR 10,00 EUR 10,00 EUR /mon. free of charge 1,00 EUR as from current account + 3% of transaction amount	50,00 EUR 10,00 EUR 10,00 EUR /mon. free of charge 1,00 EUR as from current account + 3% of transaction amount	50,00 EUR 10,00 EUR 10,00 EUR /mon. free of charge 1,00 EUR as from current account + 3% of transaction amount
18.	Card validity	24 months	24 months	24 months	24 months	24 months

1) Not available to companies.

2) The minimum available credit limit for MC Gold cards is EUR 5,000

3) Insurance policy validity period – 12 months. The insurance fee is transferred by Clients to the Insurer's account with AS TRASTA KOMERCBANKA.

4) Cash withdrawal limit from ATM within 24 hours: Maestro, Cirrus – EUR 800.00; MC Classic - EUR 1,500.00; MC Business – EUR 2,000.00; MC Gold – EUR 3,000.00. (Limits do not apply to cash withdrawals at the Bank's cash desks).

5) Annual interest on available credit limit, annual over the credit limit fee and charge for negative card account balance is applied monthly and debited from the Client's card account.

6) A fixed penalty is applied if negative card account balance exceeds EUR 5,00 for more than one month.

7) The Bank pays interest to Maestro card holders - residents for any positive card account balance.

Any other Bank's costs in connection with maintaining of Client's payment card are debited from the Client's account without notice.

## PAYMENT CARDS (USD)

		Maestro	Cirrus	MC Classic <sup>1)</sup>	MC Business	MC Gold <sup>2)</sup>
1.	Card monthly fee	2,00 USD	2,00 USD	5,00 USD	5,00 USD	13,00 USD
2.	Supplementary card monthly fee	1,25 USD	--	5,00 USD	5,00 USD	12,00 USD
3.	Fee for card insurance (per annum) <sup>3)</sup>	25,00 EUR	--	30,00 EUR	40,00 EUR	50,00 EUR
4.	Card replacement fee (also in case of PIN renewal)	10,00 USD	10,00 USD	10,00 USD	10,00 USD	20,00 USD
5.	Minimal security deposit for Cards with available credit limit: ▪ for residents ▪ for non-residents	-- --	-- --	on an individual basis 1:1,5	on an individual basis 1:1,5	on an individual basis 1:1 +3 000,00 USD
6.	Retail transaction fee	free of charge	--	free of charge	free of charge	free of charge
7.	Cash withdrawal fee: ▪ at other banks ▪ ATM of Swedbank JSC in Latvia <sup>4)</sup> ▪ ATM of other banks <sup>4)</sup>	1,5% (min. 5,50 USD) 1% (min. 1,50 USD) 1,5% (min. 3,00 USD)	-- 1% (min. 1,50 USD) 2%	1,5% (min. 5,50 USD) 1% (min. 2,00 USD) 1,5% (min. 3,00 USD)	1,5% (min. 5,50 USD) 1% (min. 2,00 USD) 1,5% (min. 3,00 USD)	2% (min. 5,50 USD) 1% (min. 2,00 USD) 2% (min. 3,00 USD)
8.	Currency conversion fee	2,5%	2,5%	2,5%	2,5%	2,5%
9.	Interest on available credit limit interest per annum: <sup>5)</sup> ▪ for card with security deposit ▪ for card without security deposit	-- --	-- --	16% 24%	16% 24%	18% 30%
10.	Over credit limit fee (per annum) <sup>5)</sup>	--	--	60%	60%	60%
11.	Negative card account balance fee (per annum) <sup>5)</sup>	60%	60%	--	--	--
12.	Late overdraft repayment penalty <sup>6)</sup>	10,00 USD	--	10,00 USD	10,00 USD	10,00 USD
13.	Interest on positive resident's card account balance over USD 1,000.00 (per annum) <sup>7)</sup>	0,04%	0,04%	0,04%	0,04%	0,04%
14.	Annual interest for security deposit	--	--	see the section Security Deposit	see the section Security Deposit	see the section Security Deposit
15.	Termination of Agreement in the first year of its validity period	10,00 USD	10,00 USD	20,00 USD	30,00 USD	30,00 USD
16.	Unfounded claim processing fee	15,00 USD	15,00 USD	15,00 USD	15,00 USD	15,00 USD
17.	Other services: ▪ urgent card production in 8 Bank's working hours ▪ urgent payment into card account ▪ replenishment of card account on Client's behalf ▪ monthly statement at the Bank or by e-mail ▪ monthly statement by mail or by fax ▪ payment/cash withdrawals in the branch from Client's card account	50,00 USD 10,00 USD 15,00 USD/mon. free of charge 1,00 USD as from current account	50,00 USD 10,00 USD 15,00 USD/mon. free of charge 1,00 USD as from current account	50,00 USD 10,00 USD 15,00 USD/mon. free of charge 1,00 USD as from current account + 3% of transaction amount	50,00 USD 10,00 USD 15,00 USD/mon. free of charge 1,00 USD as from current account + 3% of transaction amount	50,00 USD 10,00 USD 15,00 USD/mon. free of charge 1,00 USD as from current account + 3% of transaction amount
18.	Card validity	24 months	24 months	24 months	24 months	24 months

