PRICELIST FOR DOMESTIC CLIENTS — LEGAL ENTITIES

Valid as of 16.11.2026

BluOr Bank

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BluOr Bank AS | Smilšu iela 6, Rīga, LV-1050, Latvija | Registration No. 40003551060 | SWIFT code: CBBRLV22
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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]:		
	• 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)[2]:		
	• Current Account		EUR 5.00
	• Temporary Account[3]		EUR 10.00
1.4.	Inactive Current Account maintenance fee (per month)[4]		EUR 10.00
1.5.	Account closure[5]		EUR 15.00
1.6.	SMS notification about account transactions (per message)		EUR 0.10
2.	**Cash services[6]**		
2.1.	Cash deposit to the account:		
	• EUR		0.50% (min. EUR 5.00)
	• 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[7]:		
	• EUR, USD and other currencies (upon request)		3.00% (min. EUR 10.00)
2.3.	Exchange of banknotes[8]		1.00% (min. EUR 5.00)
2.4.	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.	**Rental:**	**12 months[9]**	**24 months[9]**
	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

[1] The fee for reviewing the documents required for opening a Current Account is not applied if the Client has a Temporary Account opened. An additional fee of EUR 200.00 applies for expedited document review (First Priority – within 5 Bank business days).
An additional document review fee of EUR 500.00 is charged for opening a Current Account or Temporary Account for Clients with a politically exposed person (PEP) indicator.
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.
Depending on the business profile, the Client's ownership structure and the Bank services used, an additional document review fee may apply; information is available upon request.
If the Bank refuses to open the account, the fee is not refunded to the Client.

[2] Depending on the Client's business profile, risk level and the Bank's 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.
Clients associated with the maritime business, including shipowners, shipping companies, 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 entities, are subject to an additional monthly fee of EUR 500.00.

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[3] 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, the Temporary Account servicing fee starts to apply.

[4] 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 effective agreements for the use of lending services, except credit cards, deposit and investment services, including subordinated, standard and overnight deposits, asset management services or e-commerce services. The fee starts to apply 3 months after the termination of the above agreements.

[5] *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 a decision has been taken to terminate the business relationship with the Client (per month): for up to 3 months – EUR 500.00; starting from the 4th month – 10% of the total amount of funds (min. EUR 1,000.00). 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.

[6] The Bank has the right to execute or refuse the Client's request to perform cash transactions. The Bank does not process foreign currency coins.

[7] 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 the amount of each transaction applies (min. EUR 500.00, max. EUR 2,000.00). Cash withdrawal from a blocked account is subject to a fee of EUR 25.00.

[8] Exchange of EUR banknotes is available. Exchange of banknotes in other currencies is subject to availability.

[9] The amount includes VAT. Exceptions may apply depending on the business profile and the products used; information is available upon request.

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	TRANSFERS[1]				
1.	**Crediting of funds to the account[2]**				Free of charge
2.	**Intrabank transfers**				Free of charge
3.	**Transfers in EUR[3]:**				
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 15.00
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 50,000.00
		SHA	OUR	
• Urgent D (by 03:00 pm)	EUR 5.00	EUR 25.00	EUR 50.00	EUR 70.00
• Express D (by 05:00 pm) executed within an hour	EUR 10.00	EUR 40.00	EUR 60.00	EUR 80.00

4.	**Transfers in foreign currencies[3,4,7]:**			
	Time of execution[5]	**BEN**	**SHA or OUR**	
			Up to EUR 49,999.99	**From EUR 50,000.00**
	• 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[6]	EUR 50.00
6.	Fee for accepting payment orders at the Client Service Centre[8]	EUR 15.00
7.	Priority review of an incoming or outgoing payment requiring additional investigation, where the client has selected this option – within three business days from the date the Bank receives all requested documents	EUR 50.00

[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 1.00% of the payment amount (min. EUR 250.00, max. EUR 3,000.00). Exceptions to the application of the additional fee may apply depending on the business profile and the use of the Bank's services and products; information is available upon request.

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

[3] 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 the amount of each payment is charged (min. EUR 500.00, max. EUR 2,000.00).

