

PRICELIST FOR DOMESTIC AND EUROPEAN UNION CLIENTS – INDIVIDUALS

Valid as of 01.07.2026

BluOr Bank

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** In the Standard Pricelist, an individual is considered a European Union client (hereinafter – the EU) if he/she is a citizen or resident of a European Union Member State, a European Economic Area country or the Swiss Confederation, i.e., a person permanently residing in a European Union Member State, a European Economic Area country, the Swiss Confederation or the United Kingdom of Great Britain and Northern Ireland.*

SETTLEMENT AND CASH SERVICES		
1. Current Account with BluOr Bank AS, hereinafter referred to as the Bank:		
1.1. Document review ¹ :		
• For business client managers and owners ²		Free of charge
• For domestic and EU clients		EUR 50
1.2. Opening a sub-account		EUR 5
1.3. Current Account (sub-account) maintenance ³		
• For business client managers and owners ²		Free of charge
• For domestic clients		EUR 5 per month
• For EU clients		EUR 10 per month
1.4. Additional monthly fee for an inactive Current Account		Free of charge
1.5. Account closure ⁴		EUR 10
1.6. SMS notification about account transactions		
• For domestic clients		EUR 0.10 per message
• For EU clients		EUR 0.50 per message
2. Cash services⁵		
2.1. Cash deposits to the account:		
• EUR, USD		1% (min. EUR 5)
• AUD, CAD, CHF, DKK, GBP, NOK, SEK		2% (min. EUR 10)
2.2. Cash withdrawal from the account ⁶ :		
• EUR, USD, other currencies (upon request)		2% (min. EUR 10)
• Withdrawal from the Deposit Account, provided that the deposit amount was originally deposited in cash		Free of charge
2.3. Exchange of banknotes and coins ⁷		1% (min. EUR 5)
2.4. Verification of one banknote		EUR 1
2.5. Currency exchange:		
• BluOr Bank clients		EUR 5 per transaction
• Non-BluOr Bank clients		EUR 10 per transaction
3. Individual safe deposit boxes⁸		
3.1. Dimensions (mm):	Rental fee for 12 months	Rental fee for 24 months
S (50x480x310)	EUR 786	EUR 1 442
M (75x480x310)	EUR 916	EUR 1 704
L (300x480x310)	EUR 1 300	EUR 2 400
3.2. Issuing a new key if the previous key has been lost, damaged or stolen		EUR 150
3.3. Storing the contents of the safe deposit box after opening		EUR 60 per month
3.4. Storing a key at the Bank		EUR 5 per month

Additional information on settlement and cash services:

¹ An additional fee of EUR 200 applies for expedited document review (First Priority) within five business days.

When opening an account for clients with the status of a politically exposed person (PEP), the Bank charges an additional document review fee of EUR 100.

When reviewing the documents of a client associated with countries subject to international sectoral sanctions, the Bank charges an additional fee of up to EUR 250.

For the initial verification of documents of clients and their related persons whose identity document was issued outside the EU, the Bank charges an additional fee of EUR 250.

When documents are processed on the basis of the client's power of attorney, the fee for verification of the power of attorney applies, as specified in the section "Other Services", subsection "Servicing on the Basis of a Power of Attorney", of this Pricelist.

Depending on the business profile, exceptions may apply – information is available upon request.

If the Bank refuses to open the account, the fee is not refunded to the client.

² Manager, owner – an individual who is a resident of the Republic of Latvia or a Member State of the European Union and who, according to the data of the Register of Enterprises of the Republic of Latvia, is the owner or authorised person (a member of the council or board, or a procurator holder) of an existing business client of the Bank, i.e., a legal entity registered in the Republic of Latvia. The specified fees apply to clients whose account was opened on 22 June 2022 or later.

³ For clients with the status of a politically exposed person (PEP), a fee of EUR 20 applies in addition to the standard fee for Current Account servicing. For clients whose identity document was issued outside the EU, a fee of EUR 25 applies in addition to the standard fee for Current Account servicing.

Depending on the client's business profile, risk level and bank products used, an increased fee for Current Account servicing of up to EUR 250 per month may be applied.

⁴ * If the business relationship is terminated in accordance with the General Terms of Business, on the date of termination of the business relationship the Bank converts all funds held in the client's accounts into euro (EUR) at the exchange rate set by the Bank in accordance with the Currency List at the time of conversion.