1) Not available to companies.

2) The minimum available credit limit for MC Gold cards is USD 5,000.00.

3) Insurance policy validity period – 12 months. The insurance fee is transferred by Clients to the Insurer's account with AS TRASTA KOMERC BANKA.

4) Cash withdrawals limit from ATM within 24 hours: Maestro, Cirrus – USD 1,000.00; MC Classic - USD 1,500.00; MC Business – USD 2,000.00; MC Gold – USD 3 000.00. (Limits do not apply to cash withdrawals at the Bank's cash desks).

5) Annual interest on available credit limit, annual over the credit limit fee and charge for negative card account balance are applied monthly and debited from the Client's card account.

6) A fixed penalty is charged if negative card account balance exceeds USD 5.00 for more than one month.

7) The Bank pays interest to Maestro card holders for any positive resident's card account balance.

Any other Bank's costs in connection with maintaining of Client's payment card are debited from the Client's account without notice.



## INVESTMENT SERVICES

### I Brokerage services

1. Financial instruments account opening ..... free of charge
2. Financial instruments account closing ..... 1,50 EUR
3. Purchase/sell of financial instruments <sup>1)</sup>:
  - Stocks (a percentage of transaction amount, when giving an order via electronic trading systems):
    - NYSE, NASDAQ, AMEX ..... 0,02 USD/share (min. 35,00 USD)
    - London SETS IOB ..... 0,25% (min. 30,00 USD)
    - London SETS ..... 0,35% (min. 35,00 USD/ 30,00 GBP)
    - European Stock Exchanges ..... 0,35% (min. 35,00 EUR/ 50,00 DKK/ 150,00 SEK/ 150,00 NOK/ 75,00 CHF)
    - MICEX ..... 0,15% (min. 700,00 RUB)
  - Futures contracts (position opening and closing, per 1 contract, when giving an order via electronic trading systems):<sup>1)</sup>
    - at monthly turnover up to 250 contracts ..... 30,00 USD
    - at monthly turnover from 250 –1000 contracts ..... 25,00 USD
    - at monthly turnover over 1000 contracts ..... 20,00 USD
  - Contracts for difference (CFD, when giving an order via electronic trading systems): <sup>1)</sup>
    - US equity CFD ..... 0,02 USD per contract (min. 35,00 USD)
    - Other CFD (except Warsaw Stock Exchange ) ..... 0,15 % of transaction amount (min. 40,00 USD)
    - Warsaw Stock Exchange equity CFD ..... 0,40% of transaction amount (min. 40,00 USD)
  - Options (when giving an order via electronic trading systems) <sup>1)</sup>:
    - US Stock Exchanges options ..... 3,00 USD per option (min. 40,00 USD)
    - Options on futures ..... 60,00 USD per option
4. Electronic trading systems:
  - connection:
    - TKB TRADER ..... free of charge
    - TKB TRADER PRO ..... free of charge
    - TKB QUIK ..... free of charge
  - subscription:
    - TKB TRADER ..... free of charge
    - TKB TRADER PRO ..... 35,00 EUR /mon.
    - TKB QUIK ..... free of charge
5. Giving of orders
  - Giving of orders via electronic trading systems ..... according to the pricelist
  - Giving of orders by phone (if financial instruments trading is available in the electronic trading system) extra fee ..... 50,00 USD per order
6. Stocks on NASDAQ OMX stock exchange (% of transaction amount):
  - Riga Stock Exchange ..... 0,35% (min. 2,50 EUR)
  - Tallinn Stock Exchange ..... 0,35% (min. 6,00 EUR)
  - Vilnius Stock Exchange ..... 0,35% (min. 3,50 EUR)
  - Other Stock Exchanges ..... by agreement
7. Bonds (% of nominal value) <sup>1) 2)</sup>:
  - Eurobonds ..... 0,8% (min. 50,00 USD/ 40,00 EUR/ 30,00 GBP)
  - Other bonds ..... by agreement

