

Price list for Individual customers, valid from 01 January 2019*

* The Bank and the Customer may agree on fees that differ from the Price list.

Current account	Fee
Current account opening	50 EUR
Current account maintenance	free of charge
Closing of current account	free of charge
Maintenance of inactive account	5 EUR monthly
Interest on account balance	by agreement
Account statement	
in the Bank	5 EUR
in Internetbank	free of charge

Escrow account	Fee
Escrow account agreement	0,5 % of the amount, min.100 EUR
Amendment of the terms of the escrow account agreement (for every time of amendment)	50 EUR

Remote channels	Fee
Internetbank	
Registration and maintenance fee	free of charge
Change in Internetbank agreement	10 EUR
Log-on card	
issuance	free of charge
replacement of an expired log-on card	free of charge
replacement due to other reasons/additional log-on card	10 EUR
Card reader	
issuance	free of charge
replacement/additional card reader	25 EUR

Outgoing payments ¹	Time ²	Bank		Internetbank		Execution time ³
		Fee covered ⁶ : Shared SHA	Payer OUR	Fee covered ⁶ : Shared SHA	Payer OUR	
Intra-bank payments						
to account at Handelsbanken in Latvia	22:00	2 EUR		free of charge		Immediately*
SEPA payments^{4,5}						
Standard payment	16:00	3 EUR		0.36 EUR		on the same banking day
Express payment**	16:00	15 EUR		15 EUR		real time
Cross-border payments						
Standard payment	17:00	18 EUR	30 EUR	12 EUR	23 EUR	on the day after the next banking day
Urgent payment EUR,GBP,SEK,USD other currencies	17:00 16:00	22 EUR	32 EUR	16 EUR	26 EUR	on the next banking day
Express payment EUR GBP,SEK,USD	16:00 15:00	30 EUR	50 EUR	23 EUR	45 EUR	on the same banking day

* Usually within 10-15 min (if no further legal control is required).

** Settled via the Real-time settlement system Target2, credited to beneficiary within 2h after arrival to beneficiary's bank, unless further legal control is required.

Standing Orders	Fee
Registration of standing order	free of charge
Execution of standing orders (per order)	according to payment price list in the Internetbank

SEPA Direct Debit payments (payer)*	Fee
SEPA Direct Debit payment (per transaction)	3 EUR
SEPA Direct Debit payment cancellation before the settlement day	free of charge
Refund of SEPA Direct Debit payment within 8 weeks after settlement day	free of charge
Refund of an unauthorized SEPA Direct Debit payment from 8 weeks to 13 months after settlement day**	free of charge
Blocking/unblocking of SEPA Direct Debit mandate	free of charge
Fee for reviewing of an unjustified complaint	10 EUR

* Only in EUR currency from EUR Current account.

** If an investigation shows that the payment was authorized, the Fee for reviewing of an unjustified complaint shall be applied.

Incoming payments ¹	Time ²	Shared SHA	Fee covered ⁶ : Payer OUR	Execution time ³
Fee for crediting of incoming payments				
From Handelsbanken in Latvia account	22:00	free of charge		Immediately*
From Handelsbanken	16:30	free of charge		on the same banking day
SEPA payment	18:00	free of charge		on the same banking day
From other bank in Latvia	16:30	free of charge		on the same banking day
From another bank	16:30	3 EUR	free of charge	on the same banking day

* Usually within 10-15 min (if no further legal control is required).

Payment investigation and cancellation	Fee
Payment investigation or amendment	
Beneficiary's account with Svenska Handelsbanken AB Group or another bank in Latvia	8 EUR
Cross border payments:	
up to 6 months since payment date	30 EUR + actual costs
more than 6 months since payment date	50 EUR + actual costs
Payment cancellation	
Beneficiary's account with Handelsbanken or another bank in Latvia	20 EUR
Cross border payments:	
up to 6 months since payment date	50 EUR+ actual costs
more than 6 months since payment date	80 EUR + actual costs
Bank's written reply on investigation	7 EUR

Deposits	Fee
Term deposits	
Opening and maintenance	free of charge
Currency	by agreement
Maturity	1 month – 1 year
Interest payment (monthly or at the end of deposit term)	by agreement

Credits (incl. credit cards)
We offer mortgage loans and credit cards. Conditions and prices are decided on case by case basis.

