

AS TRASTA KOMERCBANKA CYPRUS BRANCH PRICE-LIST

ACCOUNT OPENING AND MAINTENANCE

1. Processing of documents for current account opening/renewal ¹⁾:
 - for individuals 150,00 EUR
 - for 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 companies 100,00 EUR
5. Commission fee for dormant account ²⁾ 20,00 EUR per month ³⁾
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) 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.
 3) Commission fee is applied until the account balance reaches zero.

REMOTE SERVICES

INTERNETBANK 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 ¹⁾ (for companies)
5. Integration of Client's accounting software with the Bank's system (one-time fee) 100,00 EUR ¹⁾
6. Electronic code cards "Classic" or "Mobile" (at Client's choice) for generation of test keys and electronic signature ²⁾ 50,00 EUR
7. Unblocking of electronic code card ³⁾ 20,00 EUR

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

OTHER SERVICES

SENDING OF DOCUMENTS

1. Sending of documents (via Cyprus Post) 3,00 EUR + actual expenses ^{1) 2)}
2. Sending of documents (by courier - DHL, UPS, Akis Express etc.) 10,00 EUR + actual expenses ^{1) 2)}
3. Sending a fax 5,00 EUR ¹⁾ per sheet
4. Scanning and sending of documents by e-mail 0,50 EUR ¹⁾ per sheet

1) Including VAT.
 2) Actual expenses are debited from Client's account after receipt of invoice from Cyprus Post and/or courier.

BANK LETTERS AND STATEMENTS

1. Viewing of account statement online free of charge
2. Account statement:
 - for a period up to 1 month free of charge
 - for a period from 1 month to 1 year 1,00 EUR per sheet
 - for a period over 1 year 2,00 EUR per sheet
3. Bank account confirmation and account balance confirmation letter, information to auditors 50,00 EUR
4. Other information letters, Bank's recommendations 100,00 EUR
5. Extra charge for urgent preparation of Bank letter of information, recommendation (within 2 hours) 30,00 EUR + Price List rate

OTHER SERVICES (continued)

ALL 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. Photocopies of documents 1,00 EUR per sheet ¹⁾
3. Power of Attorney for Clients 30,00 EUR

¹⁾ Including VAT.

ESCROW ACCOUNT

1. Conclusion of escrow agreement ¹⁾ by agreement (min. 150,00 EUR)
2. Escrow account opening, maintenance free of charge
3. Amendments to escrow agreement 50,00 EUR (per change)

¹⁾ The fee is paid either by purchaser or seller as mutually agreed.

TRUST OPERATIONS

1. Trust account opening free of charge
2. Execution of trust operations by agreement
3. Additional charges for trust operations (transfers, mail, fax and other charges) according to the Price List

PAYMENTS

IN ALL CURRENCIES	Types of commission fees	
	OUR ¹⁾	SHA ²⁾
1. Crediting of funds to the account ⁴⁾	free of charge	free of charge
2. Transfer between Clients current accounts in JSC TRASTA KOMERCBANKA Cyprus Branch (payment execution date – T) ⁵⁾	free of charge	free of charge
3. Transfer to other Client's current account with JSC TRASTA KOMERCBANKA (payment execution date – T) ⁵⁾	-	10,00 EUR
4. Supplement, cancellation, investigation of a payment ⁶⁾	125,00 EUR	125,00 EUR
5. Processing of payment orders on Client's request at the Branch	10,00 EUR	10,00 EUR
6. Currency exchange ⁷⁾	at the Bank's rate	

EUR	Types of commission fees	
	OUR ¹⁾	SHA ²⁾
1. Transfer to EEA countries ⁸⁾ : <ul style="list-style-type: none">▪ Standard (payment execution date – T+1) ⁵⁾▪ Express (payment execution date – T; till 14:00) ⁵⁾	- -	30,00 EUR 60,00 EUR
2. Transfer outside EEA countries ⁸⁾ : <ul style="list-style-type: none">▪ Standard (payment execution date – T+1) ⁵⁾▪ Express (payment execution date – T; till 15:00) ⁵⁾	50,00 EUR 80,00 EUR	30,00 EUR 60,00 EUR