### II Custody services

1. Custody of financial instruments (per month, % of market value): <sup>1)</sup> ..... 0,01% (1,00 EUR)
2. Transfers <sup>1)</sup>:
  - Acceptance of financial instruments for custody ..... free of charge
  - Transfer to another account within AS TRASTA KOMERCBANKA (per order) ..... 3,00 EUR
  - Transfer to another bank (per 1 issue within LCD) ..... 11,50 EUR
  - Transfer to another bank (per 1 issue within Euroclear/ Clearstream) ..... 50,00 EUR
  - Other transfers ..... by agreement
3. Other operations <sup>1)</sup>:
  - Participation in primary placement of securities ..... by agreement
  - Participation in Latvian Government bids of treasuries and bonds denominated in EUR (% of transaction amount) ..... 0,12% (min. 20,00 EUR)
  - Deregistration of securities to owner's account in LCD ..... 3,50 EUR
  - Securities blocking:
    - Securities blocking for shareholder meeting in LCD (per order) ..... 1,40 EUR
    - Securities blocking at AS TRASTA KOMERCBANKA
      - without collateral certification ..... 8,50 EUR
      - with collateral certification ..... 15,60 EUR
  - Shareholder representation at shareholders meeting ..... by agreement
  - Transfer of payment to the Client's investment account before the settlement day (% of transaction amount) ..... 0,25%

### III Financing against collateral of financial instruments:

1. Financing of Repo and Reverse Repo transactions .....by agreement
2. Financing of transactions in financial instruments against cover .....by agreement
3. Financing of transactions in derivative financial instruments .....by agreement

### IV Investment funds:

1. Purchase of investment fund shares (of transaction amount) ..... 1,00% -1,50% (min.20,00 EUR)
2. Custody of investment fund shares (monthly % of financial instruments portfolio's market value) . 0,01%-0,015% (min.1,00 EUR)
3. Sale of investment fund shares (of transaction amount) ..... 1,00% -1,50% (min.20,00 EUR)

### V Trust operations

1. Trust account opening .....free of charge
2. Placement of Client funds in the money market (interbank loans) .....2% per annum of the amount under management
3. Fiduciary transactions..... 1-5% (by agreement) per annum of the amount under management
4. Asset management (individual investment portfolios):
  - portfolio management fee ..... 1,5% per annum of portfolio's value <sup>3)</sup>
  - portfolio performance fee ..... 20% of income <sup>4)</sup>
  - commission fees for transactions in portfolio's financial instruments ..... according to the price list
5. Signing of supplementary agreements to trust transaction agreements.....0,01% of transaction amount, min. 500,00 EUR
6. Other Bank's trust services ..... upon agreement

Other services related to provision of investment services (mailing of documents by post, issue of Bank letters etc.) ..... according to the price list

- 1) The Bank will additionally withhold a commission defined by the issuer or its agent, and expenses due to fulfilment of Client's order, which can exceed the amount fixed in the Bank's Price List. In this case the Bank will seek to reduce to the utmost such Client's expenses. A monthly commission fee is applied and collected on the last working day of the month for each account which has securities balance. The commission fee is defined and withheld in the currency in which financial instruments are denominated.
- 2) Acceptance of orders for operations in bonds with settlements on the trading day – until 16:00 on the order acceptance day.
- 3) The asset management fee (including VAT) shall be charged during the trust agreement period every month on the first working day for the previous month, by calculating it according to the average assets value in the previous month, and on the agreement ending date. Where the agreement ending date does not coincide with the end of the month, the fee for the last month is charged for the actual days of asset management.
- 4) The fee will be charged based on assets management results if Client's income after the deduction of assets management fee in the respective management period exceeds LIBOR/EIRIBOR rate applied to portfolio's base currency.

