

# PRICELIST FOR DOMESTIC CLIENTS – LEGAL ENTITIES

Valid as of 10.06.2026

BluOr Bank

## CONTENTS

SETTLEMENT AND CASH SERVICES	3
TRANSFERS	5
INTERNET BANK	7
PAYMENT CARDS	8
E-COMMERCE	9
LOANS	10
DOCUMENTARY OPERATIONS	11
FINANCIAL AND EQUITY MARKETS OPERATIONS	12
ASSET MANAGEMENT	15
SAVINGS	16
OTHER SERVICES	17

## SETTLEMENT AND CASH SERVICES

1. Current Account with BluOr Bank AS, hereinafter referred to as the Bank:			
1.1.	Document review <sup>1</sup> :		
	• Opening a Current Account	EUR 50.00	
	• Opening of Temporary Account	EUR 50.00	
	• Additional fee for processing documentation for partnerships, foundations, religious organizations, or affiliated institutions	EUR 15.00	
1.2.	Opening a sub-account	EUR 5.00	
1.3.	Account (sub-account) maintenance (per month) <sup>2</sup> :		
	• Current Account	EUR 5.00	
	• Temporary Account <sup>3</sup>	EUR 10.00	
	• Additional fee for using the Bank's API	EUR 50.00	
1.4.	Inactive Current Account maintenance fee (per month) <sup>4</sup>	EUR 10.00	
1.5.	Account closure <sup>5</sup>	EUR 15.00	
1.6.	SMS notification about account transactions (per message)	EUR 0.10	
2. Cash services <sup>6</sup>			
2.1.	Cash deposit to the account:		
	• EUR	0,50% (min. 5,00 EUR)	
	• USD	0,80% (min. EUR 10.00)	
	• AUD, CAD, CHF, DKK, GBP, NOK, SEK	2,00% (min. EUR 10.00)	
2.2.	Cash withdrawal from the account <sup>7</sup> :		
	• EUR, USD and other currencies (upon request)	2.00% (min. EUR 10.00)	
	• 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 <sup>8</sup>	1.00% (min. EUR 5.00)	
2.4.	Banknote checking (per banknote)	EUR 1.00	
2.5.	Currency exchange		
	• BluOr Bank clients	EUR 5.00 per transaction	
	• Non-BluOr Bank clients	EUR 10.00 per transaction	
3. Individual safe deposit boxes			
3.1.	<b>Rental:</b>		
	<b>12 months<sup>9</sup></b>	<b>24 months<sup>9</sup></b>	
	S (50x480x310)	EUR 786.00	EUR 1,442.00
	M (75x480x310)	EUR 916.00	EUR 1,704.00
	L (300x480x310)	EUR 1,300.00	EUR 2,400.00
3.2.	Issuing a new key (in case of loss, damage or theft)	EUR 150.00	
3.3.	Storing the contents of a safe after opening (per month)	EUR 60.00	
3.4.	Storing a key at the Bank (per month)	EUR 5.00	

<sup>1</sup> The fee for reviewing the documents required to open a Current Account is not charged if a Temporary Account has been opened for the Client. An additional fee of EUR 200.00 applies for expedited document review (First Priority – within 5 Bank business days).

An additional fee of up to EUR 2,000.00 is charged for opening a Current Account or Temporary Account for complex structures<sup>10</sup>.

An additional document review fee of EUR 500.00 is charged for opening a Current Account or Temporary Account for Clients who have the status of a politically exposed person.

An additional fee of up to EUR 5,000.00 is charged for reviewing the documents of a Client associated with countries subject to international sectoral sanctions.

An additional fee of EUR 250.00 is charged for the initial verification of documents of Client-related persons holding an identity document issued outside the EU.

Where 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 "Other Services" section, subsection "Servicing on the Basis of a Power of Attorney", of this Pricelist. Exceptions may apply depending on the Client's business profile – please enquire with the Bank. If the Bank declines to open the account, the fee is not refundable.

<sup>2</sup> Depending on the Client's business profile, risk level and the banking products used, an increased fee of up to EUR 10,000.00 per month may be applied instead of the standard Current Account service fee.

Where the Client is identified as having a politically exposed person (PEP) indicator and the company owner is a Latvian resident, an additional monthly fee of EUR 50.00 is applied to the standard Current Account service fee.

Where the Client is identified as having a politically exposed person (PEP) indicator and the company owner is a non-resident of Latvia, an additional monthly fee of EUR 100.00 is applied to the standard Current Account service fee.

Where the Client has a complex structure<sup>10</sup>, an additional fee of EUR 100.00 per year is applied.

Clients associated with maritime business, including ship owners, shipping companies, ship crew recruitment agencies, supply companies providing equipment, fuel, spare parts, etc., various types of agents and brokers, including technical, operational and insurance agents and brokers, and similar businesses, are subject to an additional fee of EUR 500.00 per month.

Depending on the geographical scope of the Client's activities, including high-risk regions, the Client's business profile or risk level, the Client may be charged a customer due diligence fee of EUR 500.00 per hour, up to a maximum of EUR 30,000.00. The customer due diligence fee is charged, inter alia, for the review of an initiated, suspended or executed payment and/or transaction, enhanced due diligence, or review performed for the purpose of updating the Client's file. For the purposes of this Pricelist, "high-risk regions" mean countries subject to international sanctions, as well as countries to or from which payments are subject to an additional execution fee under the Pricelist. Higher-risk indicators include, but are not limited to: payment for goods and/or services related to countries subject to international sanctions; complex, structured transactions; transactions involving a large number of parties to be screened, i.e. five or more; cases where an increased or additional fee for servicing the Current Account is applied to the Client; and cases where a request is received from a bank involved in the execution of the payment, a correspondent bank, beneficiary bank or intermediary bank.

