



Rates and Charges of ABLV Bank, AS in Liquidation

	Charge
Cash transactions	
Cash withdrawal from cash account in EUR (coins and banknotes), USD (banknotes) and other currencies ¹	2%, min. 500 EUR
Cash withdrawal in EUR (coins and banknotes), USD (banknotes) and other currencies for refund of overpaid amount after discharge of all liabilities ¹	free of charge
Cash deposit in EUR (coins and banknotes)	0.5%, min. 6 EUR
References	
Reference on account status	50 EUR + VAT
Other reference or letter, its translation	subject to negotiation, min. 150 EUR + VAT + actual expenses
Reference notarization, translation of documents or other services rendered by third parties	100 EUR + VAT + actual expenses
Reports or statements	
Regular report on investment portfolio status (once a month / quarter) ²	free of charge
Report or statement upon request	150 EUR + VAT
Internetbank and authorization tools	
Internetbank registration, unblocking and password change	free of charge
Issue, change, unblocking of authorization tools	free of charge
Courier mail³	
Delivery within Latvia	15 EUR + VAT
Delivery to other country	60 EUR + VAT
Technical overdraft on closed account	
	Interest rate
Capital interest on issued technical overdraft	60% (p.a.)

¹ Withdrawal of third-party funds only. Withdrawal of funds in the account balance currency, if it is available at the cash desk.

² Regular investment portfolio report can be received in Internetbank only.

³ The maximum weight per package is 1.5 kg.

Consideration of transfer of the creditor's claim and of the documents supporting creditor reregistration¹

	Charge
In case of the documents made according to normative acts of the Republic of Latvia	
Agreement on transfer of the claim where all involved parties are individuals	2 000 EUR + VAT
Agreement on transfer of the claim on other instances	4 000 EUR + VAT
Certificate of inheritance	200 EUR + VAT
Documents supporting the liquidation	2 000 EUR + VAT
In case of the documents made according to normative acts of other jurisdiction	
Agreement on transfer of the claim where all involved parties are individuals	4 000 EUR + VAT
Agreement on transfer of the claim on other instances	8 000 EUR + VAT
Certificate of inheritance	2 000 EUR + VAT
Documents supporting the liquidation	10 000 EUR + VAT
Change of the creditor's jurisdiction (redomiciliation)	2 000 EUR + VAT

Financial instruments and storage of monetary funds

	Charge
Temporary custody of financial instruments ²	
certificates of ABLV Asset Management, IPAS mutual funds	1% (p.a.)
other financial instruments	2% (p.a.)
Financial instrument transfer from account with ABLV Bank, AS in liquidation to account with other bank ³	
certificates of ABLV Asset Management, IPAS mutual funds	0.1% of market value ⁴
other financial instruments	1% of market value ⁴
Sale of financial instruments at public auctions	2% of sale price, min. 1 000 EUR per transaction ⁵
Transaction confirmation in the Internetbank or via e-mail	free of charge
Transaction confirmation upon request	50 EUR
Storage of monetary funds	
Storage of monetary funds intended for payment of creditor's claim ⁶	0,5% (p.a.), min. 10 EUR a month
Temporary storage of monetary funds in cash account ⁷	2% (p.a.), min. 100 EUR a month

Payments⁸

	Charge
Outgoing payment of the creditor's claim to beneficiary bank in Latvia	free of charge
Outgoing payment of the creditor's claim within the EEA ^{9, 10}	actual expenses, min. 20 EUR
Outgoing payment of the creditor's claim outside the EEA ^{9, 10}	actual expenses, min. 150 EUR
Outgoing payment from cash account in EUR ¹¹	2% of the amount, min. 500 EUR
Outgoing payment for refund of overpaid amount after discharge of all liabilities ¹⁰	actual expenses, min. 0.50 EUR

Charge

¹ The fees are applied in accordance with the General Terms of Liquidation of ABLV Bank, AS in Liquidation. The fee is charged per set of documents containing the documents concerning one transaction of transfer of the admitted creditor's claim.

