

Loans	
Type of transactions (services)	Fee
Mortgage loans	
Amount of loan	Up to 90% of market value (purchase price)
Amount of loan in cooperation with Altum	Up to 95% of market value (purchase price)
Loan term	to 30 years
Application consideration	Free of charge
Loan disbursement	1% of loan amount, min. 100 EUR
Mortgage loans ("non-recourse loan" principle)	
First payment	40% of market value
Loan term	up to 15 years
Loan disbursement	1% of loan amount, min. 100 EUR
Interest rates (floating)	
EUR	from 3% + 6M EURIBOR
USD	from 3% + 6M LIBOR
Fees for amending the agreement	
Change of pledgor	1% of loan principal amount balance, min. 100 EUR
Change of pledge	1% of loan principal amount balance, min. 100 EUR
Loan (liabilities) renewal	1% of loan principal amount balance, min. 100 EUR
Loan repayment schedule change	50 EUR
Other changes to loan agreements and their related agreements	70 EUR
Change of crediting currency	0.2% of loan principal amount balance, min. 100 EUR
Other fees	
Execution of documents and approval of agreement if the loan is refinanced to another credit institution or in case of settlements with third parties	425 EUR
Fee for the debt repayment order application consideration	50 EUR
Preparing permits for operations with pledged property (sale, division, transformation, etc., except recrediting)	30 EUR
Statements on liabilities balance, repayment discipline	10 EUR
Early loan repayment	Free of charge

Loans (continued)	
Type of transactions (services)	Fee
Deal account	
Deal account	0.4% of agreement amount, min. 42.69 EUR, max. 426.86 EUR ¹
Amendments to provisions of deal account agreement	35.57 EUR
Additional charge if the agreement is drafted in two languages Latvian and English or Russian	35.57 EUR

Consumer loan	
type of transactions (services)	Fee
Minimum credit amount	EUR 0
Maximum credit amount	EUR 7000
Credit currency	EUR
Credit period	6 months – 60 months
Fee for credit application review	Free of charge
Fee for preparing credit agreement	Free of charge
Interest rate	From 13%
Fee for amendments to agreement	
Change of the credit period	42 EUR, VAT included
Grace period	30 EUR, VAT included
Recalculation of repayment schedule	42 EUR, VAT included
Current payment date change	18 EUR, VAT included
Partial repayment of principal amount	Free of charge
Debt capitalization	30 EUR, VAT included
Agreement renewal fee	60 EUR, VAT included
Fee for consideration of application on debt repayment procedure	48 EUR, VAT included
Other fees	
Preparing an issuing reference	18 EUR, VAT included
Concluding debt agreement	48 EUR, VAT included
Other fees	
Issuance of documents from the archive	15 EUR, VAT included

¹ The bank may apply non-standard commission fee (that may be higher than those stated in the Pricelist) for a tailored agreement, transactions with non-standard terms and conditions, etc.