

1. For retail clients

Mortgage loan, loan against motor vehicle

1.1. Early repayment of the loan	free of charge
1.2. Review of application for processing loan transaction or amendments to loan transaction	
1.2.1. Against residential property or land	free of charge
1.2.2. Against non-residential real estate	42.69 EUR
1.3. Processing of amendments to loan transaction:	
1.3.1. Extension of full repayment term	1% of the loan amount that is amended (min 71.14 EUR)
1.3.2. Change of pledgor, change of security	0.5% of the outstanding loan amount
1.3.3. Processing of other amendments to terms and conditions of the agreement not provided in 1.3.1., 1.3.2.	42.69 EUR
1.4. Setting up a new loan (in case of refinancing)	1% of the loan amount
1.5. Commission for preparing of documents if a loan is refinanced to another institution or for preparing of documents for a transaction among several institutions	0.5% of the loan amount (min 142.29 EUR, max 426.86 EUR)
1.6. Commission for coordination of documents that are related to setting up an account with another bank	0.5% of the loan amount (min 142.29 EUR, max 426.86 EUR)
1.7. Processing of amendments to the documents stated in 1.5, 1.6 after closing the deal	28.46 EUR
1.8. Amendments to the conditions of consumer loan agreement or student loan agreement, or study loan agreement	7.11 EUR
1.9. Early repayment of consumer loan or student loan, or study loan	free of charge
1.10. Processing of an agreement on debt repayment and amendments thereto:	
1.10.1. The retired, disabled persons, clients who have been granted unemployed status, clients who have been granted the status of low-income person	free of charge

1.10.2. Debt commitments up to 1 000.00 LVL/ 1 422.87 EUR	9.96 EUR
1.10.3. Debt commitments in the range of 1 000.01 LVL/ 1 422.89 EUR – 5 000.00 LVL/ 7 114.36 EUR	21.34 EUR
1.10.4. Debt commitments in the range of 5 000.01 LVL/ 7 114.37 EUR – 10 000.00 LVL/ 14 228.72 EUR	42.69 EUR
1.10.5. Debt commitments starting from 10 000.01 LVL/ 14 228.73 EUR	71.14 EUR
1.11. Development of an arrangement on procedure for implementation of court order	42.69 EUR
1.12. Development of an agreement regarding rights, obligations and contractual conditions of the parties during the upcoming restructuring of the project	42.69 EUR
2. <u>Enterprises and other legal entities</u>	
Loan	
2.1. Review of application for processing loan transaction (in case of refinancing) or amendments to loan transaction:	
2.1.1 Loan up to 200 000 LVL/ 284 574.36 EUR	71.14 EUR
2.1.2 Loan over 200 000 LVL/ 284 574.36 EUR	426.86 EUR
2.2. Granting of additional loan amount, processing of a new loan (in case of refinancing)	1% of the total loan amount (min 284.57 EUR)
2.3. Processing of amendments to loan transaction:	
2.3.1. Extension of full loan repayment term for:	
2.3.1.1 up to 3 months	0.1% (min 142.29 EUR)
2.3.1.2. up to 1 year	0.2% (min 284.57 EUR)
2.3.1.3. over 1 year	1% (min 284.57 EUR)
2.3.2. Changes in loan repayment and/or interest payment procedure without altering full repayment term; change in interest rate type; change in agreement currency; change in transaction type; change of pledgor, security, including change in composition of collateral	0.1% (min 71.14 EUR)
2.3.3. Other changes not provided for in 2.3.1 and 2.3.2	42.69 EUR
2.4. Commission for preparing of documents if the loan is refinanced to another institution or for	0.5% of the loan amount (min 213.43 EUR, max

preparing of documents for a transaction among several institutions	711.44 EUR)
2.5. Commission for coordination of documents that are related to processing a transaction at another bank	0.5% of the loan amount (min 213.43 EUR, max 711.44 EUR)
2.6. Processing of amendments to documents stated in 2.4, 2.5 after concluding the transaction	28.46 EUR
2.7. Development of an arrangement on procedure for implementation of court order	284.57 EUR
2.8. Development of an agreement regarding rights, obligations and contractual conditions of the parties during the upcoming restructuring of the project	498.01 EUR
3. Other services	
3.1. Preparation of a reference on the payments made during the validity of the loan agreement, interest calculated and/or paid, any other payments and costs incurred within other agreements	
3.1.1. If request has been received during the validity of the agreement or less than 6 months after termination of the agreement	35.57 EUR un 0.71 EUR per month *
3.1.2. If request has been received more than 6 months but less than 10 years after termination of the agreement	284.57 EUR un 0.71 EUR per month *
3.2. Preparation of another reference if obligations have not been met and the agreement is still valid	14.23 EUR*
3.3. Preparation of another reference if obligations have not been met and the agreement is terminated	35.57 EUR*
3.4. Preparation of another reference if obligations have been met and the agreement is terminated	70.00 EUR*
3.5. Commission for preparation of documents for submission to the Register of Enterprises, State Land Service or Land Register, if the request has been received during the validity of the agreement or less than 6 months after termination of the agreement:	
3.5.1. if the document needs notarial certification	Actual costs for the notary services + 28.46 EUR per document ^{1*}
3.5.2. if the document does not need notarial certification	42.69 EUR per document ^{2*}

¹ If the commission established in 1.3.1., 1.3.2., 2.3.1., 2.3.2. for introducing the amendments or commission established in 1.5., 2.4. regarding refinancing with another creditor is not applied simultaneously

² If the commission established in 1.3.1., 1.3.2., 2.3.1., 2.3.2. for introducing the amendments or commission established in 1.5., 2.4. regarding refinancing with another creditor is not applied simultaneously

*-value added tax included

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Conversion: EUR 1 = LVL 0,702804

3.6. Commission for preparation of documents for submission to the Register of Enterprises, State Land Service or Land Register, if the request has been received more than 6 months after termination of the agreement:	
3.6.1. if the document needs notarial certification	Actual costs for the notary services + 71.14 EUR per document ^{3*}
3.6.2. if the document does not need notarial certification	71.14 EUR per document ^{4*}
3.7. Preparation of a statement in Russian or English	Basic tariff for drawing up a statement and 7.11 EUR per page*
3.8. Postage	Actual costs + 7.11 EUR*
3.9. Courier services	Actual costs + 7.11 EUR*
3.10. Sending a document related to a valid agreement upon client's request by fax within the territory of Latvia	2.85 EUR per page*
3.11. Sending a document related to a valid agreement upon client's request by fax outside the territory of Latvia	7.11 EUR per page *
3.12. Issue of a copy for a document related to a valid agreement	7.11 EUR per page *
3.13. Issue of a copy for a document related to a terminated agreement	14.23 EUR per page *

³ If the commission established in 1.3.1., 1.3.2., 2.3.1., 2.3.2. for introducing the amendments or commission established in 1.5., 2.4. regarding refinancing with another creditor is not applied simultaneously

⁴ If the commission established in 1.3.1., 1.3.2., 2.3.1., 2.3.2. for introducing the amendments or commission established in 1.5., 2.4. regarding refinancing with another creditor is not applied simultaneously

*-value added tax included