<sup>3</sup> Starting from the third month after the opening of a Temporary Account, if the account holds funds and no application has been received from the Client for closing the Temporary Account or opening a Current Account, a Temporary Account servicing fee starts to apply.

<sup>4</sup> A Current Account is considered inactive if no Client-initiated transactions have been made on the account for 3 months and the Client has no valid agreements for lending services (except credit cards), deposit and investment services (subordinated, standard, overnight deposits), asset management services, or e-commerce services. The fee starts to apply 3 months after the termination of the above agreements.

<sup>5</sup> \* If the business relationship has been terminated in accordance with the General Terms of Business, an additional fee of EUR 500.00 applies.

\*\* If the business relationship has been 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.

\*\*\* A fee is charged for holding funds in a Current Account, Investment Account, Merchant Account, E-Merchant Account, or Night Deposit Account after the decision to terminate the business relationship with the Client has been taken: for up to 3 months – EUR 500.00 per month; from the 4th month – 10% of the total amount of funds, but not less than EUR 1,000.00 per month. If the business relationship has been terminated in accordance with the General Terms of Business, the fee applies from the next business day after the date on which the Bank ceases to provide financial services to the Client pursuant to the decision to terminate the business relationship.

\*\*\*\* A fee of EUR 500.00 per month is charged for holding funds in a Temporary Account after termination of the business relationship with the Client. If the business relationship has been terminated in accordance with the General Terms of Business or the agreement, the fee applies from the fifteenth business day after the notice of termination of the business relationship is sent to the Client.

<sup>6</sup> The Bank has the right to execute or refuse the Client's request to perform cash transactions.

<sup>7</sup> The Bank does not process foreign currency coins.

Failure to withdraw a pre-ordered amount is subject to a fee of 0.10% of that amount. Withdrawals without prior order are subject to an additional fee of 1.00% on the amount exceeding EUR 10,000.00 or USD 10,000.00. Depending on the business profile and/or where the business relationship has been terminated in accordance with the General Terms of Business, an additional fee of 0.25% of each payment amount applies, subject to a minimum of EUR 500.00 and a maximum of EUR 2,000.00.

Cash withdrawal from a blocked account is subject to a fee of EUR 25.00.

Cash withdrawals in EUR or USD exceeding EUR 10,000.00 or USD 10,000.00 per day must be requested by 2:00pm one Bank business day in advance.

Cash withdrawals in other currencies exceeding the equivalent of EUR 10,000.00 per day must be requested by 2:00pm two Bank business days in advance.

Depending on the specifics of a Client's business operations, and/or when business relationship is terminated in accordance with the General Terms of Business, an additional charge of 0.25% of the amount applies for each transfer (min EUR 500.00, max EUR 2,000.00). A Fee of EUR 25 is charged for cash withdrawal from a blocked account.

<sup>8</sup> Exchange of EUR banknotes and coins is available. Exchange of banknotes in other currencies is subject to availability.

<sup>9</sup> The amount includes VAT. Exceptions may apply depending on the Client's business profile and the products used – please enquire with the Bank.

<sup>10</sup> A complex Client structure (the Client has any of the following characteristics; the list is not exhaustive):

- Client's ownership structure includes legal entities or legal arrangements registered in jurisdictions where public registers of participants/shareholders/beneficial owners are not available and/or registered in offshore and/or low-tax countries or territories;
- Client's ownership structure includes legal arrangements (funds, trusts, etc.) and/or nominee owners and/or complex legal forms and/or other structures with a complex management chain.

TRANSFERS <sup>1</sup>				
1.	<b>Crediting of funds to the account<sup>2,10</sup></b>			Free of charge
2.	<b>Intrabank transfers</b>			Free of charge
3.	<b>Transfers in EUR<sup>3</sup>:</b>			
3.1.	<b>Within the European Economic Area (EEA<sup>4</sup>) (SHA):</b>			
	• Urgent D <sup>5</sup> (by 03:45pm):			
		• Up to EUR 49,999.99		EUR 0.40
		• From EUR 50,000.00		EUR 2.00
	• Express D <sup>6</sup> (by 05:00pm)			EUR 15.00
3.2.	<b>Outside the EEA<sup>7,10</sup>:</b>			
	<b>Time of execution<sup>8</sup></b>	<b>BEN</b>	<b>SHA or OUR</b>	
			<b>Up to EUR 49,999.99</b>	<b>From EUR 50,000.00</b>
			<b>SHA</b>	<b>OUR</b>
	• Urgent D (by 03:00pm)	EUR 5.00	EUR 25.00	EUR 50.00
	• Express D (by 05:00pm) executed within 1 hour	EUR 10.00	EUR 40.00	EUR 60.00
4.	<b>Transfers in foreign currencies<sup>3,7,10</sup>:</b>			
	<b>Time of execution<sup>8</sup></b>	<b>BEN</b>	<b>SHA or OUR</b>	
			<b>Up to EUR 49,999.99</b>	<b>From EUR 50,000.00</b>
	• Standard D+2	EUR 15.00	EUR 25.00	EUR 70.00
	• Urgent D+1	EUR 30.00	EUR 60.00	EUR 80.00
5.	Correction/investigation/cancellation of a payment order <sup>9</sup>			EUR 50.00
6.	Investigation of a non-credited amount <sup>9</sup>			EUR 30.00
7.	Fee for accepting payment orders at the Client Service Centre <sup>11</sup>			EUR 15.00
8.	Return of funds credited to the Client's account upon the Client's instruction			EUR 20.00

<sup>1</sup> The standard limit on Internet Bank transfers is EUR 100,000.00 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 with the beneficiary bank, and the beneficiary bank's fee may be charged to the beneficiary if so provided 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 50.00 is charged for priority review of an incoming or outgoing payment if the payment requires investigation, within 3 business days after the Bank has received all requested documents.

