

PRICELIST FOR DOMESTIC AND EUROPEAN UNION CLIENTS – INDIVIDUALS

Valid as of 05.10.2026

• **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, SAFE DEPOSIT BOXES

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 10)
• AUD, CAD, CHF, DKK, GBP, NOK, SEK		2% (min. EUR 10)
2.2. Cash withdrawal from the account:		
• EUR, USD, other currencies (upon request)		2% (min. EUR 10)
2.3. Currency exchange:		
• BluOr Bank clients		EUR 5 per transaction
• Non-BluOr Bank clients		EUR 10 per transaction
3. Individual safe deposit boxes⁶		
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.

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

Depending on the client's business activities and risk profile, the Bank may charge an additional fee for document review – information is available upon request.

If the Bank refuses to open the account, the document review 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.

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.

Depending on the client's business profile, risk level and bank products used, an increased fee for Current Account servicing of up to EUR 500 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 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 EUR^{3,4}:			
3.1.	European payments:			
	• Instant payment (24/7), up to EUR 30,000.00			EUR 0.40
	• Urgent (by 03:15 pm)			EUR 0.40
	• Express (by 05:00 pm)			EUR 15
3.2.	International payments (including European payments if the beneficiary's IBAN is not provided):			
	Time of execution ⁵	BEN	SHA or OUR	
			Up to EUR 49,999.99	From EUR 50,000
			SHA	OUR
	• Urgent D (by 03:00 pm)	EUR 5	EUR 25	EUR 50
	• Express D (by 05:00 pm)	EUR 10	EUR 40	EUR 60
4.	Transfers in foreign currencies^{3,4}:			
	Time of execution ⁵	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 ⁶			EUR 50
6.	Fee for accepting payment orders at the Client Service Centre ⁷			EUR 15
7.	Priority review of an incoming or outgoing payment requiring investigation, if the client has selected this option, within three business days after the Bank receives all requested documents			EUR 50

Additional information on transfers:

¹ Detailed information on fee types (SHA, BEN, OUR) and payment types (European payment, instant payment, international payment) is available on the Bank's website www.bluorbank.lv.

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).

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.

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 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). 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.

⁵ 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.

⁶ Performed on the basis of payment supporting documents submitted by the client.

⁷ 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 per month
3.	Authorisation and payment confirmation using the BluOr Bank mobile app:	
	• Activation and use of the authentication tool (Blue KEY)	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

BluOr Bank mobile app:



PAYMENT CARDS				
1.	Payment cards ¹	Virtual	Visa Classic	Visa Gold ²
1.1.	Issuance / production of a new card / card replacement	Free of charge	EUR 5	EUR 10
1.2.	Monthly card account maintenance fee ³	Free of charge	EUR 3	EUR 5
1.3.	Annual interest rate on the authorised standard credit limit for domestic and EU clients ⁴	22%	18%	14%
1.4.	Minimum payment (of the used authorised standard credit limit) by the 20th day of the following month	5%		
1.5.	Annual interest rate on the unauthorised credit limit	60%		
1.6.	Claim handling fee	Free of charge		
1.7.	Fee for an unfounded claim	EUR 20		
1.8.	Cash withdrawal at BluOr Bank ATMs	Not available	up to EUR 750 inclusive ⁵ per month: free of charge / from EUR 750.01: 0.30% of the amount	2%
1.9.	Cash withdrawal at ATMs of other banks	2% (min. EUR 3)	up to EUR 750.00 inclusive ⁵ per month: free of charge / from EUR 750.01: 2% (min. EUR 3)	2% + EUR 4
1.10.	Account balance information at ATMs	Not available	EUR 0.50	
1.11.	Account statement printout at any ATM	Not available	Free of charge	
1.12.	Last 10 card transactions review and printout (Mini Statement) at BluOr Bank AS ATMs	Not available		
1.13.	EUR cash deposit at BluOr Bank AS ATMs	Not available		
1.14.	Fee for purchases and services in Latvia and abroad	Not available		
1.15.	Currency conversion fee	3%		
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:

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 specified interest rate applies to card credit limits granted by the Bank from 05.10.2026 onwards.

⁵ 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 5,000
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 27 / USD 27 / 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 27 / USD 27 / GBP 27
Equity options		EUR 5 / 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 500
Margin call level (use of margin)		100%
Stop-out level (use of margin)		200%
Minimum account balance (in base currency)		EUR 100
Leverage:		
	Major currency pairs ⁵	30:1
	Other currencies, metals, indices	20:1
	Commodity CFDs	10:1
	Cryptocurrency CFDs	2:1

2.5. Investment funds ⁶ :				
		Transaction fee	Settlement fee	
Foreign investment funds		0.5%	EUR 20	
Latvia-based funds		2%		
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 securities				
4.1.	Currency	EUR / USD		
4.2.	Rate	subject to agreement		
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
Other		Subject to agreement		
6. Other operations				
6.1.	Transfer/receipt 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 ⁷		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 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, GBPCHE, GBPJPY, GBPUSD, USDJPY, USDCAD, USDCHE.

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 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 of the market value of the 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 of the market value of the portfolio
1.4.	Early withdrawal fee ³	1%
2. Special brokerage service fees for clients using asset management services ⁴		
2.1. Equities and exchange-traded funds (ETFs):		
	Transaction fee	Minimum fee
USA (NYSE, NYSE MKT, NASDAQ)	USD 0.025 per share	USD 30
Europe ⁵	0.35%	EUR 30 / USD 30 / CHF 30 / GBP 30 / SEK 300 / DKK 200 / NOK 300
Canada (TSE, TSX)	If share price is: < CAD 5 - CAD 0.015 per share > CAD 5 - CAD 0.03 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
2.3. Derivatives		
		Fee per contract
Equity options		EUR 4 / USD 4
2.4. Investment funds ⁶		
	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 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

3. Night Deposit³:

- 3.1. Night Deposit interest rate – subject to agreement

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.

³ The interest rate may change if the ECB rate changes.

LOANS		
1. Consumer Loan¹:		
1.1. Loan arrangement fee		
• For loan amounts up to and including EUR 3,000		5% of the loan amount (min. EUR 30)
• For loan amounts over EUR 3,000		2% of the loan amount (min. EUR 200)
• Loan refinancing and consolidation		1% of the refinanced loan amount (min. EUR 100)
1.2. Amendments to the agreement		
• Change of the loan repayment date or repayment account		EUR 25
• Early repayment of the loan		Free of charge
• Other amendments to the agreement		EUR 25

For more information, please see the Bank's website www.bluorbank.lv.

¹ The interest rate is determined individually after the client submits an application to the Bank.

OTHER SERVICES		
1. Accounts		
1.1.	Acceptance for processing and execution of orders from public authorities (the State Revenue Service, Prosecutor's Office, sworn bailiffs, etc.) – per occasion	EUR 50
1.2.	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
1.3.	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.	Changes to the client's file	Free of charge
2.3.	Bank reference letter ³ :	
	• Standard reference by 12:00 noon on the next business day	EUR 20
	• Urgent standard reference within 3 business hours	EUR 75
	• Non-standard reference	EUR 100
2.4.	Reference letter after account closure	EUR 100
2.5.	Delivery of documents:	
	• By post, using Latvijas Pasts, without shipment tracking, EU countries only	EUR 2
	• Courier delivery worldwide	EUR 5 + 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		
	• Advisory on general issues	EUR 200–400 per hour + actual third-party expenses (if applicable)
7. 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 Blue KEY 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.