** After termination of the business relationship with the client, a monthly fee is charged for holding funds in the Current Account, Investment Account, Merchant Account, E-merchant Account or Night Deposit Account: for up to three months – EUR 50 per month; starting from the fourth month – EUR 500 per month. If the business relationship is terminated in accordance with the General Terms of Business, the fee applies from the sixth business day after the client has been notified via the Internet Bank or after the date of termination of the business relationship.

⁵ The Bank is entitled to fulfil or refuse a client's request to perform cash transactions.

The Bank does not handle foreign currency coins.

⁶ If the amount ordered in advance is not collected, a fee of 0.10% of that amount is charged. For cash withdrawal without prior order, an additional fee of 1% is charged on the amount exceeding EUR 10,000 or USD 10,000.

Cash withdrawal per day in EUR or USD in an amount exceeding EUR 10,000 or USD 10,000 per day must be ordered by 02:00pm one business day in advance. Regardless of the amount, a fee of EUR 25 is charged for cash withdrawal from a blocked account.

Cash withdrawal per day in other currencies in an amount exceeding the equivalent of EUR 10,000 must be ordered by 02:00pm two business days in advance.

⁷ Exchange of EUR banknotes and coins is available. Exchange of banknotes in other currencies depends on their availability.

⁸ The amount includes VAT. Exceptions may apply depending on the client's business profile and the bank products used; information is available upon request.

TRANSFERS ¹				
1.	Crediting of funds to the account²			Free of charge
2.	Intra-bank transfers			Free of charge
3.	Transfers in EUR³:			
3.1.	Within the European Economic Area (EEA⁴) (SHA):			
	• Urgent D ⁵ (by 03:45pm):			
	• Up to EUR 49,999.99			EUR 0.40
	• From EUR 50,000.00			EUR 2
	• Express D ⁶ (by 05:00pm)			EUR 15
3.2.	Outside the EEA⁷:			
	Time of execution⁸	BEN	SHA or OUR	
			Up to EUR 49,999.99	From EUR 50,000
			SHA	OUR
	• Urgent D (by 03:00pm)	EUR 5	EUR 25	EUR 50
	• Express D (by 05:00pm) executed within hour	EUR 10	EUR 40	EUR 60
4.	Transfers in foreign currencies^{3,7}:			
	Time of execution⁸	BEN	SHA or OUR	
	• Standard D+2	EUR 15	EUR 25	
	• Urgent D+1	EUR 30	EUR 60	
5.	Correction, recall, tracing of a payment order ⁹			EUR 50
6.	Tracing of funds not credited to the account ⁹			EUR 30
7.	Fee for accepting payment orders at the Client Service Centre ¹⁰			EUR 15
8.	Return of funds credited to the client's account upon the client's instruction			EUR 20

Additional information on transfers:

¹ The standard limit on Internet Bank transfers is EUR 15,000 (or equivalent) per day.

Commission types:

SHA – the client (payer) pays the Bank's fee separately from the payment amount, while the beneficiary's account is credited with the payment amount less the fees of the correspondent bank and other intermediary banks.

Payments within the European Economic Area (EEA) in EUR and in the national currencies of EEA Member States are executed only using the SHA charge option. When a payment is made to an EEA country in EUR or in the national currency of an EEA Member State, the payment amount is credited in full to the beneficiary's bank, and the beneficiary bank's fee may be charged to the beneficiary if this is provided for in the agreement between the beneficiary bank and the beneficiary.

OUR – the client (payer) pays the fees of the Bank and the correspondent bank. The Bank debits the Bank's fee and the correspondent bank's fee from the client's (payer's) account at the time of payment execution, separately from the payment amount. If the beneficiary bank, correspondent bank or intermediary bank requests the Bank to pay its fee, the Bank debits such fee from the client's (payer's) account without further authorisation. The client (payer) undertakes to pay all costs related to the execution of the payment.

BEN – the beneficiary pays the fees of the Bank and other banks involved in the execution of the payment.

A fee of EUR 50 is charged for priority review of an incoming or outgoing payment if the payment requires investigation; such review is performed within three business days after the Bank has received all requested documents.

² Incoming payments from countries subject to international sanctions and/or incoming payments for transactions, including payment for goods and/or services, related to countries subject to international sanctions, are subject to an additional fee of 1% of the payment amount (minimum EUR 250, maximum EUR 3,000).

For expedited review of a payment order within three business days after the Bank has received all requested documents, the applicable fee is charged at double the amount.