For expedited processing of a payment order, i.e. within 3 business days after the Bank has received all requested documents, the applicable fee is charged at double rate.

If, after reviewing the payment order, the Bank declines to execute the payment, a fee of EUR 200.00 is charged for reviewing that payment order.

Incoming payments from Azerbaijan, Georgia, Kazakhstan, Kyrgyzstan, Serbia, Tajikistan, Turkmenistan and Uzbekistan are subject to an additional fee of EUR 250.00. Incoming payments from the United Arab Emirates are subject to an additional fee of EUR 500.00.

The fee charged to the Client is non-refundable.

Incoming payments in foreign currencies are subject to a fee of EUR 50.00.

- <sup>2</sup> An additional fee of 1.00% of the payment amount applies to 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, subject to a minimum of EUR 250.00 and a maximum of EUR 3,000.00. Exceptions may apply depending on the Client's business profile and the use of the Bank's services and products – please enquire with the Bank.
- <sup>3</sup> Depending on the Client's business profile and/or where 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 (min. EUR 500.00, max. EUR 2,000.00).
- <sup>4</sup> EEA countries: Iceland, Liechtenstein, Norway and the 27 EU Member States: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden.  
Currencies of the EEA: BGN, CZK, DKK, EUR, HRK, HUF, ISK, NOK, PLN, RON, SEK.
- <sup>5</sup> An URGENT SEPA payment within the European Economic Area (EEA) may be executed as an instant payment if the following criteria are met: the payment amount does not exceed EUR 30,000.00, the beneficiary bank participates in the instant payment system (list of participating banks: [www.europeanpaymentscouncil.eu/what-we-do/be-involved/register-participants](http://www.europeanpaymentscouncil.eu/what-we-do/be-involved/register-participants)), and there are no other obstacles to the execution of the instant payment.
- <sup>6</sup> If a payment cannot be executed as an instant payment, it may be accepted for execution as an EXPRESS payment.
- <sup>7</sup> An additional fee of 1.00% of the payment amount applies to 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 (min. EUR 250.00, max. EUR 3,000.00). Exceptions may apply to the application of the additional fee depending on the Client's business profile and the use of the Bank's services and products – information is available upon request. For expedited processing of a payment order, i.e. within 3 business days after the Bank has received all requested documents, the specified fee is doubled. If, after reviewing the payment order, the Bank declines to execute the payment, a fee of EUR 200.00 is charged for reviewing that payment order.  
Outgoing payments to Azerbaijan, Georgia, Kazakhstan, Kyrgyzstan, Serbia, Tajikistan, Turkmenistan and Uzbekistan are subject to an additional fee of EUR 250.00 per payment. Outgoing payments to the United Arab Emirates are subject to an additional fee of EUR 500.00 per payment.  
The fee charged to the Client is non-refundable.
- <sup>8</sup> D – value date on the current Bank business day;  
D+1 – value date on the next Bank business day;  
D+2 – value date after 2 Bank business days.
- <sup>9</sup> Performed on the basis of payment supporting documents submitted by the Client. If a request for correction, cancellation or investigation of a payment order is received 2 months after the value date, an additional fee of EUR 25.00 applies. If a request for correction, cancellation or investigation of a payment order is received 3 months or later after the value date, an additional fee of EUR 50.00 applies.
- <sup>10</sup> An additional fee of 2.58% (min. EUR 250.00) applies to the total amount of incoming and outgoing payments made to/from countries subject to international sanctions and/or to the total amount of incoming or outgoing payments for transactions, including payment for goods and/or services, related to countries subject to international sanctions, as well as to the total amount of incoming or outgoing payments made through credit institutions from the following countries: the United Arab Emirates, Azerbaijan, Georgia, Kazakhstan, Kyrgyzstan, Serbia, Tajikistan, Turkmenistan and Uzbekistan. The additional fee applies where this total amount exceeds the total amount of the Client's other incoming and outgoing payments, excluding transfers of own funds. In the case of foreign currency payments, the exchange rate used for calculation is the rate applicable on the first day of the month for which the turnover is calculated, according to the rate set by the Central Bank of Latvia, or, if such rate is not available, according to the official exchange rate of the central bank of the relevant country. The fee is calculated and charged monthly based on the account turnover for the previous calendar month. Exceptions to the application of the additional fee may apply depending on the Client's business profile and the use of the Bank's services and products – information is available upon request.
- <sup>11</sup> SEPA instant payments are not available at the Client Service Centre.

INTERNET BANK		
1.	Activation or deactivation of the Internet Bank	Free of charge
2.	Internet Bank usage fee per month	
	• One user	Free of charge
	• Each additional user, if more than one user is connected at the same time	EUR 5.00
3.	Change of user access arrangements in the Internet Bank <sup>1</sup>	
	• First change	EUR 5.00
	• Subsequent changes	Free of charge
4.	Authorisation and payment confirmation using the BluOr Bank mobile app:	
	• Activation and use of the authentication tool (BlueKEY)	Free of charge
5.	Code calculator (Digipass):	
	• Issue	EUR 35.00
	• Delivery to the Client:	
	• By post (Latvijas Pasts, without shipment tracking, EU countries only)	EUR 2.00
	• By courier (worldwide)	EUR 5.00 + actual expenses

<sup>1</sup> Change of user access arrangements in the Internet Bank means: activating or deactivating a user's access for another Bank client.

