INDIVIDUAL PRICELIST FOR MORTGAGE LOAN CLIENTS

Valid as of 01.07.2026

BluOr Bank

CONTENTS

** Fees for services not specified in this pricelist are calculated and charged in accordance with the Pricelist for Domestic and European Union Clients – Individuals or the Pricelist for International Clients – Individuals, depending on the Client's residence.*

BluOr Bank AS | Smilšu iela 6, Rīga, LV-1050, Latvija | Registration No. 40003551060 | SWIFT code: CBBRLV22
Phone: +371 67 031 333 | E-mail: info@bluorbank.lv | www.bluorbank.lv

	MORTGAGE LOAN	
1.	**Loan Application review:**	
	• For domestic clients	Free of charge
	• For international clients	EUR 500
2.	**Loan preparation and granting**	Up to 1% of the loan amount (min. EUR 250)
3.	**Preparation of amendments to the loan agreements**	Up to 1.50% of loan amount for each change (min. EUR 200)
	• Registration of the grace period of the loan, change of the loan repayment date	EUR 25
4.	**Document processing in the case of refinancing with another credit institution**	Free of charge
5.	**Issuance of the Bank's consents and preparation, execution and coordination of various types of references at the Client's request**	Subject to agreement (min. EUR 100)
6.	**Early repayment of the loan**	Free of charge
7.	**Loan monitoring**	
	• For domestic clients	Free of charge
	• For international clients	Up to 1.50% of the loan balance per year
8.	**Escrow Account:**	
	• Opening an Escrow Account (compiling, execution and maintenance of a standard agreement)	0.4% of the contract amount (min. EUR 50)
	• Opening an Escrow Account (compiling, execution and maintenance of a non-standard agreement)	Subject to agreement (min. EUR 100)
	• Amendments	EUR 25
9.	**Valuation of residential property:**[1]	
	• Determination of the current market value of the residential property	
	• With inspection:	
	• Apartment	EUR 120
	• Single-family residential house	EUR 230
	• Land plot for construction	EUR 150
	• Without inspection:	
	• Apartment	EUR 100
	• Single-family residential house	EUR 200
	• Land plot for construction	EUR 130
	• Determination of the future market value of the residential property	
	• With inspection:	
	• Apartment	EUR 150
	• Single-family residential house	EUR 250
	• Without inspection:	
	• Apartment	EUR 130
	• Single-family residential house	EUR 240
	• Opinion on an external valuation / comment	EUR 20

[1] BluOr Bank prepares the valuation in abbreviated form, and it is not intended for submission to another credit institution or for use by other individuals or legal entities.

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	SETTLEMENT AND CASH SERVICES	
1.	**Current Account with BluOr Bank AS, hereinafter referred to as the Bank:**	
1.1.	Document review[1]	Free of charge
	• Opening a sub-account	Free of charge
1.2.	Current Account (sub-account) monthly servicing fee	Free of charge
1.3.	Account closure	Free of charge
1.4.	SMS notification about account transactions	EUR 0.10 per message
2.	**Cash services[2]**	
2.1.	Cash deposit to the account	
	• EUR, USD, AUD, CAD, CHF, DKK, GBP, NOK, SEK	Free of charge
2.2.	Cash withdrawal from the account[3]:	
	• EUR, USD, other currencies (upon request)	Free of charge
	• 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[4]	Free of charge
2.4.	Banknote verification, per banknote	Free of charge

Additional information on settlement and cash services:

[1] When documents are prepared on the basis of the Client’s power of attorney, the Bank applies the fee for verification of the power of attorney specified in the “Other Services” section of this Pricelist, subsection “Servicing on the basis of a power of attorney”.

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

[2] The Bank has the right to fulfil or refuse the Client’s request to perform cash operations. The Bank does not handle foreign currency coins.

[3] Cash withdrawal in EUR or USD in an amount exceeding EUR 10,000 or USD 10,000 per day must be requested one business day in advance by 2:00pm. Regardless of the amount, a fee of EUR 25 is charged for cash withdrawal from a blocked account.

Cash withdrawal in other currencies in an amount exceeding the equivalent of EUR 10,000 per day must be requested two business days in advance by 2:00pm.

[4] Exchange of EUR banknotes and coins is available. Exchange of banknotes in other currencies is subject to availability.