If, after reviewing the payment order, the Bank refuses to execute the payment, a fee of EUR 200 is charged for reviewing the payment order.

Incoming payments in foreign currencies from Cyprus, China, Malta, Turkey, Montenegro and Switzerland are subject to an additional fee of EUR 50.

The fee charged is not refunded to the client.

- ³ Depending on the client's business profile and/or if the business relationship with the client has been terminated in accordance with the General Terms of Business, an additional fee of 0.25% of each payment amount is charged (minimum EUR 500, maximum EUR 2,000).
- ⁴ EEA countries: Iceland, Liechtenstein, Norway and the 27 EU Member States: Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.
EEA currencies: BGN, CZK, DKK, EUR, HRK, HUF, ISK, NOK, PLN, RON, SEK.
- ⁵ An URGENT SEPA* payment within the European Economic Area (EEA) may be executed as an instant payment if the payment meets the following criteria: the payment amount does not exceed EUR 30,000, the beneficiary bank is a participant in the instant payment system (list of participating banks: www.europeanpaymentscouncil.eu/what-we-do/be-involved/register-participants), and there are no other obstacles to the execution of the instant payment.
* A SEPA payment is a payment in euro within a Member State of the European Union and a country of the European Economic Area (Iceland, Norway, Liechtenstein and Switzerland) (see [here](#)).
- ⁶ If the payment cannot be executed as an instant payment, it may be accepted for execution as an EXPRESS payment.
- ⁷ For outgoing payments to countries subject to international sanctions and/or outgoing payments for transactions, including payment for goods and/or services, related to countries subject to international sanctions, the Bank charges an additional fee of 1% of the payment amount (minimum EUR 250, maximum EUR 3,000). For expedited review of a payment order within three business days after the Bank has received all requested documents, the applicable fee is charged at double the amount. If, after reviewing the payment order, the Bank refuses to execute the payment, a fee of EUR 200 is charged for reviewing this payment order.
The fee charged is not refunded to the client.
- ⁸ D – value date is on the current business day;
D+1 – value date is on the next business day;
D+2 – value date is after two business days.
- ⁹ Performed on the basis of payment supporting documents submitted by the client. If a request for correction, recall or tracing of a payment order is received two months after the value date, the Bank charges an additional fee of EUR 25. If a request for correction, recall or tracing of a payment order is received three months or later after the value date, the Bank charges an additional fee of EUR 50.
- ¹⁰SEPA instant payments are not available at the Client Service Centre.

INTERNET BANK		
1.	Activation or deactivation of access to the Internet Bank	Free of charge
2.	Internet Bank usage fee:	
	• For the client	Free of charge
	• For each additional user	EUR 5
3.	Authorisation and payment confirmation using the BluOr Bank mobile app:	
	• Activation and use of the authentication tool (BlueKEY)	Free of charge
4.	Code calculator (Digipass):	
	• Issue	EUR 35
	• Delivery	
	• By post, using Latvijas Pasts, without shipment tracking, EU countries only	EUR 2
	• Courier delivery worldwide	EUR 5 + actual expenses

Additional information on the Internet Bank:

The standard limit for Internet Bank transfers is EUR 15,000 (or the equivalent amount) per day. The standard limit may be changed in the Internet Bank by the client or by an additional user with full access rights (not available in the mobile application).

The following maximum limits apply to the signing of payment orders, including cash withdrawal orders, in the Internet Bank:

- Using a code calculator – unlimited;
- Using Blue KEY: single payment limit – EUR 3,000,000 or equivalent in another currency; daily payment limit – EUR 3,000,000 or equivalent in another currency; exceptions may apply, please contact the Bank for further information);
- Using eParaksts Mobile (not available in the mobile application): single payment limit – EUR 3,000,000 or equivalent in another currency; daily payment limit – EUR 3,000,000 or equivalent in another currency.