The standard limit for Internet Bank transfers is EUR 100,000.00 or equivalent per day. The standard limit may be changed in the Internet Bank by a user with full access rights; this option is not available in the mobile application.

The following maximum limits apply to the signing of payment orders (including cash withdrawal orders):

- Using a code calculator – unlimited;
- Using Blue KEY: single payment limit – EUR 3,000,000.00 or equivalent in another currency; daily payment limit – EUR 3,000,000.00 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 3,000,000.00 or equivalent in another currency; daily payment limit – EUR 3,000,000.00 or equivalent in another currency.

BluOr Bank mobile app:



PAYMENT CARDS		
<b>1. Visa Business<sup>1</sup>:</b>		
1.1.	Card Account monthly maintenance fee <sup>2</sup>	EUR 5.00
1.2.	Replacing or restoring the card	EUR 40.00
1.3.	Authorized standard credit limit without collateral	Information on request
1.4.	Annual interest rate on the allowed standard credit limit without collateral	25.00%
1.5.	Minimal payment (from the authorised standard credit limit) by the 20 <sup>th</sup> of the next month	5.00%
1.6.	Annual interest on an exceedance of the authorised credit limit	60.00%
1.7.	Charge for investigating an unjustified claim	EUR 20.00
1.8.	ATM cash withdrawal:	
	• BluOr Bank AS ATMs	EUR 2.00
	• In ATMs of other banks	2.00%+ EUR 4.00
1.9.	Account balance information at ATM	EUR 0.50
1.10.	Account printout at any ATM	Free of charge
1.11.	Last 10 card transactions review and printout (Mini Statement) at BluOr Bank AS ATMs	Free of charge
1.12.	EUR cash deposit at BluOr Bank AS ATMs	Up to and including EUR 10,000.00 per month – free of charge; above EUR 10,000.00 – 0.20% <sup>3</sup>
1.13.	Fee for purchases and services in Latvia and abroad	Free of charge
1.14.	Currency exchange fee	3.00%
1.15.	Payment from the Payment Card Account	According to the pricelist
1.16.	Fee for making amendments for credit limit repayments condition changes	EUR 50.00
1.17.	Delivery of payment cards to Clients:	
	• By post (Latvijas Pasts, without shipment tracking, EU countries only)	EUR 2.00
	• By courier (worldwide)	EUR 5.00 + actual expenses

The Client (a user with full access rights) 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;
- 24 hours – 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;
- 24 hours – EUR 50,000;
- during the calendar month – EUR 300,000.

<sup>1</sup> If the payment card is not activated within 6 months, the Payment Card Account will be closed.

<sup>2</sup> Sequence and order of the fee applying and charging are defined in the Terms and Conditions of Credit Card Agreement.

<sup>3</sup> The new price list for cash deposits in EUR at BluOr Bank AS ATMs will take effect on July 1, 2026. Until June 30, 2026, the current price list of 0.30 EUR per transaction will remain in effect for cash deposits in EUR at BluOr Bank AS ATMs.

<b>E-COMMERCE</b>			
<b>1. E-merchant review</b>			Free of charge
<b>2. Subscription fee</b>			Free of charge
3. Transaction processing			As agreed
4. Processing of claims/information requests			EUR 20.00
5. Debit/negative balance on the E-merchant Account			60.00% p.a.
6. Servicing of an inactive merchant outlet (per month) <sup>1</sup>			EUR 150.00
<b>7. POS terminals</b>			
	<b>Price per unit (per month)</b>	<b>Fee</b>	
• Stationary	EUR 15.00 + VAT	Information available at the Bank	
• Mobile	EUR 20.00 + VAT	Information available at the Bank	
• SIM card (if required)	EUR 2.50 + VAT		
<b>8. Special packages for E-commerce Clients<sup>2</sup>:</b>			
	<b>Business kit 40</b>	<b>Business kit 100</b>	
Package servicing fee (monthly)	EUR 9.99	EUR 29.99	
Use of the Internet Bank (per month, one user)	Free of charge	Free of charge	
Monthly fee for Visa Business Card usage	Free of charge	Free of charge	
SEPA <sup>3</sup> payments to other banks	Up to 40 payments - free of charge; from 41 <sup>st</sup> payment — EUR 0.40	Up to 100 payments - free of charge; from 101 <sup>st</sup> payment — EUR 0.40	

<sup>1</sup> The fee applies if no transactions are made for 3 (three) consecutive months at the Merchant Outlet specified in the Merchant's application, or if the turnover for 1 (one) month is less than EUR 100.

<sup>2</sup> Fees for services not listed in this subsection are calculated and charged in accordance with the standard Pricelist for Domestic Clients – Legal Entities.

<sup>3</sup> A SEPA payment is a payment in euro within the European Union Member States and the countries of the SEPA area, including Iceland, Norway, Liechtenstein and Switzerland (see [here](#)).