[4] 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, are subject to an additional fee of 1.00% of the payment amount (min. EUR 250.00, max. EUR 3,000.00). Exceptions to the application of the additional fee may apply depending on the business profile and the use of the Bank's services and products; information is available upon request. 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 the United Arab Emirates, Azerbaijan, Georgia, Kazakhstan, Kyrgyzstan, Serbia, Tajikistan, Turkmenistan and Uzbekistan are subject to an additional fee of EUR 250.00 per payment.

[5] 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.

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[6] Performed on the basis of supporting payment documents submitted by the Client.

[7] An additional fee of 2.58% (min. EUR 250.00) applies to the total amount of incoming and outgoing payments made to or 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, if 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 business profile and the use of the Bank's services and products; information is available upon request.

[8] Instant payments are not available at the Client Service Centre.

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	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[1]	
	• 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

[1] Change of user access arrangements in the Internet Bank means: activating or deactivating a user's access for another Bank client.

BluOr Bank mobile app:

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	PAYMENT CARDS	
1.	**Visa Business[1]:**	
1.1.	Card Account monthly maintenance fee[2]	EUR 5.00
1.2.	Replacing or restoring the card	EUR 5.00
1.3.	Authorized standard credit limit	Information on request
1.4.	Annual interest rate on the allowed standard credit limit	25.00%
1.5.	Minimum payment (from the authorised standard credit limit) by the 20th of the next month	5.00%
1.6.	Annual interest on an exceedance of the authorised credit limit	60.00%
1.7.	Claim handling fee	Free of charge
1.8.	Fee for an unfounded claim	EUR 20.00
1.9.	ATM cash withdrawal:	
	• BluOr Bank AS ATMs	EUR 2.00
	• In ATMs of other banks	2.00% + EUR 4.00
1.10.	Account balance information at ATM	EUR 0.50
1.11.	Account printout at any ATM	Free of charge
1.12.	Last 10 card transactions review and printout (Mini Statement) at BluOr Bank AS ATMs	Free of charge
1.13.	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%
1.14.	Fee for purchases and services in Latvia and abroad	Free of charge
1.15.	Currency exchange fee	3.00%
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

[1] If the payment card is not activated within 6 months, the Payment Card Account will be closed.

[2] Sequence and order of the fee applying and charging are defined in the Terms and Conditions of Credit Card Agreement.

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E-COMMERCE AND SPECIAL PACKAGES

1.	**E-merchant review**	Free of charge
2.	**Subscription fee**	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)[1]	EUR 150.00

7. POS terminals

	Price per unit (per month)	Fee	
• 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		

8. Special packages for e-commerce Clients[2]:

	Business Kit 40	Business Kit 100	Business Kit 500
Package maintenance fee (monthly)	EUR 9.99	EUR 29.99	EUR 99.99
Current Account maintenance	Free of charge	Free of charge	Free of charge
Internet Bank use	Free of charge (one user)	Free of charge (one user)	Free of charge (two users)
Visa Business card maintenance fee	Free of charge (one card)	Free of charge (one card)	Free of charge (two cards)
European payments[3]	Up to 40 payments – free of charge	Up to 100 payments – free of charge	Up to 500 payments – free of charge

[1] 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.

[2] Fees for services not listed in this subsection are calculated and charged in accordance with the standard Pricelist for Domestic Clients – Legal Entities (Non-Resident Owner). For more information about the Business Kits, please contact the Bank.

[3] Detailed information on payment types (European payment, instant payment, international payment) is available on the Bank's website www.bluorbank.lv. Starting from the first European payment exceeding the number included in the Business Kit, the fee specified in the standard Pricelist for Domestic Clients – Legal Entities shall apply.

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	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 1,000.00
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 1,000.00
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
10.	**Factoring**[1]	
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 1,000.00

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

[1] VAT is not included.

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	DOCUMENTARY OPERATIONS	
1.	**Bank guarantee:**	
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
2.	**Import letter of credit:**	
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)
3.	**Export letter of credit:**	
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
4.	**Import collection:**	
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
5.	**Export collection:**	
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.