BluOr Bank mobile app:



PAYMENT CARDS			
1.	Payment cards ¹	Visa Classic	Visa Gold ²
1.1.	Issuance / production of a new card	EUR 5	EUR 10
1.2.	Monthly card account maintenance fee ³	EUR 3	EUR 5
1.3.	Card replacement or renewal	EUR 10	EUR 40
1.4.	Annual interest rate on the authorised standard credit limit for domestic and EU clients, without collateral	25%	
1.5.	Minimum payment (of the used authorised standard credit limit) by the 20th day of the following month	5%	
1.6.	Annual interest rate on the unauthorised credit limit	60%	
1.7.	Fee for an unfounded claim	EUR 20	
1.8.	Cash withdrawal at BluOr Bank ATMs	up to EUR 750 inclusive ⁴ per month: free of charge / from EUR 750.01: 0.30% of the amount	2%
1.9.	Cash withdrawal at ATMs of other banks	up to EUR 750.00 inclusive ⁴ per month: free of charge / from EUR 750.01: 2% (min. EUR 3.00)	2% + EUR 4
1.10.	Account balance information at ATMs	EUR 0,50	
1.11.	Account statement printout at any ATM	Free of charge	
1.12.	Last 10 card transactions review and printout (Mini Statement) at BluOr Bank AS ATMs		
1.13.	EUR cash deposit at BluOr Bank AS ATMs		
1.14.	Fee for purchases and services in Latvia and abroad		
1.15.	Currency conversion fee	3%	
1.16.	Payment from the Payment Card Account	According to the pricelist for payments	
1.17.	Airport VIP lounge visit fee per person (Priority Pass programme)	Not applicable	EUR 30
2.	All cards:		
2.1.	Fee for preparing an agreement on changes to the credit limit repayment terms		EUR 50
2.2.	Delivery of payment cards:		
	• By post, using Latvijas Pasts, without shipment tracking, EU countries only		EUR 2
	• Courier delivery worldwide		EUR 5 + actual expenses

Additional information on payment cards:

The Client may change the standard limits for payment card transactions in the Internet Bank.

Standard limits for payment card transactions, per card:

1) Cash withdrawals from ATMs:

- per transaction – EUR 2,500;
- per day (00:00–24:00) – EUR 2,500;
- during the calendar month – EUR 15,000.

2) Cash deposits at ATMs:

- during the calendar month – EUR 15,000.

3) Online and point-of-sale purchases:

- per transaction – EUR 50,000;
- per day (00:00–24:00) – EUR 50,000;
- during the calendar month – EUR 300,000.

¹ If the payment card is not activated within six months, the Payment Card Account is closed.

² Visa Gold payment cards are issued together with Priority Pass.

³ The procedure and sequence for applying and charging fees are set out in the Credit Card Agreement Terms and Conditions.

⁴ The free cash withdrawal limit is calculated separately for each card within one calendar month and applies to all ATMs in Latvia and abroad.

TRANSACTIONS IN FINANCIAL AND CAPITAL MARKETS

1. Investment account services		
1.1.	Investment account opening, closure and maintenance	Free of charge
1.2.	Custody of financial instruments (calculated and charged monthly) ¹	0.25% p.a. of the portfolio market value
2. Brokerage services (purchase/sale of financial instruments) ²		
2.1. Equities and exchange-traded funds (ETFs):		
	Transaction fee	Minimum fee
USA (NYSE, NYSE MKT, NASDAQ)	USD 0.025 per share / USD 0.02 per share for transactions via the platform	USD 50 / USD 20 for transactions via the platform
Europe ³	0.35%	EUR 35 / USD 50 / CHF 50 / GBP 40 / SEK 350 / DKK 250 / NOK 350
Asia ⁴	0.35% / 0.25% for transactions via the platform	250 HKD / 100 HKD for transactions via the platform 50 SGD / 25 SGD for transactions via the platform 50 AUD / 25 AUD for transactions via the platform JPY 5000
Canada (TSE, TSX)	CAD 0.03 per share	CAD 50
Other markets	Subject to agreement	
2.2. Bonds:		
	Transaction fee	Minimum fee
Eurobonds	0.10%	EUR 100 / USD 100
Baltic states bonds	0.10%	EUR 25
2.3. Derivatives:		
	Fee per contract	
Futures (contracts)	EUR / USD / GBP 27	
Bitcoin futures	USD 50 / USD 30 for transactions via the platform	
Futures contracts on the LME (London Metal Exchange)	USD 28.50	
Options on futures	EUR / USD / GBP 27	
Equity options	EUR / USD 5 / USD 3 for transactions via the platform	
OTC derivatives	Subject to agreement	
Hedging services using a limit	Subject to agreement	
2.4. Margin trading:		
	Turnover fee	
Forex	0.008%	
Contracts for difference (CFDs)	0.012%	
Terms of trading		
Initial investment amount	EUR 100	
Margin call level (use of margin)	100%	
Stop-out level (use of margin)	200%	
Minimum account balance (in base currency)	EUR 30	
Leverage:		
	Major currency pairs ⁵	30:1
	Other currencies, metals, indices	20:1
	Commodity CFDs	10:1
	Cryptocurrency CFDs	2:1