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	TRANSFERS[1]	
1.	**Crediting of funds to the account[2]**	Free of charge
2.	**Intra-bank transfers**	Free of charge
3.	**Transfers within the European Economic Area (EEA)[3]:**	
	• Urgent D[4] (by 03:45 pm)	Free of charge
	• Express D[5] (by 05:00 pm)	EUR 1
3.1.	**Transfers in euros outside the European Economic Area (EEA)[3]:**	

Time of execution[6]	BEN	SHA or OUR		
		Up to EUR 49,999.99		From EUR 50,000.00
		SHA	OUR	
• Urgent D (by 3:00 pm)	EUR 5	EUR 25	EUR 50	EUR 70
• Express D (by 5:00 pm) executed within hour	EUR 10	EUR 40	EUR 60	EUR 80

4.	**Transfers in foreign currencies[3,7]**	
Time of execution[6]	**BEN**	**SHA or OUR**
• Standard D+2	EUR 15	EUR 5
• Urgent D+1	EUR 30	EUR 10

5.	Correction, investigation, cancellation of a payment order[8]	EUR 15
6.	Investigation of an non-credited amount[7]	EUR 15
7.	Fee for accepting payment orders at the Client Service Centre[8]	EUR 5

Additional information on transfers:

[1] The standard limit for Internet Bank transfers is EUR 15,000.00 (or the equivalent amount) per day.

Commission types:

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

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

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

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

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

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

For expedited review of a payment order within three business days after the Bank has received all requested documents, the specified fee is charged at double the amount. If, after reviewing the payment order, the Bank refuses to execute the payment, a fee of EUR 200 is charged for reviewing the payment order.

Incoming payments in foreign currencies from Cyprus, China, Malta, Turkey, Montenegro and Switzerland are subject to an additional fee of EUR 50. The fee charged is not refunded to the Client.

[3] Outgoing payments to European Economic Area (EEA) Member States* in euros and in another currency** are executed using the SHA charge option. Payments in euros or in another currency** outside the EEA are executed using the OUR, SHA or BEN charge option in accordance with the Pricelist for Domestic and EU Clients – Individuals or the Pricelist for International Clients – Individuals, depending on the Client's residence.

*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.

**EEA currencies: BGN, CZK, DKK, EUR, HRK, HUF, ISK, NOK, PLN, RON, SEK.

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).

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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% of the payment amount (minimum EUR 250, maximum EUR 3,000). For expedited review of a payment order within three business days after the Bank has received all requested documents, the specified fee is charged at double the amount. If, after reviewing the payment order, the Bank refuses to execute the payment, a fee of EUR 200 is charged for reviewing this payment order.

[4] An URGENT SEPA* payment within the European Economic Area may be executed as an instant payment if the following criteria are met: the payment amount does not exceed EUR 30,000, the beneficiary bank is available in the instant payment system (for the list of participating banks, see: www.europeanpaymentscouncil.eu/what-we-do/be-involved/register-participants), and there are no other obstacles to immediate execution of the payment.

*A SEPA payment is a payment in euros within a Member State of the European Union or a European Economic Area country (Iceland, Norway, Liechtenstein and Switzerland) (see here).

[5] If a payment cannot be executed as an instant payment, it may be accepted for execution as an EXPRESS payment.

[6] D — value date on the current business day.
D+1 — value date on the next business day.
D+2 — value date after two business days.

[7] Performed on the basis of supporting payment documents submitted by the Client. If a request for correction, cancellation or investigation of a payment order is received two months after the value date, the Bank charges an additional fee of EUR 25. If a request for correction, cancellation or investigation of a payment order is received three months or later after the value date, the Bank charges an additional fee of EUR 50.

[8] SEPA instant payments are not available at the Customer Service Centre.