² The fee is calculated based on the portfolio monthly average market value equivalent in EUR. The fee is withheld monthly in EUR unless other currency is designated by a client. The portfolio monthly average market value is calculated and the fee is withheld applying the respective currency rate set by the European Central Bank on the relevant day of the month.

³ Where an order for transfer is received by ABLV Bank, AS in liquidation (hereinafter — the Company) no later than one hour before the end of the clients and creditors servicing time, the same working day of the Company is considered the day of accepting the order for execution; in case the order for transfer is received later, it is considered accepted for execution on the following working day of the Company.

⁴ Market value is determined on the day the transfer order is submitted. If market value is not determined, the Company determines it independently. The coupon income accrued is not included in calculation of bonds market value. The fee is withheld in the EUR, applying the ECB rate as at the day of the transfer order submission.

⁵ The fee is charged in EUR, applying the currency exchange rate set by the ECB as at the previous day. If equivalent in EUR of the total balance of funds is below the set minimum fee, the fee charged shall be equal to the account balance.

⁶ The fee is calculated in EUR. If the currency of the creditor's claim to be paid is not EUR, the equivalent of the amount of the claim in EUR shall be used for the calculation of the fee, applying the rate of the European Central Bank that was valid one day before the commencement of the application of the fee.

⁷ The fee is charged monthly in EUR on balances of third-party funds, applying the currency exchange rate set by the European Central Bank as at the previous day. If the equivalent of the total balance of funds in EUR is below the set minimum fee, the fee charged shall be equal to the account balance.

⁸ The Company makes payments to payment or credit institutions in Latvia. Execution of payments to other jurisdictions is possible after coordination of payment details with the Company. The said condition does not apply to the return of overpayments after the repayment of all liabilities.

⁹ EEA countries — all EU member states (Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom), as well as Iceland, Liechtenstein, and Norway.

¹⁰ The fee is withheld by the Company from the payment amount. Other banks involved in the payment execution may withhold fees from the payment amount.

¹¹ Only payments of third-party funds amounting to 15 000.01 EUR or more. The Company may withhold the fee from the payment amount. Other banks involved in the payment execution may withhold fees from the payment amount.

Processing of returned outgoing payment ¹	actual expenses
Correction, cancellation, investigation of a payment	100 EUR + VAT ² + actual expenses

Financing against pledge of investment portfolio

	Interest rate
Fixed interest on the capital use under the granted loan	
EUR	8% (p.a.)
USD, GBP, CHF	10% (p.a.)
in other currencies	12% (p.a.)

Mortgage loans

	Charge
Amendments to conditions: changing the repayment date	50 EUR
Amendments to conditions of collateral agreements, including changing the pledger, novation of the loan / collateral agreement	1% of the loan balance, min. 500 EUR
Amendments to conditions: amendments to other conditions	1% of the loan balance, min. 300 EUR
Processing of additional collateral	free of charge
Processing of documents in case of partial or complete early repayment of the loan	free of charge
Registration of pledge discharge with the Land Register (per document)	50 EUR + VAT
Registration of pledge, novation or discharge of pledge with public registers of Latvia or other countries (per document)	50 EUR + VAT + actual expenses
Processing or review of refinancing agreement ³	1 000 EUR
Negotiation of escrow account agreement (incl. provision of consent and references in this regard)	1 000 EUR
Scheduled privatization on behalf of the client	50 EUR + VAT + actual expenses
Pledge inspection	100 EUR + VAT
Provision of consent ⁴	
to the actions with the pledged real estate	100 EUR + VAT
for other purposes	subject to negotiation, min. 100 EUR + VAT
Preparation of non-standard documents (per document)	subject to negotiation, min. 150 EUR + VAT

Consumer loans

Amendments to conditions	100 EUR
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Business loans⁵