2.5. Investment funds⁶:			
	Transaction fee	Settlement fee	
Foreign investment funds	0.5%	EUR 20	
Latvia-based funds	2%		
2.6. Structured products			
	Transaction fee	Minimum fee	
Bonds + options	1.50%	EUR 100 / USD 100	
3. Trading platform			
	Platform fee (per month)	Market data fees	
BluOr FX	free of charge	free of charge	
Tiger Trade	free of charge	based on the provider's pricelist	
CQG Q-TRADER	GBP 95 or equivalent in another currency	based on the provider's pricelist	
4. Financing against securities⁷			
4.1. Currency		EUR / USD	
4.2. Rate		EURIBOR / USD SOFR + 4.5%	
4.3. Term		up to three months	
4.4. Amount		up to 50% of the securities/ portfolio value	
5. Currency conversion			
5.1.	Currency conversion is performed at the Bank's exchange rate applicable at the time of execution of the transaction, in accordance with the currency list.		
5.2.	Requirements for transactions with a deferred settlement date (Forward, Spot, Swap, Tom) and speculative market transactions:		
	Initial Margin	Maintenance Margin	Term of forward operations
USD, EUR, CHF, GBP	5%	3%	up to one year
USD/RUB; EUR/RUB	10%	3%	up to one year
Other	Subject to agreement		
6. Other operations			
6.1. Receipt / transfers of financial instruments			
• External	EUR 100 or an equivalent in another currency		
• Intra-bank	EUR 10 or an equivalent in another currency		
6.2. DVP/RVP transaction, delivery/receipt versus payment	EUR 100 or an equivalent in another currency		
6.3. Cancellation or amendment of a transfer order ⁸	EUR 25 or an equivalent in another currency		
6.4. Participation in and execution of corporate actions (voting, conversion, restructuring, mergers)	Information available at the Bank		
6.5. Sale of financial instruments in accordance with a buyback offer	0.10% of the amount of transaction		
6.6. Deregistration	EUR 25		

Additional information on transactions in financial and capital markets:

¹ The custody fee applies only to financial instruments registered in the following countries or depositories: the United States, the United Kingdom, Belgium, Denmark, France, Estonia, Italy, Ireland, Russia, Latvia, Lithuania, the Netherlands, Norway, Portugal, Finland, Spain, Switzerland, Germany, Sweden, Euroclear/Clearstream. The custody fee for financial instruments registered in other countries is subject to agreement, but may not be lower than the fee specified in this item. The custody fee may not include additional fees, duties, taxes, service fees of partners and depositories, etc. The custody fee is calculated based on the market value of the financial instruments as determined by the Bank on the last day of the calendar month. No custody fee applies to futures contracts. The custody fee is calculated in euro at the market exchange rate on the last day of the calendar month and charged in euro or in the equivalent amount in another currency.

- ² Actual expenses incurred by the Bank, such as fees of partners, brokers or depositories, duties, taxes, etc., may be added to each transaction. Transactions with investment funds may be subject to transaction-related fees (Transaction Fee, Purchase Fee, Redemption Fee) etc. The fee is charged for each transaction execution day. The minimum fee is charged depending on the currency in which the securities are traded. Information on additional expenses is available to the client from the Bank.
- ³ Austria, Belgium, Denmark, Estonia, Finland, France, Germany, Latvia, Lithuania, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, the United Kingdom.
- ⁴ Australia, Hong Kong, Japan, Singapore.
- ⁵ Major currency pairs: CADCHF, CADJPY, EURCAD, EURCHF, EURGBP, EURJPY, EURUSD, GBPCAD, GBPCHF, GBPJPY, GBPUSD, USDJPY, USDCAD, USDCHF.
- ⁶ The Bank informs the client that, as a result of the client's investment fund transactions, the Bank may receive remuneration or another benefit from third parties. The Bank confirms that such remuneration or benefit does not affect the result of the client's investment fund transactions. Upon the client's request, the Bank provides information on the remuneration or other benefit that the Bank may receive, as well as on its type, amount or method of calculation.
- ⁷ These terms are for information purposes only and may be changed without prior agreement with the client. The transaction amount, rate, collateral level and term for each transaction are subject to agreement.
- ⁸ The fee applies if the transfer has not yet been executed.