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

Additional information on the Internet Bank:

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

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

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

BluOr Bank mobile app: IEGŪT PAKALPOJUMĀ Google Play | Lejupielādēt no App Store

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PAYMENT CARDS

1.	Payment cards[1]	Visa Classic	Visa Gold[2]
1.1.	Issuance / production of a new card	Free of charge	
1.2.	Monthly card account maintenance fee[3]	Free of charge	EUR 1.25
1.3.	Card replacement or renewal	Free of charge	EUR 10
1.4.	Annual interest rate on the authorised standard credit limit	17%	
1.5.	Annual interest rate on the unauthorised standard credit limit	60%	
1.6.	Fee for an unfounded claim	EUR 10	
1.7.	Cash withdrawal at BluOr Bank ATMs	up to EUR 750.00 inclusive per month: free of charge[4] / from EUR 750.01: 0.30% of the amount	
1.8.	Cash withdrawal at ATMs of other banks	up to EUR 750.00 inclusive per month: free of charge[4] / from EUR 750.01: 2% (min. EUR 3)	
1.9.	Account balance information at ATMs	EUR 0,50	
1.10.	Account statement 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	Free of charge	
1.13.	Fee for purchases and services in Latvia and abroad	Free of charge	
1.14.	Currency conversion fee	3%	
1.15.	Payment from the Payment Card Account	According to the pricelist for payments	
1.16.	Airport VIP lounge visit fee per person (Priority Pass programme)	Not applicable	EUR 30
2.	**All cards:**		
2.1.	Fee for preparing an agreement to amend the credit limit repayment terms		Free of charge
2.2.	Delivery of payment cards:		
	• By post, using Latvijas Pasts, without shipment tracking, EU countries only		Free of charge
	• Courier delivery worldwide		Actual expenses

Additional information on payment cards:
The Client may change the standard limits for payment card transactions in the Internet Bank.
Standard limits for payment card transactions, per card:
1) Cash withdrawals from ATMs:

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

2) Cash deposits at ATMs:

- during the calendar month – EUR 15,000.

3) Online and point-of-sale purchases:

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

[1] If the payment card is not activated within six months, the Payment Card Account is closed.
[2] Visa Gold payment cards are issued together with Priority Pass.
[3] The procedure and sequence for applying and charging fees are set out in the Credit Card Agreement Terms and Conditions.
[4] The free cash withdrawal limit is calculated separately for each card within one calendar month and applies to all ATMs in Latvia and abroad.

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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]	0.025% per annum of the market value of the portfolio
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 0.0085 per share / USD 0.01 per share for transactions via the platform	USD 15
Europe[3]	0.05%	EUR 10 / USD 15 / CHF 15 / GBP 10 / SEK 150 / DKK 100 / NOK 150
Asia[4]	0.06%	HKD 100 SGD 25 AUD 25 JPY 5000
Canada (TSE, TSX)	CAD 0.01 per share	CAD 15
Other markets	Subject to agreement	

2.2. Bonds:

	Transaction fee	Minimum fee
Eurobonds	Free of charge	EUR 10 / USD 10
Baltic states bonds	0.03%	EUR 10

2.3. Derivatives:

	Fee per contract
Futures (contracts)	EUR / USD / GBP 20
Bitcoin futures	USD 10
Futures contracts on the LME (London Metal Exchange)	USD 28.50
Options on futures	EUR / USD / GBP 20
Equity options	3 (EUR / USD) / 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	Free of charge
Contracts for difference (CFDs)	Free of charge
Terms of trading	
Initial investment amount	EUR 100
Margin call level (use of margin)	100%
Stop-out level (use of margin)	200%
Minimum account balance (in base currency)	EUR 30
Leverage:	
Major currency pairs[5]	30:1
Other currencies, metals, indices	20:1
Commodity CFDs	10:1
Cryptocurrency CFDs	2:1

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2.5.	**Investment funds[6]:**		
		Transaction fee	**Settlement fee**
	Foreign investment funds	Free of charge	EUR 20
	Latvia-based funds	2%	
2.6.	**Structured products**		
		Transaction fee	**Minimum fee**
	Bonds + options	1.50%	EUR 100 / USD 100
3.	**Trading platform**		
		Platform fee (per month)	**Market data fees**
	BluOr FX	Free of charge	Free of charge
	Tiger Trade	Free of charge	Based on the provider's pricelist
	CQG Q-TRADER	GBP 95 or the equivalent amount in another currency	Based on the provider's pricelist

4.	**Financing against securities[7]**	
4.1.	Currency	EUR / USD
4.2.	Rate	EURIBOR / USD SOFR + 4.5%
4.3.	Term	up to three months
4.4.	Amount	up to 50% of the value
5.	**Currency conversion**	
5.1.	Currency conversion is performed at the Bank's exchange rate applicable at the time of execution of the transaction, in accordance with the currency list.	
5.2.	Requirements for transactions with a deferred settlement date (Forward, Spot, Swap, Tom) and speculative market transactions:	

