

TIGSIPAY PRICE LIST FOR PRIVATE CUSTOMERS
CEN.001 / v.04 / K5 / 01.09.26.

1. General account services	
Account opening (including the document verification fee)	Free of charge
Account maintenance / servicing	Free of charge
<i>Standard servicing includes access to internet banking and the mobile app, processing of incoming SEPA payments, technical support, customer identification and KYC checks.</i>	
Maintenance / servicing of an inactive account	€ 20.00/month
<i>A fee may be applied to an account that has not been used for 12 months and on which no incoming or outgoing transactions have been made (excluding fees).</i>	
Account closure (at the Customer's initiative)	Free of charge
Account termination fee (termination of the agreement at the Company's initiative)	20
<i>The fee applies where the Company terminates the relationship with the Customer on the grounds set out in the Agreement on the Provision of Services, including but not limited to a breach by the Customer of the terms of the agreement, the terms of use or applicable laws and regulations, or where the Company is required to terminate the relationship in order to comply with anti-money laundering, sanctions or other mandatory requirements. The fee does not apply where the account is closed at the Customer's request.</i>	
Fee for servicing funds remaining in the account of a customer whose relationship with the Company has been terminated	€ 10.00/day
<i>The fee applies where the Customer has not withdrawn the remaining balance within 10 business days of the account being closed. The fee is deducted from the total balance of funds that the Customer has not transferred to another financial institution or credit institution within that period.</i>	
Internet banking activation	Free of charge
Internet banking usage	Free of charge
2. Payments (excluding cards)	
Intra-bank transfer to own account	Free of charge
Intra-bank transfer to another person's account	Free of charge
Transfer to another bank in Latvia or an EEA member state (SEPA payment)	Free of charge
<i>SEPA Credit Transfers (SCT) and SEPA Instant Credit Transfers (SCT Inst) are free of charge for transfers to another bank in Latvia or an EEA member state.</i>	
Topping up the account from other banks (incoming SEPA transfers)	Free of charge
<i>The Customer may top up their account by making SEPA Credit Transfers (SCT) or SEPA Instant Credit Transfers (SCT Inst) from an account held at another bank.</i>	
Incoming payments to the account	Free of charge
<i>All incoming SEPA Credit Transfers (SCT) and SEPA Instant Credit Transfers (SCT Inst) from accounts at other financial institutions are processed free of charge.</i>	
3. Card and cash transactions	
3.1. Card fees and purchases	
Purchases in Latvia and abroad	Free of charge
<i>No fee is charged for paying for goods and services by card. Where a purchase is made in a foreign currency, a currency conversion mark-up applies separately.</i>	
Currency conversion mark-up	3.0%
<i>A mark-up of 3.00% of the transaction amount is applied in addition to the Visa exchange rate. The fee applies where a transaction (a purchase or a cash withdrawal) is made in a currency other than the card currency. Information on current exchange rates is available on the international card organisations' website at www.visaeurope.com</i>	
Issuance of virtual cards (free virtual cards included in the plan)	Free of charge (2 cards)
<i>The Customer may issue up to two virtual cards free of charge, this being the maximum number of free cards included in the plan. Virtual cards are intended for online payments and may be used for internet purchases, recurring payments and other remote transactions. Virtual cards are not supported by mobile wallet services (including Google Pay and Apple Pay). The Company is entitled to set limits on the frequency of virtual card issuance in order to prevent abuse. Where a transaction is made in a foreign currency, a currency conversion mark-up applies separately.</i>	
Additional virtual card (above the free allowance included in the plan)	€ 2.99 one-off fee (max. 3 active virtual cards in total)
<i>The Customer may obtain additional virtual cards up to a total of three active virtual cards. The fee is a one-off charge applied at the time the card is issued. No monthly maintenance fee applies to virtual cards.</i>	
Physical card application, issuance and standard delivery by post within Latvia	€ 7.99
<i>The fee covers processing of the application, production of the card and standard delivery within Latvia. For delivery to other countries (EEA), a delivery fee applies additionally in accordance with the relevant tariff. A physical card may be ordered only if the account balance at the time of ordering is at least equal to the applicable fee. The fee applies to the initial issuance of a physical card.</i>	
Additional physical cards (above the free allowance included in the plan)	€ 7.99 one-off fee + delivery fee (max. 2 active physical cards in total)
<i>The Customer may obtain additional physical cards up to a total of two active physical cards. The fee is a one-off charge applied at the time the card is ordered. A delivery fee applies additionally in accordance with the relevant delivery tariff.</i>	
Monthly card maintenance fee	Free of charge
<i>No monthly maintenance fee applies to either virtual or physical cards.</i>	
Card replacement or re-issuance fee (at the Customer's request)	€ 7.99 + delivery fee
<i>The fee applies where a physical card is replaced or re-issued at the Customer's request, including in the event of loss, damage or closure of the card at the Customer's initiative. A delivery fee applies additionally in accordance with the relevant delivery tariff. Replacement of an expired card: free of charge (standard delivery included). Replacement due to a technical defect (attributable to the Company): free of charge.</i>	
Card delivery by post within Latvia (additional card / replacement)	€ 5.00
<i>Standard delivery within Latvia by post; delivery times depend on the destination and on postal service workload.</i>	
Card delivery by post to other countries (EEA)	€ 10.00

Standard international delivery to EEA countries. Actual delivery times depend on the postal operator in the destination country.