LOANS		
1.	Loan application assessment	As to be agreed, min. EUR 300.00
2.	Loan granting, incl. processing of the agreement and credit account opening	As to be agreed, starting from 1% of the loan amount/credit limit amount, min. EUR 500.00
3.	Commitment fee (of the loan amount granted but not used)	As to be agreed, min. 1% per year
4.	Processing of amendments for loan transaction agreements (including for loan agreement, collateral agreements, guarantee agreements, etc.)	
4.1.	Prolongation of a loan maturity	As to be agreed, starting from 0.5% of the loan amount, min. EUR 250.00
4.2.	Other amendments	As to be agreed, min EUR 250.00
5.	Bank's consents granting, processing/approval of other documents as per client's request	As to be agreed, min. EUR 50.00 per document
6.	Processing/approval of an escrow account services agreement or an inter-bank agreement within the loan transaction	
6.1.	Processing/approval of an escrow account services agreement	As to be agreed, starting from 0.3% of the amount, min EUR 350.00
6.2.	Processing/approval of an inter-bank agreement	As to be agreed, min. EUR 50.00
6.3.	Processing/approval of amendments for an escrow account services agreement or an inter-bank agreement within the loan transaction	As to be agreed, min. EUR 50.00
7.	Early repayment of the loan (partial or full at the client's initiative)	2% of the loan amount repaid before the maturity term set in the agreement, min. EUR 1000.00
7.1.	Early termination of the credit line agreement and an overdraft agreement as per client's initiative	2% of the credit line or an overdraft limit at the agreement termination date, min. EUR 1000.00
8.	Fee for loan monitoring (administration)	
8.1.	Loans related to shipping	As to be agreed, starting from 0.2% of the loan balance amount per year
8.2.	Trade finance loans	As to be agreed, min EUR 50.00 for documents scope processing for each loan part issue
9.	Preparing a reference in respect of the loan transaction	As to be agreed, min. EUR 50.00
<b>10. Factoring<sup>1</sup></b>		
10.1.	Factoring application assessment	As to be agreed, min. EUR 250.00
10.2.	Factoring limit granting, incl. processing of the agreement and credit account opening	As to be agreed, min. 1% of the factoring limit amount
10.3.	Processing of amendments for the factoring agreement:	
	• Prolongation of the agreement term	As to be agreed, from 0.5% of the factoring limit amount, min. EUR 250.00
	• Other amendments	As to be agreed, min. EUR 250.00
10.4.	Fee for debtor (buyer) approval	
	• For each Latvian resident	As to be agreed, min. EUR 50.00
	• For each Latvian non-resident	As to be agreed, min. EUR 200.00
10.5.	Fee for invoice processing	As to be agreed, from 0.1% of the invoice amount, min. EUR 20.00 per invoice
10.6.	Preparing a reference in respect of the factoring transactions	As to be agreed, min. EUR 50.00
10.7.	Early termination of the factoring agreement at the client's initiative	2% of the factoring limit amount at the agreement termination date, min. EUR 1000.00

**Note.** For services not listed in the Pricelist, the Bank may charge an additional fee as agreed with the Client.

<sup>1</sup> VAT is not included.

DOCUMENTARY OPERATIONS	
<b>1. Bank guarantee:</b>	
1.1. Issuing fee:	
• With cash cover	0.2% of the amount (min. EUR 200.00)
• Other type of cover	as per agreement (min. EUR 300.00)
1.2. Guarantee issuance within 1 working day	EUR 100.00
1.3. Interests occurred during the period of usage of the guarantee:	
• With cash cover	1.5% p.a. of the guarantee amount (min. EUR 100.00)
• Other type of cover	as per agreement
1.4. Amendments to the issued guarantee	EUR 150.00 or 0.2% of the increased amount
1.5. Handling claims under the bank guarantee	0.25% of the claimed amount (min. EUR 300.00)
1.6. Administration of advance remittances to the Client's account	1.5% p.a. (min. EUR 200.00)
1.7. Advising of a guarantee	EUR 200.00
1.8. SWIFT messages	EUR 20.00
<b>2. Import letter of credit:</b>	
2.1. Issue of a letter of credit	0.25% of the amount (min. EUR 300.00)
2.2. Interests occurred during the period of usage of the letter of credit	
• Cash cover	1% p.a. of the letter of credit amount (min EUR 100.00)
• Other type of cover	as per agreement
2.3. Amendment to the terms of the letter of credit	EUR 150.00
2.4. Examination and utilization of the documents	0.2% of the amount (min. EUR 200.00)
2.5. Discrepancy fee	EUR 100.00
2.6. Payment deadline monitoring (for letters of credit with deferred payment)	0.1% (min. EUR 200.00)
<b>3. Export letter of credit:</b>	
3.1. Pre-advising of a letter of credit	EUR 100.00
3.2. Advising of a letter of credit	EUR 200.00
3.3. Advising of amendments to the terms of a letter of credit	EUR 100.00
3.4. Examination and utilization of the documents	0.2% of the amount (min. EUR 200.00)
3.5. Confirmation of a letter of credit	upon request
3.6. Handling of transferable letter of credit	0.25% of the amount (min. EUR 300.00)
3.7. Advising of the assignment of proceeds	EUR 250.00
3.8. Assignment of proceeds under a letter of credit	0.1% of the amount (min. EUR 250.00)
3.9. Preliminary review of documents before presenting upon the Client's request (per each document)	EUR 50.00
<b>4. Import collection:</b>	
4.1. Advising of import collection	EUR 150.00
4.2. Release of the documents:	
• Against payment	0.2% of the amount (min. EUR 100.00)
• Against acceptance or on the other terms	0.25% of the amount (min. EUR 100.00)
• Free of payment	0.2% of the amount (min. EUR 100.00)
4.3. Advising an amendment or cancellation of collection instructions	EUR 50.00
4.4. Cancellation fee	EUR 100.00
<b>5. Export collection:</b>	
5.1. Handling fee	0.2% of the amount (min. EUR 100.00)
5.2. Amendments to the collection instructions or cancellation	EUR 50.00

Actual postage expenses, courier mail expenses, phone, fax expenses, and correspondent banks' fees, if any, are covered by the Client. The Bank reserves the right to charge additional fees for services not listed in the pricelist as agreed with the Client.

