

Trade finance-Letter of credit

Type of service	Fee	New tariff
Letter of credit		
<i>Import letters of credit</i>		
Issuing fee	- in case LC is secured by cash collateral deposited with NORVIK BANKA – 0.2% from LC amount (min. 150 EUR/200 USD) - in case LC is secured by other collateral type - according to the agreement (min. 500 EUR/750 USD)	- in case LC is secured by cash collateral deposited with NORVIK BANKA – 0.2% from LC amount (min. 300EUR) - in case LC is secured by other collateral type - according to the agreement (min. 500 EUR)
Handling fee	0.2 % (min. 150 EUR/200 USD, max. 700 EUR/1000 USD)	0.2 % (min. 200EUR)
Amendment fee	80 EUR/120 USD	100 EUR
Discrepancy fee	50 EUR/75 USD for each	100 EUR for each set of documents
Cancellation or expiration without being used		100 EUR
Export letters of credit		
Advising fee	0,2 % (min. 200 EUR, max. 2000 EUR)	0,2 % (min. 300 EUR.max 3000 EUR)
Documents examination	0,2 % (min. 200 EUR)	0,2 % (min. 300 EUR)
Preliminary examination of the documents		100 EUR for each set of documents
Advising of amendments	80 EUR	100 EUR
Payment without documents examination	0,2 % (min. 150 EUR)	0,2 % (min. 200 EUR)
LC transfer	0,2 % (min. 150 EUR)	0,2 % (min. 200 EUR)
Assignment of proceeds	100 EUR	0,2 % (min. 200 EUR)
Discrepancy fee	35 EUR	100 EUR for each set of documents
Confirmation	according to agreement	according to agreement
Consultations	35 EUR	100 EUR per hour, VAT included
Preparation of LC sample	35 EUR	100 EUR
Courier services	According to actual costs	According to actual costs but not less than 50 EUR
Fax message	5 EUR per page	5 EUR per page
References on documentary operations, incl. information from the Bank's archive, upon auditors' request, etc.	10 EUR per reference	50 EUR per reference

SWIFT	20 EUR per message	25 EUR per message
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Trade finance - Guarantees

Type of service	Fee	New tariff
Bank guarantees (sureties)		
<i>Guarantees issued by NORVIK BANKA</i>		
Issue of guarantee	<ul style="list-style-type: none"> - in case guarantee is secured by cash collateral deposited with NORVIK BANKA - 85 EUR - in case of other collateral type - according to the agreement (min. 150 EUR, max.1500 EUR) 	<ul style="list-style-type: none"> - in case guarantee is secured by cash collateral deposited with NORVIK BANKA - 150 EUR - in case guarantee is secured by another pledge – according to the agreement
Guarantee handling fee	<ul style="list-style-type: none"> - in case guarantee is secured by cash collateral deposited with NORVIK BANKA - 1% p.a. (min. 75 EUR) per month or part of it (5000 EUR or equivalent in other currency - min. 50 EUR) - in case of other collateral type 2-6% p.a. (min. 75 EUR) per month or part of it (5000 EUR or equivalent in other currency - min. 50 EUR) 	<ul style="list-style-type: none"> - in case guarantee is secured by cash collateral deposited with NORVIK BANKA - 1% p.a. (min. 100 EUR) per month or part of it (5000 EUR or equivalent in other currency - min. 75 EUR) - in case guarantee is secured by another pledge – according to the agreement
Amendments to the issued guarantee	75 EUR for each amendment	100 EUR for each amendment
Cancellation of a guarantee	75 EUR	100 EUR
Advance payment guarantee administration	75 EUR	100 EUR
Processing of Beneficiary's claim	0.2% of the claim amount (min. 75 EUR)	0.2% of the claim amount (min. 75 EUR)
<i>Guarantees received in favour of clients</i>		
Advising without obligation on NORVIK BANKA	0,1% of amount (min. 75 EUR, max. 350 EUR)	0,2% (min 300 EUR, max.3000 EUR)
Processing of Beneficiary's claim	0,2% of the claim amount (min. 150 EUR)	0,2% of the claim amount (min. 150 EUR)
Consultations	35 EUR	100 EUR per hour, VAT included
<i>Other services</i>		
Preparation and coordination of a guarantee sample, a letter of certification or a reference letter	75 EUR	100 EUR
Issue of a letter of certification or a reference letter		<ul style="list-style-type: none"> - if an acknowledgement letter is secured with a financial pledge with Norvik Banka – 1% per annum, min. 100 EUR for a complete or incomplete month (for amounts less than 5000 EUR – min. 75 EUR) - if an acknowledgement letter is secured with another