	Charge
Extension of the term	2% of the loan amount, min. 1 000 EUR
Credit interest rate (on the loan use and overdue)	set individually
Amendments to conditions	1% of the loan amount, min. 1 000 EUR
Supervision of construction	actual expenses
Processing of documents in case of partial or complete early repayment of the loan	1% of the amount being repaid, min. 500 EUR
Registration of pledge, novation or discharge of pledge with public registers of Latvia or other countries	75 EUR + VAT + actual expenses
Provision of consent to the actions with the pledged real estate and for other purposes ⁴	500 EUR + VAT
Negotiation of interbank refinancing agreement (incl. provision of consent and references in this regard)	1 000 EUR
Negotiation of escrow account agreement (incl. provision of consent and references in this regard)	1 000 EUR

¹ In case of return of the outgoing payment, the fees charged by the Company and other parties involved in the processing of the payment shall not be repaid or reimbursed.

² The need to apply VAT is considered individually, taking into account the nature of the service rendered.

³ The fee is applied if client refinances its liabilities to the Company to another credit institution or if the collateral securing execution of liabilities to the Company is sold and the amount of sale is applied towards execution of the client's liabilities to the Company and an interbank agreement on respective transaction is entered into.

⁴ If document notarization is required, the client shall also pay for the notary services.

⁵ The fees are charged in the loan currency. If the stated currency of the fee differs from the loan currency, the fee is debited in the loan currency, applying the currency rate set by the ECB as at the moment of withholding the fee.

Insurance

	Charge
Preparing insurance policy	free of charge
Check of submitted policy of an accepted insurer ¹	free of charge
Check of submitted policy of a non-accepted insurer	150 EUR
Maximum allowable own risk:	
apartment	150 EUR
private house	750 EUR
commercial object	determined individually
Reinstatement value per 1 m ²	
apartment, private house	1 000 EUR
commercial object	determined individually
Cancellation of insurance policy issued by ABLV Bank, AS in liquidation according to loan agreement	50 EUR + VAT

Documentary operations

Services under issued guarantee

Application review ²	150 EUR
Issuing (if the client pays commission in advance before the guarantee maturity date) ³	1% (p.a.) of the amount, min. 150 EUR
Issuing ³	1.3% (p.a.) of the amount, min. 150 EUR ⁴
Amendment of conditions	200 EUR
Request for payment under guarantee	0.2% of the amount, min. 200 EUR
Taking-up of documents for guarantee amount reduction (per set of documents ⁵)	0.2% of the amount specified in documents, min. 200 EUR
Cancellation	200 EUR

Services under received guarantee

Advising on issuing / increasing the amount	0.1% of the amount, min. 200 EUR, max. 1 000 EUR
Advising on issuing guarantee in paper format	200 EUR
Advising on amendment of conditions	200 EUR
Request for payment under guarantee	0.2% of the amount, min. 200 EUR
Cancellation	200 EUR

Services related to documentary operations

Sending information via SWIFT (per message)	25 EUR
Long-distance call	actual expenses

¹ To see the list of insurance companies accepted by ABLV Bank, AS in liquidation, visit the website of the Company at www.ablv.com or refer to the Company.

² Including preparing / amending draft guarantee.

³ Commission shall be applicable in case a cover account is used to cover the guarantee liabilities. In other cases, additional commission shall be applicable, as agreed upon with the Company. Commission shall be calculated for the guarantee period, assuming in calculations that a year consists of 360 days and a month consists of 30 days.

⁴ This commission shall be applied for the preceding month, if in the preceding month the client has failed to provide funds available to the Company for withholding commission in advance before the guarantee maturity date. Commission shall be withheld once per month: at the beginning of the month for the preceding month or when closing the guarantee. At least minimum commission shall be withheld for the whole guarantee period.

⁵ All documents relating to a single shipment document are considered a set of documents. Several railway bills are considered a single shipment document if included in a single bill.