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## ART BANKING (CONSULTATIONS AND ARTWORK TRANSACTIONS)

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### Types of commission fees for services specified in the agreement

1. Hourly charge for services related to artworks as specified in the agreement ..... 70 EUR

#### Notes:

- Hourly charge does not include VAT.
- This commission fee is not applicable when Client pays the annual fee (see paragraph 3).

2. One-off commission fee for search of buyers/sellers of artworks ..... 140 EUR

#### Notes:

- Commission fee does not include VAT.
- Commission fee is included in purchase/sale price only if the transaction is closed.
- Commission fee includes the payment for two Banking hours.
- This commission fee is not applicable when Client pays the annual fee (see paragraph 3).

3. Annual fee for services related to artworks as specified in the agreement .....21,600 EUR (or 1,800 EUR/ month)

#### Notes:

- Annual fee does not include VAT, commuting and other expenses that may occur in connection with execution of a Client's instruction.
- Monthly fee includes 40 Banking hours, which is considered a standard period required for execution of a Client's instruction.
- If execution of a Client's instruction requires more than a standard period of 40 Banking work hours, a separate invoice for additional work hours will be made out at 45 EUR/ hour.
- A separate invoice will be made out to Client for professional services of an involved party.
- Work hours unused during one month are not carried over to the following months.
- This commission fee is not applicable to situations where an hourly charge is paid (see paragraph 1) or a one-off commission fee for search of buyers/sellers of artworks is paid (see paragraph 2).

### Artwork purchase/sale price <sup>1)</sup>

EUR	0 – 999,999.99	1,000,000 – 1,999,999.99	2,000,000.00 – 4,999,999.99	5,000,000.00 and more
Interest rate	8%	5%	3%	2%

1) Interest refers to the artwork price only; additional transaction costs are not included

**DEPOSITS****TERM DEPOSITS <sup>1)</sup>**

EUR						
Deposit Amount EUR 100 - 1 000 000 *	Term of Deposit / Annual Interest Rates					
	3 mon.	6 mon.	9 mon.	12 mon.	24 mon.	36 mon.**
		0,20%	0,40%	0,50%	1,00%	1,19%

USD						
Deposit Amount USD 100 - 1 000 000 *	Term of Deposit / Annual Interest Rates					
	3 mon.	6 mon.	9 mon.	12 mon.	24 mon.	36 mon. **
		0,20%	0,40%	0,50%	0,77%	0,98%

A term deposit is a deposit for a definite time period with a fixed interest rate.

If the Client wishes to deposit money for a term, which is not foreseen in a Term Deposit programme (other than 3 mon., 6 mon., 9 mon., 12 mon., 24 mon., 36 mon.), the Bank applies such deposit rate which is applied to the shortest deposit period from the nearest periods.

Deposits are accepted in USD or EUR. Other currencies are converted into any of the above-mentioned currencies according to the current Bank's rates.

If a Client's application for placing a deposit is submitted to the Bank outside Bank's working hours via remote payment means, the Bank has the right to deposit Client's funds (provided that there are sufficient in the Client's account) on the next Bank's working day. The maturity date of the deposit specified by the Client remains unchanged. Interest is paid for the actual deposit period (from the actual date of depositing).

Interest income can be paid according to the Client's choice: once a month or at deposit maturity.

Clients have to notify the Bank of his/her intention to terminate the agreement 30 calendar days in advance.

If the Client terminates the agreement with prior notice, Client is not paid accrued interest and the Bank withholds the amounts of paid interest from the principal deposit amount.

If the Client fails to notify the Bank of termination, the Bank withholds 2% of the deposit amount. The Client is not paid accrued interest and the Bank withholds the amount of paid interest from the principal deposit amount.

\*) Interest rates for deposit amounts over EUR/ USD 1, 000, 000.00 are determined by agreement.