## FINANCIAL AND EQUITY MARKETS OPERATIONS

1. Investment account services		
1.1.	Investment account opening, closure and maintenance	Free of charge
1.2.	Custody services (fees are calculated and withdrawn monthly) <sup>1</sup>	0.25% p.a. of the portfolio market value
2. Brokerage services (purchase/sale of financial instruments) <sup>2</sup>		
2.1. On Exchange traded equities and funds (ETFs):		
	Transaction fee	Minimum fee
USA (NYSE, NYSE MKT, NASDAQ)	USD 0.025 per share / USD 0.02 per share for transactions on the platform	USD 50.00 / USD 20.00 for transactions on the platform
Europe <sup>3</sup>	0.35%	EUR 35.00 / USD 50.00 / CHF 50.00 / GBP 40.00 / SEK 350.00 / DKK 250.00 / NOK 350.00
Asia <sup>4</sup>	0.35% / 0.25% for transactions on the platform	250 HKD / 100 HKD for transactions on the platform 50 SGD / 25 SGD for transactions on the platform 50 AUD / 25 AUD for transactions on the platform 5000 JPY
Canada (TSE, TSX)	CAD 0.03 per share	CAD 50.00
Other markets	Subject to agreement	
2.2. Bonds:		
	Transaction fee	Minimum fee
Eurobonds	0.10%	EUR 100.00 / USD 100.00
Baltic states bonds	0.10%	EUR 25.00
Lithuanian Government bonds	0.03%	EUR 100.00
2.3. Derivatives:		
	Fee per contract	
Futures (contracts)	27.00 EUR / USD / GBP	
Bitcoin futures	USD 50.00 / USD 30.00 for transactions on the platform	
Futures contracts on the LME (London Metal Exchange)	28.50 USD	
Options on futures	27.00 EUR / USD / GBP	
Equity options	5.00 (EUR / USD) / USD 3.00 for transactions on the platform	
OTC derivatives	Subject to agreement	
Commodities, currency etc. Hedging using credit 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 100.00	
Margin call level (use of margin)	100%	
Stop-out level (use of margin)	200%	
Minimum account balance (in base currency)	EUR 30.00	
Leverage:		
	Major currency pairs <sup>5</sup>	30:1
	Other currencies, metals, indices	20:1
	Commodity CFDs	10:1
	Cryptocurrency CFDs	2:1

<b>2.5. Investment funds<sup>6</sup>:</b>			
	<b>Transaction fee</b>	<b>Settlement fee</b>	
Foreign investment funds	0.5%	EUR 20.00	
Latvia-based funds	2.0%		
<b>2.6. Structured products</b>			
	<b>Transaction fee</b>	<b>Minimum fee</b>	
Bonds + options	1.50%	EUR 100.00 / USD 100.00	
<b>3. Trading platform</b>			
	<b>Platform fee (per month)</b>	<b>Market data fees</b>	
BluOr FX	free of charge	free of charge	
Tiger Trade	free of charge	based on the provider's pricelist	
CQG Q-TRADER	GBP 95.00 or equivalent in another currency	based on the provider's pricelist	
<b>4. Financing against securities<sup>7</sup></b>			
4.1. Currency		EUR / USD	
4.2. Rate		EURIBOR / USD SOFR +4.5%	
4.3. Term		up to 3 months	
4.4. Amount		up to 50% of the securities/ portfolio value	
<b>5. Currency exchange</b>			
5.1.	Currency exchange shall be performed at the Bank's currency exchange rate at the moment of such operation executing.		
5.2.	Requirements for the forward foreign exchange contracts (Forward, Spot, Swap, Tom) and speculative trading operations:		
	<b>Initial Margin</b>	<b>Maintenance Margin</b>	<b>Term of forward operations</b>
USD, EUR, CHF, GBP	5.00%	3.00%	up to 1 year
USD/RUB; EUR/RUB	10.00%	3.00%	up to 1 year
Other	Subject to agreement		
<b>6. Other operations</b>			
6.1.	Receipt / transfers of financial instruments		
	• External	EUR 100.00 or an equivalent in another currency	
	• Intrabank	EUR 10.00 or an equivalent in another currency	
6.2.	Receipt / transfer of financial instruments against payment (RVP/DVP)		
6.3.	Revocation or modification of a transfer order <sup>8</sup>		
6.4.	Corporate Actions (voting, conversion, restructuring, mergers etc.)		
6.5.	Financial instruments selling in accordance with the tender offer		
6.6.	Deregistration		

<sup>1</sup> Custody fee only applies to financial instruments registered in the following countries or depositories: Belgium, Denmark, Estonia, Finland, France, Germany, Ireland, Italy, Latvia, Lithuania, Netherlands, Norway, Portugal, Russia, Spain, Switzerland, UK, U.S., Euroclear/Clearstream. Custody fees for financial instruments registered in other countries are subject to negotiation and will be not lower than those specified herein. Custody fees may include additional charges, duties, taxes, third-party fees (counterparties, depositories, etc). The fee is calculated on the basis of the portfolio market value determined by the Bank on the last day of a calendar month. No custody fees apply to futures. Custody fees are calculated in Euros according to the market rate on the last day of a calendar month and charged in Euro or as an equivalent in another currency.