3.2. Cash transactions

Cash withdrawal fee at ATMs in European Economic Area countries 3.0% of the amount (min. € 2.00)

Applies to withdrawals in EUR at any ATM in EEA countries; where the withdrawal is made in another currency, a currency conversion mark-up applies additionally.

ATM use (outside the EEA or in a currency other than EUR) 3.0% of the amount (min. € 5.00)

Applies to withdrawals outside the EEA or in any currency other than EUR; where the withdrawal is made in another currency, a currency conversion mark-up applies additionally. An ATM operator fee set by a third party may also apply.

Cash withdrawal at a bank counter or POS terminal in European Economic Area countries 3.0% of the amount (min. € 2.00)

Applies to cash withdrawals at a bank counter or at a POS terminal other than an ATM. Where the withdrawal is made in another currency, a currency conversion mark-up applies additionally. Availability of the service depends on whether the particular merchant or bank supports such a transaction.

Cash withdrawal at a bank counter or POS terminal (outside the EEA or in a currency other than EUR) 3.0% of the amount (min. € 5.00)

Applies to cash withdrawals at a bank counter or at a POS terminal other than an ATM. Where the withdrawal is made in another currency, a currency conversion mark-up applies additionally. Availability of the service depends on whether the particular merchant or bank supports such a transaction.

Account balance enquiry at ATMs € 0.50

Fee for a balance enquiry at third-party ATMs.

3.3. Special card transactions

Gambling or cryptocurrency transactions 3.0% of the amount (min. € 5.00)

The fee applies to each cryptocurrency exchange, gambling or lottery transaction made with the card.

Incoming money transfers to the card (OCT / MoneySend) 3.0% of the amount (min. € 5.00)

The fee applies to a money transfer initiated by a third party or a service provider to the Customer's card number using a card network transfer service (Visa Direct / Mastercard MoneySend), including platform payouts, insurance claims, winnings and incoming P2P transfers. The fee is deducted from the amount credited. Where the transfer is made in a currency other than the card currency, a currency conversion mark-up applies additionally.

Money transfers and account top-ups made with the card (AFT) 3.0% of the amount (min. € 5.00)

The fee applies to a transaction where the Customer's card is used in another service provider's environment to debit funds from the card in order to top up another payment account, e-money wallet or investment platform account, or to make a money transfer to another person (Account Funding Transaction). The fee is charged in addition to the transaction amount. Where the transaction is made in a currency other than the card currency, a currency conversion mark-up applies additionally.

Merchant refunds Free of charge

A refund initiated by a merchant in respect of an original card purchase is credited without any TigSiPay fee. Where the original purchase was made in a foreign currency, the final EUR amount may differ from the original transaction amount as a result of exchange rate movements (the card network rate on the date of the refund applies).

3.4. Other costs

Dispute handling fee (chargeback) € 25.00

Where supporting transaction documents are required in order to investigate a dispute, a fee corresponding to the actual cost of the service is applied.

Good faith collection fee € 20.00

Applies where an attempt is made to recover an amount outside the chargeback process — for example, in the case of a double charge, an evident error, or by mutual agreement between the parties (the customer consents to a repeat debit, or the merchant agrees to settle the difference). The fee covers communication, coordination and technical processing. Recovery of the funds is not guaranteed.

4. Documents and certificates

Account statement in internet banking Free of charge

Electronic account statements are provided free of charge and may be downloaded in internet banking.

Electronic account statement certified with a secure electronic signature € 25.00

An account statement certified with a secure electronic signature is issued at the Customer's request and upon payment for the service in accordance with the applicable tariff.

Printed account statement certified by the signature of an authorised person € 25.00

A printed account statement is issued at the Customer's request and upon payment for the service in accordance with the applicable tariff. Additional fees relating to postal dispatch of the document may also apply.

Non-standard certificates € 25.00 + actual costs

Non-standard certificates are prepared at the Customer's request and may contain specific information on payments, transactions or account history in electronic or printed form, as well as other certificates requested by the customer that are not available in internet banking. The preparation time for certificates is 5 business days.

5. Other services

SMS for phone number verification Free of charge

The first verification SMS is sent free of charge during the registration process or when activating a mobile device.

Repeat SMS for phone number verification (change of phone number) € 1.00

The fee applies only where the Customer requests a repeat verification SMS when changing their phone number or restoring access to the account.

SEPA payment investigation € 40.00 + actual costs

This fee applies only where an in-depth investigation of a payment is carried out at the Customer's request, or at the Company's initiative where the Customer has provided an incorrect payment identifier or other inaccurate information.

SEPA payment recall € 20.00

Where the Customer requests the recall of a SEPA payment after it has been submitted for processing, a fee applies. A payment may be recalled only if it has not yet been processed or if the beneficiary's bank agrees to return the funds.

Assessment of inheritance documents € 40.00 + actual costs

Acceptance for execution of orders issued by sworn bailiffs and the State Revenue Service (VID) € 15.00

Processing of payments to the State Revenue Service (VID) / sworn bailiffs € 0.45

Dispatch of documents by post € 40.00 + actual costs

Where the Customer requires documents in paper form to be sent by post, the applicable postal costs are added to the total cost of the service. Individual prices may apply depending on the type of documents, the destination and the method of delivery.