ASSET MANAGEMENT		
1.1.	Management fee (calculated and charged monthly) ¹	1.50% per annum from the market value of portfolio
1.2.	Performance fee (calculated annually) ¹	20% of returns in excess of hurdle rate net of fees (<i>benchmark</i>)
1.3.	Custody fee (calculated and charged monthly) ²	0.25% per annum from the market value of portfolio
1.4.	Early withdrawal fee ³	1%
2. Special brokerage service fees for clients using asset management services⁴		
2.1. Equities and exchange-traded funds (ETFs):		
	Transaction fee	Minimum fee
USA (NYSE, NYSE MKT, NASDAQ)	0.025 \$/per share	USD 30
Europe ⁵	0.35%	EUR 30 / USD 30 / CHF 30 / GBP 30 / SEK 300 / DKK 200 / NOK 300
Russia (MOEX)	0,20%	RUB 500
Canada (TSE, TSX)	If share price is: < 5C\$ - 0.015C\$/per share > 5C\$ - 0.03 C\$/per share	CAD 30
Other markets	Subject to agreement	
2.2. Bonds		
	Transaction fee	Minimum fee
Eurobonds	0.10%	EUR 100 / USD 100
Baltic states bonds	0.10%	EUR 25
Lithuanian Government bonds	0.03%	EUR 100
2.3. Derivatives		
	Fee per contract	Minimum fee
Equity options	4 EUR / USD	
2.4. Investment funds⁶		
	Transaction fee	Settlement fee
Foreign investment funds	0.25%	EUR 20

Additional information on asset management:

¹ The amount does not include VAT.

² The custody fee applies only to financial instruments registered in the following countries or depositories: Belgium, Denmark, Estonia, Finland, France, Germany, Ireland, Italy, Latvia, Lithuania, the Netherlands, Norway, Portugal, Russia, Spain, Sweden, Switzerland, the United Kingdom, the United States, Euroclear/Clearstream. The custody fee for financial instruments registered in other countries is subject to agreement, but may not be lower than the fee specified in this clause. The custody fee may not include additional fees, duties, taxes, service fees of partners and depositories, etc. The custody fee is calculated based on the market value of the financial instruments as determined by the Bank on the last day of the calendar month. No custody fee applies to futures contracts. The custody fee is calculated in euro at the market exchange rate on the last day of the calendar month and charged in euro or in the equivalent amount in another currency.

³ The Bank has the right to apply a fee to the amount of funds withdrawn during the first year of operation.

⁴ Actual expenses incurred by the Bank, such as fees of partners, brokers or depositories, duties, taxes, etc., may be added to each transaction. Transactions with investment funds may be subject to transaction-related fees (Transaction Fee, Purchase Fee, Redemption Fee) etc. The fee is charged for each transaction execution day. The minimum fee is charged depending on the currency in which the securities are traded. Information on additional expenses is available to the client from the Bank.

For brokerage service fees not included in this subsection, see the section "Transactions in Financial and Capital Markets" of this Pricelist.

⁵ Austria, Belgium, Denmark, Estonia, Finland, France, Germany, Latvia, Lithuania, the Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, the United Kingdom.

⁶ The Bank informs the client that, as a result of the client's investment fund transactions, the Bank may receive remuneration or another benefit from third parties. The Bank confirms that such remuneration or benefit does not affect the result of the client's investment fund transactions. Upon the client's request, the Bank provides information on the remuneration or other benefit that the Bank may receive, as well as on its type, amount or method of calculation.

SAVINGS

1. Term Deposit¹:

- 1.1. Minimum deposit is EUR 500 or USD 500
- 1.2. Fee for early termination of the agreement in accordance with the terms of the Deposit Agreement – 1% of the Deposited amount.

2. Special Deposit²:

- 2.1. Minimum deposit amount is EUR 5,000 or USD 5,000

Current deposit rates are available on the Bank's website www.bluorbank.lv

Additional information on deposits:

¹ If the deposit amount exceeds EUR 250,000 or USD 250,000, the interest rate may be reviewed individually at the client's request at the Bank.