Other banking services	Fee
A copy of SWIFT message of incoming or outgoing payment	5 EUR
Standard references upon the customer's request (per document) ⁹	10 EUR+VAT ⁸
Non-standard references upon customer's request (per document) ¹⁰	35 EUR+VAT ⁸
Sending of documents by postal service in Latvia	2 EUR+VAT ⁸
Sending of documents by postal service abroad	5 EUR+ VAT ⁸
Sending of documents by courier mail in Latvia	20 EUR+VAT ⁸
Sending of documents by courier mail abroad	100 EUR+VAT ⁸
Authentication and/or forwarding documents to Svenska Handelsbanken AB Group branches	100 EUR+VAT ⁸

Designations:

¹ Payments can be made in CAD, CHF, DKK, EUR, GBP, JPY, PLN, NOK, SEK, USD, ZAR.

² Time- later time (according to Latvian time) within banking day of Svenska Handelsbanken AB Branch operation in Latvia, by which all incoming payment orders (on outgoing payments) and payment amounts (for incoming payments) shall be considered received on the current banking day. The payment orders and payments amounts received by the Bank after the specified time shall be considered received on the next banking day. On pre-holiday days, time is shortened by 1 hour. The Bank has right to credit clients account for incoming payments amount on the next banking day in case bank needs additional inspection even payment was received with current value date until time stated.

³ Execution time- time until the Bank transfers funds to the beneficiary's or intermediary bank. If date is beneficiary's or intermediary bank's holiday, payment might be executed on next business day.

⁴ SEPA payment conditions:

- both the beneficiary's and the payer's payment service providers are incorporated in the **EEA**,
- the beneficiary's account number is in **IBAN format** (International Bank Account Number),
- the customer pays only Handelsbanken fee (charge option **SHA**),
- payment execution is set to "**Standard**" or "**Express**" (settled via the real-time settlement system TARGET2). If payment is sent to the beneficiary bank that is not a member of TARGET2, the payment will be executed as Cross border Express payment in EUR.

⁵ **EEA** (European Economic Area) countries – Austria, Belgium, Bulgaria, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (French Guiana, Guadeloupe, Martinique, Réunion), Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, the United Kingdom (including Gibraltar), Croatia, Jersey, Guernsey, Isle of Man.

⁶ Fee covered by:

Shared (SHA) – the price includes only the commissions of Svenska Handelsbanken AB Branch operation in Latvia, all the rest intermediary un beneficiary bank commissions connected with the payment shall be covered by the beneficiary. Svenska Handelsbanken AB Branch operation in Latvia shall send a payment to the correspondent bank or the beneficiary bank with an indication: "SHA" in the respective S.W.I.F.T. report field "Details of charges". Payments to banks in EEA in any currency are only completed if the commission fee type is SHA.

Payer (OUR) – the payment price indicates to the fact that all commissions arising during the payment transfer process (interbank and beneficiary bank) will be covered by the payer. Svenska Handelsbanken AB Branch operation in Latvia shall send a payment to the correspondent bank or the beneficiary bank with an indication "OUR" in the respective S.W.I.F.T. report field "Details of charges" by requesting the beneficiary bank to disburse full amount of payment to the beneficiary. The liability of Svenska Handelsbanken AB Branch operation in Latvia is limited by this provision. Svenska Handelsbanken AB Branch operation in Latvia is not liable for the fact that the intermediary bank or the beneficiary bank has not performed the instructions of Svenska Handelsbanken AB Branch operation in Latvia or if the credit transfer has not been received in full amount due to other reasons, which are beyond the will of Svenska Handelsbanken AB Branch operation in Latvia. Foreign bank fees, exceeding those of Svenska Handelsbanken AB Branch operation in Latvia, shall be added and debited from the clients account after the Handelsbanken correspondent account has been debited for the specific payment.

⁷ Standard limits can be changed upon customer's request.

⁸ VAT-value added tax.

⁹ Standard references include information about the existence of an account, account balance, termination of the account, absence of liabilities.

¹⁰ Non-standard references include other references, which are not standard.