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ABLV

Rates and Charges of ABLV Bank, AS in Liquidation

Payments[1]

	Charge
Outgoing payment of the creditor's claim to beneficiary bank in Latvia	free of charge
Outgoing payment of the creditor's claim outside Latvia[2]	actual expenses, min. 200 EUR
Outgoing payment from cash account in EUR[2]	2% of the amount, min. 500 EUR
Outgoing payment for refund of overpaid amount after redemption of all liabilities[2]	actual expenses, min. 0.50 EUR
Processing of returned outgoing payment[3]	actual expenses
Correction, cancellation, investigation of a payment	100 EUR + VAT[4] + actual expenses
Fee of parties involved in the execution of incoming payments[5]	actual expenses

Consideration of authorization documents of the creditor's representative

	Charge
Consideration of untimely-submitted authorization documents of the creditor's representative[6]	300 EUR + VAT

Consideration of transfer of the creditor's claim and of the documents supporting creditor reregistration[7]

	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	3 000 EUR + VAT
Agreement on transfer of the claim on other instances	6 000 EUR + VAT
Certificate of inheritance	200 EUR + VAT
Documents supporting the liquidation	3 000 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	6 000 EUR + VAT
Agreement on transfer of the claim on other instances	12 000 EUR + VAT
Certificate of inheritance	2 000 EUR + VAT
Documents supporting the liquidation	15 000 EUR + VAT
Change of the creditor's jurisdiction (redomiciliation)	3 000 EUR + VAT

References, reports or statements

	Charge
Reference on account status	100 EUR + VAT
Other reference or letter, its translation	subject to negotiation, min. 200 EUR + VAT + actual expenses
Reference notarization, translation of documents or other services rendered by third parties	200 EUR + VAT + actual expenses

[1] ABLV Bank, AS in Liquidation (hereinafter — 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 redemption of all liabilities.
[2] The fee is withheld by the Company from the payment amount or account balance. Other parties involved in the payment execution may withhold fees from the payment amount.
[3] 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.
[4] The need to apply VAT is considered individually, taking into account the nature of the service rendered.
[5] The fee is applied, if the jurisdiction of the payer's credit institution is included in the list of countries with a heightened sanctions risk or if such payments are made through credit institutions of countries subject to international sectoral sanctions. The fee in the amount of the actual expenses, which are determined by the credit institution servicing the current account of the Company, is withheld from the amount of the incoming payment.
[6] Is applied to legal entities starting from the day, when according to the General Terms of Liquidation of the Company the creditor is considered to have become inactive.
[7] 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.

	Charge
Report or statement upon request	200 EUR + VAT
Regular report on investment portfolio status (once a month / quarter)[1]	free of charge

Internetbank and authorization tools

	Charge
Internetbank registration, unblocking and password change	free of charge
Issue, change, unblocking of authorization tools	free of charge

Courier mail[2]

	Charge
Delivery within Latvia	30 EUR + VAT
Delivery to other country	80 EUR + VAT

Technical overdraft on closed account

	Interest rate
Capital interest on issued technical overdraft	60% (p.a.)

Financial instruments and storage of monetary funds

	Charge
Temporary custody of financial instruments[3]	2% (p.a.)
Financial instrument transfer from account with ABLV Bank, AS in liquidation to account with other bank[4]	0.1% of market value, min. 100 EUR[5]
Sale of financial instruments at public auctions	2% of transaction amount, min. 1 000 EUR per transaction[6]
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[7]	0,5% (p.a.), min. 10 EUR a month
Temporary storage of monetary funds in cash account[8]	2% (p.a.), min. 100 EUR a month

Interest on the capital use for the negative account balance

	Interest rate
Interest on the capital use for the negative account balance[9]	12% (p.a.)

[1] Regular investment portfolio report can be received in Internetbank only.
[2] The maximum weight per package is 1.5 kg.
[3] 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.
[4] Where an order for transfer is received by 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.
[5] 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.
[6] The fee is charged in transaction currency. If it is necessary to apply a minimum fee, the amount of the fee in transaction currency shall be determined by applying the currency exchange rate set by the European Central Bank as at the previous day. If the cash account balance in transaction currency is not sufficient to pay the fee in full, the available cash account balances in other currencies shall also be used to pay the fee, applying the currency exchange rate set by the European Central Bank as at the previous day. The Company is free to determine the order in which cash account balances in other currencies are used. If the total balance of available funds in the cash account is not sufficient to pay the fee in full and the person has a claim against the Company that is not a creditor's claim against the Company within the meaning of the General Terms of Liquidation of the Company, the Company extinguishes this claim by set-off to the amount that is necessary for the fee payment, and transfers the obtained amount to the cash account. If the total balance of available funds in the cash account is not sufficient to pay the fee in full and the person does not have a claim against the Company that is not a creditor's claim against the Company within the meaning of the General Terms of Liquidation of the Company, then the fee in the amount of the cash account balances is withheld.
[7] 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.
[8] 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.
[9] Applicable to the cash account and the client's liabilities previously registered in the cash account after closing the cash account.

Mortgage loans

	Charge
Amendments to conditions: changing the repayment date	100 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. 500 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)	100 EUR + VAT
Registration of pledge or novation of pledge with public registers of Latvia or other countries (per document)	subject to negotiation, min. 200 EUR + VAT + actual expenses
Processing or review of refinancing agreement[1]	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	100 EUR + VAT + actual expenses
Pledge inspection	200 EUR + VAT
Provision of consent[2]	
to the actions with the pledged real estate	200 EUR + VAT
for other purposes	subject to negotiation, min. 200 EUR + VAT
Preparation of non-standard documents (per document)	subject to negotiation, min. 200 EUR + VAT
Issuing of a document's copy (per document)	50 EUR + VAT

Business loans[3]

	Charge
Extension of the term	2% of the loan amount, min. 1 500 EUR
Credit interest rate (on the loan use and overdue)	set individually
Amendments to conditions	1% of the loan amount, min. 1 500 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 discharge of pledge with public registers of Latvia or other countries	150 EUR + VAT + actual expenses
Registration of pledge or novation with public registers of Latvia or other countries	subject to negotiation, min. 250 EUR + VAT + actual expenses
Provision of consent to the actions with the pledged real estate and for other purposes[2]	700 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

Insurance

	Charge
Preparing insurance policy	50 EUR + VAT
Check of submitted policy of an accepted insurer[4]	free of charge
Check of submitted policy of a non-accepted insurer	300 EUR + VAT
Maximum allowable own risk:	
apartment	150 EUR
private house	750 EUR
commercial object	determined individually

[1] 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.
[2] If document notarization is required, the client shall also pay for the notary services.
[3] 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.
[4] 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.

	Charge
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	100 EUR + VAT

Documentary operations

	Charge
Services under issued guarantee	
Application review[1]	150 EUR
Issuing (if the client pays commission in advance before the guarantee maturity date)[2]	1% (p.a.) of the amount, min. 150 EUR
Issuing[2]	1.3% (p.a.) of the amount, min. 150 EUR[3]
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[4])	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] Including preparing / amending draft guarantee.
[2] 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.
[3] 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.
[4] 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.