USD ⁹⁾	Types of commission fees		
	OUR ¹⁾	SHA ²⁾	BEN ³⁾
1. Urgent crediting of funds to the account ¹⁰⁾	0,1 % per day	0,1 % per day	0,1 % per day
2. Transfer to another bank: <ul style="list-style-type: none">▪ Standard (payment execution date – T+1) ⁵⁾▪ Express (payment execution date – T; till 16:00) ⁵⁾	50,00 EUR 80,00 EUR	30,00 EUR 60,00 EUR	30,00 EUR 60,00 EUR

RUB, BYR, UAH, KZT	Types of commission fees		
	OUR ¹⁾		
1. Urgent crediting of funds to the account ¹⁰⁾	0,1 % per day		
2. Transfer to another bank: <ul style="list-style-type: none">▪ Standard (payment execution date – T+1) ⁵⁾▪ Express (payment execution date – T; till 13:00) ^{5) 11)}	50,00 EUR 80,00 EUR		

PAYMENTS (continued)

Other EEA ⁸⁾ currencies (BGN,CHF,DKK,GBP,HUF,NOK,SEK,PLN,CZK)	Types of commission fees	
	OUR ¹⁾	SHA ²⁾
1. Transfer to EEA countries ⁹⁾ :		
▪ Standard (payment execution date – T+2) ⁵⁾	-	30,00 EUR
▪ Express (payment execution date – T+1) ^{5) 12)}	-	60,00 EUR
2. Transfer outside EEA countries ⁸⁾ :		
▪ Standard (payment execution date – T+2) ⁵⁾	50,00 EUR	30,00 EUR
▪ Express (payment execution date – T+1) ^{5) 12)}	80,00 EUR	60,00 EUR

Other freely convertible currencies	Types of commission fees	
	OUR ¹⁾	SHA ²⁾
1. Transfer to another bank:		
▪ Standard (payment execution date – T+2) ⁵⁾	50,00 EUR	30,00 EUR
▪ Express (payment execution date – T+1) ^{5) 12)}	80,00 EUR	60,00 EUR

CNY	Types of commission fees	
	OUR ¹⁾	
1. Transfer to another bank (T+1; till 17:00) ⁵⁾	50,00 EUR	

- 1) OUR for payments in EUR – beneficiary's account is credited for the total amount sent by the Client. 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.
OUR for payments in other currencies - all fees are paid by sender (fees are debited from sender's account). 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.
- 2) SHA – beneficiary covers commission fees for services required by its service provider, sender covers commission fees required by its service provider.
- 3) BEN – all fees are paid by beneficiary. Intermediary banks charge their fees by deducting them from the transferred amount.
- 4) Crediting of funds to Client's account: in EUR and other EEA currencies – 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.
- 5) Payment execution date – the 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 payment order acceptance day.
- 6) 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.
- 7) Minimum amount for conversion at a special rate – EUR 1 000,00 or the equivalent in another currency.
- 8) European Economic Area (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.
- 9) A 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 of the Republic of Latvia 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*.
- 10) Crediting of funds to Client's account on a date stated in a payment order. Crediting of funds is made based on Client's request for each amount.
- 11) 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.
- 12) Express payments in other EEA currencies and other freely convertible currencies are executed on the due date T+1. Information about payments on the due date T is available at the Bank.

PAYMENT CARDS (EUR)