\*\*\*) Interest rates on deposits with tenor of over 36 months are determined by agreement.

1) The Consolidated Service Price List does not show deposit rates of Bank's special offers. Such offers are communicated to Clients separately.

**SHORT-TERM DEPOSIT**

Currency	EUR	USD
Interest rate	by agreement	by agreement

A short-term deposit is a deposit for a short but definite time period (from 1 day to 3 months) with a fixed interest rate.

If a Client's application for placing a deposit is submitted to the Bank outside Bank's working hours via remote payment means, the Bank has the right to deposit Client's funds (provided that they are sufficient in the Client's account) on the next Bank's working day. The maturity date of the deposit specified by the Client remains unchanged. Interest is calculated for the actual deposit period (from the actual date of depositing).

Interest income is paid to the Client at deposit maturity.

If the Client terminates a short-term deposit, the Bank withholds 2% of the principal deposit amount. The accrued interest is not paid to the Client.

**SAVINGS ACCOUNT**

Currency	EUR (min. 50 EUR)	USD (min. 50 USD)
Annual Interest Rate	0,10%	0,10%

A Savings account is used for depositing of funds for an indefinite time period.

To withdraw funds from a savings account, the Client has to notify the Bank 7 calendar days in advance.

If the Client wishes to withdraw funds earlier, without 7-day- prior notice, an extra commission of 1% will be withheld from the received amount.

If the Client wishes to withdraw funds from the savings account to deposit them at the Bank for a period of at least one month, prior notice is not necessary and no commission then applied. If the Client does not submit a deposit application on the same Bank's working day (during working hours) when the application for withdrawal of funds from the savings account is handed in, the Bank withholds 1% of the disbursed money.

Interest income is paid once a month either to the Client's current or savings account at Client's own choice.

Funds are accepted in US dollars and Euros. Other currencies are converted into one of the mentioned above, applying the current Bank's rate.

If a Client's application for a savings account or Client's order is submitted to the Bank outside Bank's working hours via remote payment means, they are considered to be received by the Bank on the next Bank's working day.

## SECURITY DEPOSIT

Currency	EUR	USD
Interest rate	0,10%	0,10%

A security deposit is a deposit with the Bank to secure fulfilment of Client's obligations.

The annual interest rate of security deposit is variable.

The interest earned on security deposit is credited to the current account on an annual basis. Where a Client terminates a security deposit before its maturity, the Bank does not pay any interest for the current year.

## DEPOSIT 3/4

EUR				
Minimum Amount 1 000 EUR	Term of Deposit / Annual Interest Rates			
	6 mon.	12 mon.	18 mon.	24 mon.
	0,38 %	0,70 %	0,80 %	1,02%

USD				
Minimum Amount 1 000 USD	Term of Deposit / Annual Interest Rates			
	6 mon.	12 mon.	18 mon.	24 mon.
	0,35 %	0,70%	0,85%	0,95%

Deposit 3/4 is a deposit for a definite period of time with a fixed interest rate and an opportunity to withdraw one-fourth of the deposit amount without giving prior notice to the Bank.

Clients can withdraw one-fourth of the deposit amount from the 31st day after the placement of Deposit 3/4.

Interest income is paid at Client's choice: monthly or upon deposit maturity.

If a Client's application for placing a deposit is submitted to the Bank outside Bank's working hours via remote payment means, the Bank has the right to deposit Client's funds (provided that they are sufficient in the Client's account) on the next Bank's working day. The maturity date of the deposit specified by the Client remains unchanged. Interest is paid for the actual deposit period (from the actual date of depositing).

Clients have to notify the Bank of his/her intention to terminate the deposit agreement 30 calendar days in advance.

If the Client early terminates the deposit notifying the Bank in advance, the Bank repays the term deposit amount, without the accrued but not paid yet interest, and the Bank withholds from the term deposit principal amount the interest that has already been paid.

If the Client terminates the deposit without notifying the Bank in advance, the Bank withholds 2% of the deposit principal amount. The Client is not paid the accrued interest and the Bank withholds already paid interest amount from the principal deposit amount.