² A Subordinated Deposit, within the meaning of Regulation (EU) No 575/2013 of 26 June 2013 (Articles 62–64), is a subordinated loan, i.e. a loan granted by the client to the Bank with the possibility of receiving a specified return. By granting a subordinated loan, the client has the opportunity to earn more, as the interest rates are significantly higher than those applicable to standard deposits. Subordinated Deposits are not covered by the state guarantee scheme. The principal amount of the deposit is repaid to the depositor at the end of the loan term.

If the deposit amount exceeds EUR 500,000, the interest rate may be reviewed individually at the client's request at the Bank.

OTHER SERVICES		
1. Accounts		
1.1.	Negative interest rate on cash balances exceeding CHF 100,000.00 in a Current Account and Investment Account in Swiss francs (CHF), calculated and charged monthly	1.25% p.a
1.2.	Acceptance for processing and execution of orders from public authorities (the State Revenue Service, Prosecutor's Office, sworn bailiffs, etc.) – per occasion	EUR 50
1.3.	Servicing of accounts (sub-accounts) in respect of which orders have been received from the State Revenue Service and sworn bailiffs	EUR 20
1.4.	Escrow Account:	
	• Opening of an Escrow Account (drafting, execution and servicing of a standard agreement) ¹	0.4% of the transaction amount (min. EUR 200)
	• Amendments	EUR 100
1.5.	Fee for ad hoc enhanced review of the client's incoming/outgoing payment, including at the request of a bank involved in the execution of the payment, a correspondent bank, beneficiary bank or intermediary bank	
	• For a specific transaction	5% (min. EUR 100)
2. Statements, reference letters		
2.1.	Account statements ²	EUR 5 per calendar month (min. EUR 5)
2.2.	Issuance of a SWIFT message	EUR 3
2.3.	Changes to the client's file	Free of charge
2.4.	Bank reference confirming account opening	EUR 20
2.5.	Bank reference letter ³ :	
	• Standard reference by 12:00 noon on the next business day	EUR 50
	• Urgent standard reference within 3 business hours	EUR 75
	• Non-standard reference	EUR 100
2.6.	Reference letter after account closure	EUR 500
2.7.	Search for documents in the archive (per page):	
	• Up to 12 months	Free of charge
	• Over 12 months	EUR 5
2.8.	Delivery of documents to clients	EUR 20 + actual expenses
3. Regular payment order		
	• Submission of the Regular Payment Execution Application	Free of charge
	• Execution of each payment	According to the pricelist for payments
4. Automatic maintenance of account balance		
	• Submission of the Application for Automatic Maintenance of Account Balance	Free of charge
	• Execution of each payment	According to the pricelist for payments

5. Servicing on the basis of a power of attorney	
• With a power of attorney prepared at the Bank	Free of charge
• Verification of a power of attorney issued outside the Bank (each time the power of attorney is used at the Bank's Client Service Centre)	EUR 5
6. Advisory	
6.1. Advisory on general issues, without involvement of third parties (per hour)	EUR 200-400
6.2. Advisory on general issues involving third parties	EUR 200-400 + actual third party costs
7. State-guaranteed compensation payout services	
7.1. Cash	Not offered
7.2. Intra-bank transfers	Free of charge
7.3. Transfers within the EEA (SHA)	Free of charge
7.4. Transfers to banks in the United Kingdom, Switzerland (SHA, only to IBAN accounts)	Free of charge
8. Other services	
• Individual payment services ⁴	EUR 50 per payment

Additional information on other services:

¹ Depending on the complexity of the transaction and the speed of processing, in the case of non-standard agreements, as well as where processing in a foreign language is required, the fee may differ. Exact information is available upon request.

² Except for the calendar month(s) in which there has been no turnover on the account.

³ The following are considered standard references:

- a reference on the account status (account/transaction account balance or available account balance) at the time of requesting or preparing the reference;
- a reference on authorised persons and/or beneficial owners (BOs) at the time of requesting or preparing the reference;
- a reference/confirmation of a payment made, indicating the details of the respective payment;
- a letter of recommendation.

A reference in which additional information must be included at the request of the client or the client's representative is considered a non-standard reference.

⁴ A client who has registered for this service may order the entry of outgoing and intrabank payments in the Internet Bank by contacting his/her Client Relationship Manager by e-mail or by calling the Bank. After the payment has been entered, the client must sign it using the authentication tool in the BlueKEY mobile application or a code calculator (Digipass). For more information, please contact the Bank. The service is available to clients who have a special deposit or a portfolio under asset management of EUR 100,000 or more.