	Maestro	Cirrus	MC Classic ¹⁾	MC Business ²⁾	MC Gold
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) ²⁾	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. Retail transaction fee	free of charge	--	free of charge	free of charge	free of charge
6. Cash withdrawal fee: <ul style="list-style-type: none"> ▪ at other banks ▪ ATM of Swedbank JSC in Latvia ³⁾ ▪ ATM of other banks ³⁾ 	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 5,50 EUR) 1% (min 1,28 EUR) 1,5% (min 3,00 EUR)	2% (min 5,50 EUR) 1% (min 1,28 EUR) 2% (min 3,00 EUR)
7. Currency exchange fee	2,5%	2,5%	2,5%	2,5%	2,5%
8. Unauthorized negative card account balance fee (per annum) ⁴⁾	60%	60%	60%	60%	60%
9. 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
10. Unfounded claim processing fee (per transaction)	15,00 EUR	15,00 EUR	15,00 EUR	15,00 EUR	15,00 EUR
11. Other services: <ul style="list-style-type: none"> ▪ urgent production of card ⁵⁾ ▪ urgent payment into the card account ▪ card account replenishment on Client's behalf ▪ monthly statement at the Bank or by e-mail ▪ monthly statement by mail or by fax ▪ payment from Client's card account to his/her current account or other card account with JSC TRASTA KOMERCBANKA Cyprus Branch on Client's request 	50,00 EUR 10,00 EUR 10,00 EUR/mon. free of charge 1,00 EUR free of charge	50,00 EUR 10,00 EUR 10,00 EUR/mon. free of charge 1,00 EUR free of charge	50,00 EUR 10,00 EUR 10,00 EUR/mon. free of charge 1,00 EUR 1% (min 10,00 EUR)	50,00 EUR 10,00 EUR 10,00 EUR/mon. free of charge 1,00 EUR 1% (min 10,00 EUR)	50,00 EUR 10,00 EUR 10,00 EUR/mon. free of charge 1,00 EUR 1% (min 10,00 EUR)
12. Card validity	24 months	24 months	24 months	24 months	24 months

1) Not available to companies.

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

3) 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.)

4) Charge for unauthorized negative card account balance is applied monthly and debited from the Client's card account.

5) The card is produced within 8 Bank's working hours.

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

PAYMENT CARDS (USD)

		Maestro	Cirrus	MC Classic ¹⁾	MC Business ²⁾	MC Gold
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) ²⁾	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.	Retail transaction fee	free of charge	--	free of charge	free of charge	free of charge
6.	Cash withdrawal fee: <ul style="list-style-type: none"> ▪ at other banks ▪ ATM of Swedbank JSC in Latvia ³⁾ ▪ ATM of other banks ³⁾ 	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)
7.	Currency exchange fee	2,5%	2,5%	2,5%	2,5%	2,5%
8.	Unauthorized negative card account balance fee (per annum) ⁴⁾	60%	60%	60%	60%	60%
9.	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
10.	Unfounded claim processing fee (per transaction)	15,00 USD	15,00 USD	15,00 USD	15,00 USD	15,00 USD
11.	Other services: <ul style="list-style-type: none"> ▪ urgent production of card ⁵⁾ ▪ urgent payment into card's account ▪ card account replenishment on Client's behalf ▪ monthly statement at the Bank or by e-mail ▪ monthly statement by mail or by fax ▪ payment from Client's card account to his/her current account or other card account with JSC TRASTA KOMERCBANKA Cyprus Branch on Client's request 	50,00 USD 10,00 USD 15,00 USD/mon. free of charge 1,00 USD free of charge	50,00 USD 10,00 USD 15,00 USD/mon. free of charge 1,00 USD free of charge	50,00 USD 10,00 USD 15,00 USD/mon. free of charge 1,00 USD 1% (min 10,00 USD)	50,00 USD 10,00 USD 15,00 USD/mon. free of charge 1,00 USD 1% (min 10,00 USD)	50,00 USD 10,00 USD 15,00 USD/mon. free of charge 1,00 USD 1% (min 10,00 USD)
12.	Card validity	24 months	24 months	24 months	24 months	24 months

1) Not available to companies.

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

3) Cash withdrawal 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.)

4) Charge for unauthorized negative card account balance is applied monthly and debited from the Client's card account.

5) The card is produced within 8 Bank's working hours.

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

DEPOSITS

TERM DEPOSIT ¹⁾

EUR						
Deposit Amount 100 - 1 000 000 * EUR	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%	1,40%

USD						
Deposit Amount 100 - 1 000 000 * USD	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%	1,12%

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 EUR or USD. 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 the 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 the 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 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 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.

TERM DEPOSIT 3/4

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

A term 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 31st day after the placement of Term 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 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).

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

SERVICES PROVIDED BY JSC "TRASTA KOMERCBANKA" HEAD OFFICE *

- LOANS
- TRADE FINANCE SERVICE
- INVESTMENT SERVICES
- PRECIOUS METAL ACCOUNT OPENING AND MAINTENANCE

** - SEE THE CONSOLIDATED PRICE-LIST OF JSC TRASTA KOMERCBANKA HEAD OFFICE*