## SUBORDINATED DEPOSIT

### Annual interest rates

	EUR (min. 100 000 EUR)	USD (min. 150 000 USD)
5 years	4,75 %	4,25 %
6 years	5,00 %	4,50 %
7 years	5,25 %	4,75 %

Subordinated deposit is an investment in Bank's subordinated capital for a period not shorter than 5 years.

Subordinated deposit agreement cannot be terminated before the deposit maturity date, except for cases provided in the regulatory documents governing banking activities.

Deposit interest can be paid at depositor's choice – once every 6 months or at maturity of the deposit.

Subordinated deposit which exceeds EUR 280 000 (or USD 400 000) gives the right to apply for a permanent residence permit in the Republic of Latvia for a period not exceeding five years.

Before applying for this service, ask for a consultation at the Bank to receive all information about the service conditions.

## INVESTMENT IN GOLD

- Investment gold purchase ..... information available at the Bank <sup>1)</sup>
- Storage of investment gold purchased at the Bank:
  - up to 10kg ..... 0,04% per month of the purchase price/ min. 14,23 EUR <sup>2)</sup>
  - from 10kg ..... by agreement

<sup>1)</sup> Bank offers investment gold bars of various denominations, their price is determined at the Bank's rate based on the gold market value on the purchase date.

<sup>2)</sup> Including VAT.

**SAFE DEPOSIT BOX RENTAL <sup>1)</sup>**

Safe deposit box size	1 week incl. VAT	1 month incl. VAT	3 months incl. VAT	6 months incl. VAT	1 year incl. VAT
4,3 x 26 x 44,5 cm	10,00 EUR	15,00 EUR	45,00 EUR	75,00 EUR	115,00 EUR
6,8 x 26 x 44,5 cm	15,00 EUR	25,00 EUR	55,00 EUR	90,00 EUR	150,00 EUR
11,8 x 26 x 44,5 cm	20,00 EUR	35,00 EUR	75,00 EUR	120,00 EUR	200,00 EUR
29,3 x 26 x 44,5 cm	25,00 EUR	40,00 EUR	90,00 EUR	140,00 EUR	250,00 EUR

1. Commission fee for custody of Client's key at the Bank ..... 20,00 EUR / mon.<sup>2)</sup>
2. Commission fee for custody of Client's key at the Bank after the paid period matures (per calendar day) ..... 1,00 EUR <sup>2)</sup>
3. Penalty for loss of keys and opening of a safe box ..... 90,00 EUR
4. Commission fee for use of a Safe box after the Individual Safe Deposit Box Agreement expires (per calendar day)..... 2,50 EUR <sup>2)</sup>
5. Execution of Power of Attorney for using a safe box ..... 30,00 EUR <sup>2)</sup>
6. Commission fee for execution of a non-standard Individual safe deposit box agreement <sup>3)</sup> ..... by agreement
7. Extension of an Individual safe deposit box agreement at the end of agreement period..... 10% discount of the basic tariff
8. For a new individual safe deposit box agreement, executed additionally..... 15% discount of the basic tariff
9. Upon purchasing of AS TRASTA KOMERCBANKA investment gold ..... 50% discount of the basic tariff for safe rental <sup>4)</sup>

1) The existing Bank Clients (who have at least one service agreement with the Bank) get 25% discount of the basic tariff for execution of their first individual safe deposit box agreement.

2) Including VAT.

3) Individual agreement terms and conditions are applied to execution of an individual safe deposit box agreement for a period not stipulated in the Price List.

4) The discount is granted:

- When purchasing investment gold at least 10g.

- When formalizing an individual safe deposit box agreement within 1 month after the purchase of investment gold (date on the document confirming the purchase of investment gold).

- When formalizing one individual safe deposit box agreement for one purchase of investment gold.

## SPECIAL OFFERS

### New Client package for a private individual non-resident – “Prestigious”

#### PRICE OF A PACKAGE – 150 EUR

1. Payment card\* MasterCard Classic (Debit) or Cirrus.
2. Processing of documents and opening of a current account\*\*.
3. Electronic (Standard) EUR transfers to EEA countries\*.
4. Private banker's services.
5. Access to remote services (SMS Info, Trast.Net).
6. Electronic code card.