		pledge – according to the agreement
Courier services		according to actual costs, but not less than 50 EUR
Fax message	5 EUR (per page)	5 EUR (per page)
References on documentary transactions, incl. information from the bank's archive, upon auditors' request	10 EUR (per reference)	50 EUR (per reference)
SWIFT	20 EUR (per message)	25 EUR (per message)

Trade finance - Collection

Type of service	Fee	New tariff
<i>Import documentary collection</i>		
Advising fee	0.2%, min. 80 EUR, max. 220 EUR	0.2%, min. 100 EUR
Cancellation fee	35 EUR	50 EUR
<i>Export documentary collection</i>		
Handling fee	0.2% min. 80 EUR	0.2% min. 100 EUR
Cancellation fee	35 EUR	50 EUR
Delivery of Bill of Exchange against payment	15 EUR	50 EUR
Consultations on trade finance operations	35 EUR	100 EUR per hour, VAT included
SWIFT	20 EUR for each message	25 EUR for each message
Courier services	according to actual costs	according to actual costs, but not less than 50 EUR

Trade finance - Escrow account

Type of service	Fee	New tariff
Opening and servicing of an escrow account	20 EUR	50 EUR
Examination of an application and opening of an escrow account	20 EUR	50 EUR
Processing and servicing of an escrow agreement on regular terms	0,5% (min 50 EUR, max. 350 EUR)	0,5% (min 100 EUR, max. 1000 EUR)
Processing and servicing of an escrow agreement on special terms	0,5% (min. 50 EUR)	0,5% (min. 100 EUR)
References presented to the state institutions (including the Land Register, Office of Citizenship and Migration Affairs, etc.) related to property acquisition		100 EUR
Amendment fee	35 EUR	100 EUR
Translation of escrow account agreements into the Russian or Latvian language		50 EUR
<i>Other services</i>		
Currier service	at actual costs	according to actual costs, but not less than 50 EUR
sending a fax	3 EUR (per page)	5 EUR (per page)
References on trade finance transactions, incl. from the	10 EUR (per statement)	50 EUR (per statement)

Bank's archive, upon auditors' request, etc. (per statement)		
Consulting	35 EUR (per hour, VAT included)	100 EUR (per hour, VAT included)
SWIFT	20 EUR for each message	25 EUR for each message

Cash operations

Current tariff	Current tariff	New tariff*
Cash withdrawal from the settlement account - EUR	Up to 10 000 per day – 0.2% of the total amount (min 2.50 EUR)	Up to 10 000 per day – 0.2% of the total amount (min 3 EUR)
Issuance of a cheque book (25 cheques)	3.56 EUR	7 EUR
Use of one cheque	0.71 EUR	1.50 EUR

*commission fee for other bank's services is applied in accordance with the standard tariffs

Cash operations-Cash ordering conditions

Fee	New tariff
<p>Cash amounts above USD 15 000 or EUR 10 000 or equivalent in other currencies (except USD) should be requested one working day in advance by 15:00 at any Bank's customer service or using the Call Centre or the online bank e-NORVIK. When making a request for cash, the bank will charge a commission fee set in the Tariffs in the amount of 50%, while the remaining commission fee will be charged at the moment of receipt of the cash.</p> <p>If the requested cash is not withdrawn or is withdrawn in smaller amount, the paid commission fee is not to be repaid.</p>	<p>Cash amounts above USD 15 000 or EUR 10 000 or equivalent in other currencies (except USD) should be requested one working day in advance by 14:00 at any Bank's customer service or using the Call Centre or the online bank e-NORVIK. When making a request for cash, the bank will charge a commission fee set in the Tariffs in the amount of 50%, while the remaining commission fee will be charged at the moment of receipt of the cash.</p> <p>If the requested cash is not withdrawn or is withdrawn in smaller amount, the paid commission fee is not to be repaid.</p>