

TIGSIPAY PRICE LIST CEN.001 / v.02 / 12.05.25.

1. General account services	Private clients - Loyalty programme*	Private clients	Business customers
Account opening (including document verification fee) verification fee)	Free	Free	€50
Account maintenance	Free	Free	€25/month
Standard services include access to internet banking and the mobile app, processing of incoming SEPA payments, technical support, customer identification and KYC checks. A fixed monthly fee applies to legal entities.			
Inactive account maintenance	Free	€20/month	€50/month
If the account is not used for 90 days and no incoming or outgoing transactions are made (excluding fees), a charge may apply. After 12 months, the Company reserves the right to close the account.			
Account closure	€20	€20	€100
The fee is applied only when the Client voluntarily requests account closure and has no outstanding obligations or unused funds.			
Fee for maintaining balances after termination of the client relationship	€2/day	€10/day	€20/day
The fee applies if the Customer fails to withdraw the remaining balance after account closure. It is deducted from the total balance not transferred to another credit institution within the specified timeframe.			
Activation of internet banking	Free	Free	Free
Use of internet banking	Free	Free	Free
2. Payments (excluding cards)	Private clients - Loyalty programme	Private clients	Business customers
Intrabank transfer to your own account	Free	Free	Free
Intrabank transfer to another person's account	Free	Free	Free
Transfer to another bank in Latvia or an EEA country (SEPA payment)	Free (10 transfers / month)	0.50% of the amount (min. €0.45, max. €9.00)	0.50% of the amount (min. €0.45, max. none)
Standard SEPA payments are processed within 1 business day. After 10 free monthly transfers, charges apply according to the Private Client tariff.			
Topping up your account from other banks	Free	Free	Free
The customer can top up his account by making SEPA transfers from another bank account. SEPA top-ups are free of charge and are processed within 1 business day of receipt of funds.			
Payments received on account	Free	Free	Free
All incoming SEPA payments from other financial institutions are processed free of charge. Funds are credited according to SEPA standard terms – within 1 business day.			
3. Documents and certificates	Private clients - Loyalty programme	Private clients	Business customers
Account statement via internet banking	Free	Free	Free
Electronic account statements are provided free of charge and can be downloaded via internet banking.			
Electronic statement of account certified by a secure electronic signature	€25	€25	€50
Issuance of a statement of account with a secure electronic signature is made at the Client's request and upon payment for the service in accordance with the tariff for this service.			
Printed account statement signed by an authorised person	€25	€25	€50
The printed statement of account shall be issued upon the Client's request and upon payment for the service in accordance with the tariff for this service. In addition, fees may apply for sending the document by post.			
Non-standard references	€25 + actual costs	€25 + actual costs	€50 + actual costs
Non-standard statements are prepared at the Client's request and may include specific information on payments, transactions or account history in electronic or printed form or other statements at the Client's request that are not available in Online Banking. The turnaround time for statements is 5 working days.			
4. Other services	Private clients - Loyalty programme	Private clients	Business customers
SMS for phone number verification	Free	Free	Free
The first verification SMS is sent free of charge during registration or when activating the mobile device.			
Repeated SMS for phone number verification (number change)	€1.00	€1.00	€1.00
The fee is only applied in cases where the Customer re-requests the verification SMS, changes the phone number or renews access to the account.			
SEPA payment investigation	€40 + actual costs	€40 + actual costs	€40 + actual costs
This fee is only applied in cases where an in-depth investigation of the payment is carried out at the Customer's request or on the Bank's initiative if the Customer has provided an incorrect identifier or has provided other incorrect information.			
SEPA payment revocation	€20	€20	€20
If the Customer requests the reversal of a SEPA payment after it has been submitted for processing, a fee will apply. Withdrawal is only possible if the payment has not yet been processed or if the beneficiary bank agrees to return the funds.			
Evaluation of inheritance documents	€40 + actual costs	€40 + actual costs	€40 + actual costs
Enforcement of orders from the State Revenue Service or bailiffs	€15	€15	€15
Processing of SRS/bailiff-ordered payments	€0.45	€0.45	€0.45
Postal delivery of documents	€40 + actual costs	€40 + actual costs	€40 + actual costs
If paper documents are requested by the client to be sent by post, postage costs are added to the total fee. Individual pricing may apply depending on document type, destination and delivery method.			

\*"Private Clients - Loyalty Programme" - clients who are participants in a third-party loyalty programme, where the third party uses the Company's services to operate its loyalty programme.