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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)[1]	0.25% p.a. of the portfolio market value

2. Brokerage services (purchase/sale of financial instruments)[2]

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[3]	0.35%	EUR 35.00 / USD 50.00 / CHF 50.00 / GBP 40.00 / SEK 350.00 / DKK 250.00 / NOK 350.00
Asia[4]	0.35% / 0.25% for transactions on the platform	HKD 250.00 / HKD 100.00 for transactions on the platform SGD 50.00 / SGD 25.00 for transactions on the platform AUD 50.00 / AUD 25.00 for transactions on the platform JPY 5,000.00
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

2.3. **Derivatives:**

	Fee per contract
Futures (contracts)	EUR 27.00 / USD 27.00 / GBP 27.00
Bitcoin futures	USD 50.00 / USD 30.00 for transactions on the platform
Futures contracts on the LME (London Metal Exchange)	USD 28.50
Options on futures	EUR 27.00 / USD 27.00 / GBP 27.00
Equity options	EUR 5.00 / USD 5.00 / 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 500.00
Margin call level (use of margin)	100%
Stop-out level (use of margin)	200%
Minimum account balance (in base currency)	EUR 100.00
Leverage:	
Major currency pairs[5]	30:1
Other currencies, metals, indices	20:1
Commodity CFDs	10:1
Cryptocurrency CFDs	2:1

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2.5.	**Investment funds[6]:**		
		Transaction fee	**Settlement fee**
	Foreign investment funds	0.5%	EUR 20.00
	Latvia-based funds	2.0%	
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 95.00 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 exchange**		
5.1.	Currency exchange shall be performed at the Bank's currency exchange rate at the moment of such operation executing in accordance with the List of Currencies.		
5.2.	Requirements for the forward foreign exchange contracts (Forward, Spot, Swap, Tom) and speculative trading operations:		

	Initial Margin	**Maintenance Margin**	**Term of forward operations**
USD, EUR, CHF, GBP	5.00%	3.00%	up to one year
Other	Subject to agreement		

6.	**Other operations**	
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)	EUR 100.00 or an equivalent in another currency
6.3.	Revocation or modification of a transfer order[7]	EUR 25.00 or an equivalent in another currency
6.4.	Corporate Actions (voting, conversion, restructuring, mergers etc.)	Information available at the Bank
6.5.	Financial instruments selling in accordance with the tender offer	0.10% of the amount of transaction
6.6.	Deregistration	EUR 25.00

[1] The custody fee may not include additional fees, duties, taxes, fees charged by partners and depositories, etc. The custody fee is calculated based on the market value of financial instruments 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 the equivalent amount in another currency.

[2] Actual expenses incurred by the Bank, including fees charged by partners, brokers or depositories, duties, taxes, etc., may be added to each transaction. Transactions with investment funds may be subject to transaction fees, including Transaction Fee, Purchase Fee, Redemption Fee, etc. Fees are 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 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.

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[6] The Bank informs the Client that, as a result of the Client's investment fund transactions, the Bank may receive remuneration or other benefits from third parties. The Bank confirms that such remuneration or benefit does not affect the outcome of the Client's investment fund transactions. Full information on the existence, nature and amount, or the method of calculation, of any remuneration or benefit that may be received by the Bank is provided by the Bank upon the Client's request.

[7] The fee applies if the transfer has not yet been executed.

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ASSET MANAGEMENT

1.1.	Management fee (calculated and withheld 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 (*benchmark*)
1.3.	Custody fee (calculated and withheld monthly)[2]	0.25% per annum from the market value of portfolio
1.4.	Early withdrawal fee[3]	1%

2. Special fees for brokerage services for Clients using asset management services[4]

2.1. **On exchange traded equities and funds (ETFs):**

	Transaction fee	Minimum fee
USA (NYSE, NYSE MKT, NASDAQ)	0.025 USD per share	USD 30.00
Europe[5]	0.35%	EUR 30.00 / USD 30.00 / CHF 30.00 / GBP 30.00 / SEK 300.00 / DKK 200.00 / NOK 300.00
Canada (TSE, TSX)	If share price is: < 5 CAD - 0.015 CAD per share > 5 CAD - 0.03 CAD per share	CAD 30.00
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

2.3. **Derivatives**

	Fee per contract	Minimum fee
Equity options	4.00 EUR / 4.00 USD	

2.4. **Investment funds[6]**

	Transaction fee	Settlement fee
Foreign investment funds	0.25%	EUR 20.00

[1] VAT is not included.