In addition: 50% discount on monthly fee for MasterCard Classic or MasterCard Gold\*\*\*

\*) During the first year of service – free of charge.

\*\*) If the Bank refuses to open a current account for a Client, the commission fee for processing of documents is charged in accordance with the Price List.

\*\*\*) During the first year of service.

### New Client package for a legal entity non-resident – “Effective”

#### PRICE OF A PACKAGE – 300 EUR

1. Payment card\* MasterCard Business or Cirrus/ Maestro.
2. Processing of documents and opening of a current account.\*\*
3. Power of attorney in the Bank.
4. Private banker's services.
5. Access to remote services (SMS Info, Trast.Net).
6. Electronic code card.

In addition (to an owner or representative of a company): 50% discount on monthly fee for MasterCard Classic or MasterCard Gold.\*\*\*

\*) During the first year of service – free of charge.

\*\*) If the Bank refuses to open a current account for a Client, the commission fee for processing of documents is charged in accordance with the Price List.

\*\*\*) During the first year of service.

### New Client package for a private individual resident – “Rational”

#### PRICE OF A PACKAGE – 30 EUR

1. Payment card\* MasterCard Classic (Debit).
2. Processing of documents and opening of a current account\*\*.
3. Savings account opening.
4. Electronic (Standard) EUR transfers to EEA countries\* and defined payments\*.
5. Private banker's services.
6. Access to remote services (SMS Info, Trast.Net).
7. Electronic code card.

In addition: 50% discount on monthly fee for MasterCard Classic supplementary card or MasterCard Gold.\*\*\*

\*) During the first year of service – free of charge.

\*\*) If the Bank refuses to open a current account for a Client, the commission fee for processing of documents is charged in accordance with the Price List.

\*\*\*) During the first year of service.

Note: the price of a package for Clients of Daugavpils and Liepaja branches is EUR 5.

## New Client package for a legal entity resident

### Basic package for a legal entity – “Basic”

#### PRICE OF A PACKAGE – 49 EUR

1. Payment card\* MasterCard Business or Maestro.
2. Processing of documents and opening of a current account\*\*.
3. Electronic (Standard) EUR transfers to EEA countries\* and defined payments\*\*\*.
4. Private banker's services.
5. Access to remote services (SMS Info, Trast.Net).
6. Electronic code card.

In addition (to an owner or representative of a company): 50% discount on monthly fee for MasterCard Gold\*\*\*\*.

\*) During the first year of service – free of charge.

\*\*) If the Bank refuses to open a current account for a Client, the commission fee for processing of documents is charged in accordance with the Price List.

\*\*\*) During the first month of the service and the following three months - free of charge.

\*\*\*\*) During the first year of service.

Note: the price of a package for Clients of Daugavpils and Liepaja branches is EUR 25.

### Active package for a legal entity – “Active”

#### PRICE OF A PACKAGE – 99 EUR

1. Payment card\* MasterCard Business or Maestro.
2. Processing of documents and opening of a current account\*\*.
3. Electronic (Standard) EUR transfers to EEA countries and defined payments\*\*\*.
4. Private banker's services.
5. Access to remote services (SMS Info, Trast.Net).
6. Electronic code card.

In addition (to an owner or representative of a company): 50% discount on monthly fee for MasterCard Gold\*\*\*\*.

\*) During the first year of service – free of charge.

\*\*) If the Bank refuses to open a current account for a Client, the commission fee for processing of documents is charged in accordance with the Price List.

\*\*\*) During the first month of the service and the following six months - free of charge.

\*\*\*\*) During the first year of service.

Note: the price of a package for Clients of Daugavpils and Liepaja branches is EUR 49.

### New client's package for non-resident private persons -“European”

#### PRICE OF A PACKAGE 250 EUR

1. Payment card\* Maestro.
2. Processing of documents and opening of a current account.\*\*
3. Defined payments in Trast.Net.
4. Private banker's services.
5. Access to remote services (SMS Info, Trast.Net).
6. Electronic code card.
7. Processing of escrow account application.

In addition: 50% discount for individual safe deposit box rent for a 6-month period.

\*) During the first year of service – free of charge.

\*\*) If the Bank refuses to open a current account for a Client, the commission fee for processing of documents is charged according to the Price List.