- <sup>2</sup> Actual bank expenses (counterparty fees, depository fees, duties, taxes etc.) may apply to each transaction. Transactions with investment funds may be subject to transaction fees (incl. Transaction fee, Purchase fee, Redemption fee etc.). Fees are charged for each day of trade execution. The minimum fee may vary depending on the currency in which the security is traded. Information on additional expenses is available at the Bank.
- <sup>3</sup> Austria, Belgium, Denmark, Estonia, Germany, Great Britain, Finland, France, Latvia, Lithuania, Netherlands, Spain, Norway, Portugal, Sweden, Switzerland.
- <sup>4</sup> Hong Kong, Japan, Australia, Singapore.
- <sup>5</sup> Major currency pairs: CADCHF, CADJPY, EURCAD, EURCHF, EURGBP, EURJPY, EURUSD, GBPCAD, GBPCHF, GBPJPY, GBPUSD, USDJPY, USDCAD, USDCHF.
- <sup>6</sup> The Bank hereby notifies the Client that the Bank might receive remuneration or other benefits from third parties as a result of the Client's transactions with some investment funds. The Bank hereby confirms that such remuneration or benefit will not affect the outcomes of the Client's investment fund transactions. Complete, accurate and comprehensive information about the existence, nature and extent (or algorithm for calculation) of such remuneration or benefit which the Bank might receive is provided by the Bank upon the Client's request.
- <sup>7</sup> These provisions are for reference only and are subject to change without prior approval by the Client. The volume, interest rate, collateral coverage and duration of each transaction is stipulated on a case-by-case basis.
- <sup>8</sup> Fee is charged if the transfer has not yet been executed.

ASSET MANAGEMENT			
1.1.	Management fee (calculated and withheld monthly) <sup>1</sup>	1.50% per annum from the market value of portfolio	
1.2.	Performance fee (calculated annually) <sup>1</sup>	20% of returns in excess of hurdle rate net of fees ( <i>benchmark</i> )	
1.3.	Custody fee (calculated and withheld monthly) <sup>2</sup>	0.25% per annum from the market value of portfolio	
1.4.	Early withdrawal fee <sup>3</sup>	1%	
<b>2. Special fees for brokerage services for Clients using asset management services<sup>4</sup></b>			
<b>2.1. On exchange traded equities and funds (ETFs):</b>			
		<b>Transaction fee</b>	<b>Minimum fee</b>
	USA (NYSE, NYSE MKT, NASDAQ)	0.025 \$/per share	USD 30.00
	Europe <sup>5</sup>	0.35%	EUR 30.00 / USD 30.00 / CHF 30.00 / GBP 30.00 / SEK 300.00 / DKK 200.00 / NOK 300.00
	Russia (MOEX)	0,20%	RUB 500.00
	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	
<b>2.2. Bonds</b>			
		<b>Transaction fee</b>	<b>Minimum fee</b>
	Eurobonds	0.10%	EUR 100.00 / USD 100.00
	Baltic states bonds	0.10%	EUR 25.00
	Lithuanian Government bonds	0.03%	EUR 100.00
<b>2.3. Derivatives</b>			
		<b>Fee per contract</b>	<b>Minimum fee</b>
	Equity options	4.00 EUR / USD	
<b>2.4. Investment funds<sup>6</sup></b>			
		<b>Transaction fee</b>	<b>Settlement fee</b>
	Foreign investment funds	0.25%	EUR 20.00

<sup>1</sup> VAT is not included.

<sup>2</sup> Custody fee only applies to financial instruments registered in the following countries or depositories: Belgium, Denmark, Estonia, Finland, France, Germany, Ireland, Italy, Latvia, Lithuania, Netherlands, Norway, Portugal, Russia, Spain, Switzerland, UK, U.S., Euroclear/Clearstream. Custody fees for financial instruments registered in other countries are subject to negotiation, but will be not lower than those specified herein. Custody fees may include additional charges, duties, taxes, third-party fees (counterparties, depositories, etc). The fee is calculated on the basis of the portfolio market value determined by the Bank on the last day of a calendar month. No custody fees apply to futures. Custody fees are calculated in Euros according to the market rate on the last day of a calendar month and charged in Euro or as an equivalent in another currency.

<sup>3</sup> The Bank has the right to apply fees for funds withdrawn during the first operating year.

<sup>4</sup> Actual bank expenses (counterparty fees, depository fees, duties, taxes etc.) may apply to each transaction. Transactions with investment funds may be subject to transaction fees (incl. Transaction fee, Purchase fee, Redemption fee etc.). Fees are charged for each day of trade execution. The minimum fee may vary depending on the currency in which the security is traded. Information on additional expenses is available at the Bank.

Fees for brokerage services, that not included in this sub-section, are defined in the "Financial and equity markets operations" section of this Pricelist.

<sup>5</sup> Austria, Belgium, Denmark, Estonia, Germany, Great Britain, Finland, France, Latvia, Lithuania, Netherlands, Spain, Norway, Portugal, Sweden, Switzerland.

<sup>6</sup> The Bank hereby notifies the Client that the Bank might receive remuneration or other benefits from third parties as a result of the Client's transactions with some investment funds. The Bank hereby confirms that such remuneration or benefit will not affect the outcomes of the Client's investment fund transactions. Complete, accurate and comprehensive information about the existence, nature and extent (or algorithm for calculation) of such remuneration or benefit which the Bank might receive is provided by the Bank upon the Client's request.

## SAVINGS

### 1. Term Deposit<sup>1</sup>:

- 1.1. Minimum deposit amount is EUR 500.00 or USD 500.00
- 1.2. Fee for early termination of the agreement in accordance with the terms of the Deposit Agreement – 1% of the deposit amount

### 2. Special Deposit<sup>2</sup>:

- 2.1. Minimum deposit amount is EUR 5,000.00 or USD 5,000.00

**Current deposit rates are available on the Bank's website [www.bluorbank.lv](http://www.bluorbank.lv)**

<sup>1</sup> If the deposit amount exceeds EUR 250,000.00 or USD 250,000.00, the interest rate is considered individually.