[2] The custody fee may not include additional fees, duties, taxes, fees charged by partners and depositories, etc. The custody fee is calculated based on the market value of financial instruments 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 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, including fees charged by partners, brokers or depositories, duties, taxes, etc., may be added to each transaction. Transactions with investment funds may be subject to transaction fees, including Transaction Fee, Purchase Fee, Redemption Fee, etc. Fees are 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 from the Bank.

For fees for brokerage services not included in this subsection, please refer to 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 other benefits from third parties. The Bank confirms that such remuneration or benefit does not affect the outcome of the Client's investment fund transactions. Full information on the existence, nature and amount, or the method of calculation, of any remuneration or benefit that may be received by the Bank is provided by the Bank upon the Client's request.

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	SAVINGS
1.	**Term Deposit[1]:**
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[2]:**
2.1.	Minimum deposit amount is EUR 5,000.00 or USD 5,000.00
3.	**Night Deposit[3]:**
3.1.	Night Deposit interest rate – subject to agreement

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

[1] If the deposit amount exceeds EUR 250,000.00 or USD 250,000.00, the interest rate is considered individually.

[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 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.

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

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	OTHER SERVICES	
1.	**Accounts**	
1.1.	Escrow Account:	
	• Opening an Escrow Account (compiling, execution and maintenance of a standard agreement)[1] (from the transaction amount)	0.5% (min. EUR 500.00)
	• Amendments	EUR 200.00
1.2.	Verification of the Client's authorisations and status in public registers (annually or upon expiry of the authorisation)[2]	EUR 100.00
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[3]	EUR 1.00 each time (per click)
1.5.	Client due diligence fee[4]	EUR 500.00 per hour (max. EUR 30,000.00)
1.6.	Processing and execution of orders (each time) from public legal entities (SRS, prosecutor's office, sworn officers of the court etc.)	EUR 15.00
1.7.	Contractual penalty for Client's failure to provide information and documents in full extent and by the deadline specified in the Bank's request[5]	EUR 100.00
1.8.	Crediting/debiting the account LV29CBBR6351XXXX66703:	
	• Up to EUR 10,000.00	EUR 10.00
	• Over EUR 10,000.00	EUR 20.00
1.9.	Additional fee for using the Bank's API	EUR 35.00 per month
2.	**Statements, reference letters**	
2.1.	Account statements (per page)	EUR 5.00
2.2.	Updates to the Client's file	EUR 10.00
2.3.	Reference letter[6]:	
	• 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
2.4.	Reference letter after account closure	EUR 500.00
2.5.	Providing information to auditors	EUR 100.00
2.6.	Supplying information for auditors after account closure	EUR 1,000.00
2.7.	Delivery of documents to Clients	
	• By post (Latvijas Pasts, without shipment tracking, EU countries only)	EUR 2.00
	• By courier (worldwide)	EUR 5.00 + 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

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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 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
6.	**Advisory**	
	• Advisory on general issues	EUR 200.00–400.00 per hour + actual third-party expenses (if applicable)
7.	**Other services**	Information upon request

[1] Depending on the complexity of the transaction and the urgency of its processing, in the case of non-standard agreements, as well as where documentation in a foreign language is required, exceptions may apply. Information is available upon request.

[2] A Client is considered to have a complex structure if any of the following characteristics apply (the list is not exhaustive):

- the Client's ownership structure includes legal entities or legal arrangements registered in jurisdictions where public registers containing information on members/shareholders/beneficial owners are not available and/or which are registered in offshore and/or low-tax countries or territories;
- the Client's ownership structure includes legal arrangements (foundations, trusts, etc.) and/or nominee owners and/or complex legal forms and/or other structures with a complex governance chain.

[3] To verify that no sanctions risks exist, 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, have no legal effect and do not guarantee execution of a payment. 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, dispose of, submit or transfer the screening results to third parties.

[4] 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 client due diligence fee of EUR 500.00 per hour, up to a maximum of EUR 30,000.00. The client due diligence fee may also be charged for the review of a submitted, suspended or executed payment and/or transaction, enhanced due diligence, or a review carried out 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 fee for execution under the Pricelist. Higher-risk indicators include, but are not limited to: payments 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 (five or more); cases where the Client is subject to an increased or additional Current Account maintenance fee; 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.

[5] 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.

[6] 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.

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