	Initial Margin	**Maintenance Margin**	**Term of forward operations**
USD, EUR, CHF, GBP	5%	3%	Up to one year
USD/RUB; EUR/RUB	10%	3%	Up to one year
Other	Subject to agreement		

6.	**Other operations**	
6.1.	Receipt / transfers of financial instruments	
	• External	EUR 10 or the equivalent amount in another currency
	• Intra-bank	EUR 10 or the equivalent amount in another currency
6.2.	DVP/RVP transaction, delivery/receipt versus payment	EUR 10 or the equivalent amount in another currency
6.3.	Cancellation or amendment of a transfer order[8]	EUR 25 or the equivalent amount 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	Free of charge
6.6.	Deregistration	EUR 5

Additional information on transactions in financial and capital markets:

[1] The custody fee applies only to financial instruments registered in the following countries or depositories: Belgium, Denmark, Estonia, Finland, France, Germany, Ireland, Italy, Latvia, Lithuania, the Netherlands, Norway, Portugal, Russia, Spain, Sweden, Switzerland, the United Kingdom, the United States, Euroclear/Clearstream. The custody fee for financial instruments registered in other countries is subject to agreement, but may not be lower than the fee specified in this item. The custody fee may exclude additional fees, duties, taxes, partners' and depositories' service fees, 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 euros at the market exchange rate on the last day of the calendar month and charged in euros or in the equivalent amount in another currency.

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[2] Actual expenses incurred by the Bank, such as partners', brokers' or depositories' fees, duties, taxes, etc., may be added to each transaction. Investment fund transactions 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 from the Bank.

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

[4] Australia, Hong Kong, Japan, Singapore.

[5] Major currency pairs: CADCHF, CADJPY, EURCAD, EURCHF, EURGBP, EURJPY, EURUSD, GBPCAD, GBPCHF, GBPJPY, GBPUSD, USDJPY, USDCAD, USDCHF.

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

[7] These terms are for information purposes only and may be changed without prior agreement with the Client. The transaction amount, rate, collateral level and term for each transaction are subject to agreement.

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

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	ASSET MANAGEMENT	
1.1.	Management fee (calculated and charged monthly)[1]	Up to 1.50% per annum of the market value of portfolio
1.2.	Performance fee (calculated annually)[1]	Up to 20% of returns exceeding the target return (benchmark)
1.3.	Custody fee (calculated and charged monthly)[2]	Up to 0.25% per annum of the market value of the portfolio
1.4.	Early withdrawal fee[3]	1%

Additional information on asset management:

[1] VAT is not included.

[2] The custody fee applies only to financial instruments registered in the following countries or depositories: Belgium, Denmark, Estonia, Finland, France, Germany, Ireland, Italy, Latvia, Lithuania, the Netherlands, Norway, Portugal, Russia, Spain, Sweden, Switzerland, the United Kingdom, the United States, Euroclear/Clearstream. The custody fee for financial instruments registered in other countries is subject to agreement, but may not be lower than the fee specified in this clause. The custody fee may exclude additional fees, duties, taxes, partners' and depositories' fees, 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 euros at the market exchange rate on the last day of the calendar month and charged in euros 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.

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	OTHER SERVICES	
1.	**Accounts**	
1.1.	Escrow Account, if not related to a mortgage loan granted by the Bank:	
	• Opening an Escrow Account (compiling, execution and maintenance of a standard agreement)	0.4% of the contract amount (min. EUR 50)
	• Amendments	EUR 25
1.2.	Acceptance for processing and execution of orders from public-law bodies (the State Revenue Service, the Prosecutor's Office, sworn bailiffs, etc.), per each instance	EUR 7
2.	**Statements, reference letters**	
2.1.	Account statements	Free of charge
2.2.	Issuing a SWIFT message	Free of charge
2.3.	Updates to the Client's file	Free of charge
2.4.	Bank reference confirming account opening	EUR 1
2.5.	Bank reference letter[1]	EUR 3
	• Standard reference by 12:00 noon on the next business day	EUR 3
	• Urgent standard reference within three business hours	EUR 15
	• Non-standard reference	EUR 50
2.6.	Search for documents in the archive	Free of charge
2.7.	Sending documents to Clients	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 Regular Payment Execution Application	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 Customer Service Centre)	EUR 5

Additional information on other services:

[1] 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.

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