<sup>2</sup> 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 earning a fixed 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 deposit guarantee scheme. The principal amount of the Deposit is repaid to the depositor at the end of the loan term.

When arranging a Subordinated Deposit exceeding EUR 500,000.00, the Bank has the right to determine the interest rate individually.

OTHER SERVICES		
<b>1. Accounts</b>		
1.1.	Negative interest rate on the balance of a Current Account and Investment Account in CHF, for balances exceeding CHF 100,000.00 (interest will be calculated and withheld on a monthly basis) <sup>1</sup>	1.25% p.a.
1.2.	Escrow Account:	
	• Opening an Escrow Account (compiling, execution and maintenance of a standard agreement) <sup>2</sup> (from the transaction amount)	0.5% (min. EUR 500.00)
	• Amendments	EUR 200.00
1.3.	Commission fee for due diligence performed about Client's business partner (if a partner is related to the country subject to international sectoral sanctions)	EUR 130.00
1.4.	Fee for preliminary screening of a payment against sanctions lists <sup>3</sup>	EUR 1.00 each time (per click)
1.5.	Processing and execution of orders (each time) from public legal entities (SRS, prosecutor's office, sworn officers of the court etc.)	EUR 15.00
1.6.	Contractual penalty for Client's failure to provide information and documents in full extent and by the deadline specified in the Bank's request <sup>4</sup>	EUR 100.00
1.7.	Crediting/debiting the account LV29CBBR6351XXXX66703:	
	• Up to EUR 10,000.00	EUR 10.00
	• Over EUR 10,000.00	EUR 20.00
<b>2. Statements, reference letters</b>		
2.1.	Account statements (per page)	EUR 5.00
2.2.	Issuing a SWIFT message	EUR 3.00
2.3.	Updates to the Client's file	EUR 10.00
2.4.	Reference letter of account opening	EUR 30.00
2.5.	Reference letter <sup>5</sup> :	
	• Standard reference (up to 12:00 of the next working day)	EUR 50.00
	• Urgent standard reference (within 3 working hours)	EUR 75.00
	• Non-standard reference	EUR 150.00
2.6.	Reference letter after account closure	EUR 500.00
2.7.	Obtaining a reference regarding signatory rights from the Lursoft database	EUR 5.00
2.8.	Providing information to auditors	EUR 100.00
2.9.	Supplying information for auditors after account closure	EUR 1,000.00
2.10.	Searching for documents in archives	EUR 1.00 (per page)
2.11.	Delivery of documents to Clients	EUR 20.00 + actual expenses

<b>3. Regular payment order</b>	
• Submission of the Regular Payment Execution Application	Free of charge
• Execution of each payment	According to the pricelist for payments
<b>4. Automatic maintenance of account balance</b>	
• Submission of the Application for Automatic Maintenance of Account Balance	Free of charge
• Execution of each payment	According to the pricelist for payments
<b>5. Servicing on the basis of a power of attorney</b>	
• With a power of attorney executed at the Bank	Free of charge
• Verification of a power of attorney issued outside the Bank (each time the Client is serviced at the Bank's Client Service Centre on the basis of a power of attorney)	EUR 20.00
• Verification of the Client's powers of representation and status in public registers (annually or after expiry of the power of attorney)	EUR 100.00
<b>6. Advisory</b>	
6.1. Advisory on general issues, without involvement of third parties (per hour)	EUR 200.00-400.00
6.2. Advisory on general issues involving third parties	EUR 200.00-400.00 + actual expenses incurred by third parties
<b>7. Disbursement of state-guaranteed compensation</b>	
7.1. Cash	Not offered
7.2. Intra-bank transfers	Free of charge
7.3. Transfers to banks within the EEA (SHA)	Free of charge
7.4. Transfers to banks in the United Kingdom and Switzerland (SHA, only to accounts in IBAN format)	Free of charge
<b>8. Other services</b>	Information upon request

<sup>1</sup> Exceptions may apply depending on the Client's business profile – please enquire with the Bank.

<sup>2</sup> Depending on the complexity of the transaction, the speed of processing, in the case of non-standard agreements, and where processing in a foreign language is required, exceptions may apply – please enquire with the Bank.

<sup>3</sup> To ensure that there are no sanctions risks, this tool in the Internet Bank enables the Client to screen its customers, cooperation partners or persons involved in transactions against sanctions lists. The screening results are for information purposes only; they have no legal effect and do not guarantee payment execution. The screening results are intended solely for the Client's internal use and may be used only for this purpose. The Client may not reproduce, modify, publish, distribute, alienate, submit or transfer the screening results to third parties.

<sup>4</sup> Payment of the contractual penalty does not release the Client from the obligation to provide the requested documents or from the performance of other obligations set out in BluOr Bank AS General Terms of Business and in the terms and conditions of the Current Account Opening and Servicing Agreement.

<sup>5</sup> The following are considered standard references: a reference on the account position, including the account/transaction account balance or available account balance, at the time of requesting or preparing the reference; a reference on the contribution of share capital to the account of a newly established company, indicating the details of the relevant cash contribution or received payment; a reference on authorised persons and/or beneficial owners (BOs) at the time of requesting or preparing the reference; a reference/confirmation of a completed payment, indicating the details of the relevant payment; and a reference letter/recommendation letter. 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.