

TIGSIPAY PRICELIST

CEN.001 / v.03 / K5 / 12.01.26.

1. General account services	Private customers	Business clients
Account opening (including document verification fee)	Free	€50
Account maintenance/service <i>Standard service includes access to internet banking and mobile app, processing of incoming SEPA payments, technical support, customer identification and A/C checks.</i>	Free	€25/month
Inactive account maintenance/service <i>If the account has not been used for 90 days and no incoming or outgoing transactions (except for commissions) have been made, a fee may be applied.</i>	€20/month	€50/month
Account closure	€20	€100
Commission for servicing the remaining funds in the account of a client with whom the Company has terminated cooperation <i>The fee applies in cases where the client has not withdrawn the balance within 10 working days after closing the account. The commission is deducted from the total balance that the client has not transferred to another financial institution or credit institution within the specified period.</i>	€10/day	€20/day
Internet banking connection	Free	Free
Use of Internet banking	Free	Free
2. Payments (except cards)	Private customers	Business clients
Intrabank transfer to your account	Free	Free
Intrabank transfer to another person's account	Free	Free
Transfer to another bank in Latvia or an EEA member state (SEPA payment)	0.50% of the amount (min. €0.45, max. €9.00)	0.50% of the amount (min. €0.45, max. none)
Account top-up from other banks <i>Customers can top up their accounts by making SEPA transfers from another bank account. SEPA top-ups are free of charge.</i>	Free	Free
Incoming payments to the account <i>All incoming SEPA payments from other financial institutions' accounts are processed free of charge.</i>	Free	Free
3. Card and cash transactions		
3.1. Card fees and purchases		
Purchases in Latvia and abroad <i>No commission is charged for paying for goods and services with a card. If the purchase is made in a foreign currency, a currency conversion surcharge is applied separately.</i>	Free	Free
Currency conversion surcharge	3%	3%
<i>In addition to the Visa exchange rate, a surcharge of 3.00% of the transaction amount is applied. The fee is applied if the transaction (purchase or cash withdrawal) is made in a currency other than the card currency. Information on current exchange rates is available on the International Card Organisation website www.visaeurope.com</i>		
Issuance of a virtual card (one-time)	2,99	€3
Application and issuance of a physical card (delivery not included)	€ 7,99	€ 7,99
<i>Fee for processing the application and producing the card. The delivery fee is calculated separately according to the selected delivery method. The fee is applied to each card applied for and issued.</i>		
Card replacement fee <i>Applies if the card is replaced at the customer's request (e.g. lost/damaged), delivery fee not included.</i>	€ 7,99	€ 7,99
Monthly card maintenance fee	€3.99/month	€3.99/month
Card delivery by post within Latvia <i>Standard delivery within Latvia by post, delivery time depends on the destination and the workload of the postal service.</i>	€ 3,00	€ 3,00
Card delivery by post abroad (EEA) <i>Standard international delivery to EEA countries, actual delivery times depend on the postal operator in the destination country.</i>	€ 10,00	€ 10,00
Rejected authorisation processing fee <i>Applies in cases where card transaction authorisation is declined due to insufficient funds.</i>	€ 0,10	€ 0,10
3.2. Cash transactions (ATM)		
Fee for cash withdrawals at ATMs in European Economic Area countries <i>Applies to withdrawals in EUR at any ATM in EEA countries; if the withdrawal is made in another currency, a currency conversion surcharge will also apply.</i>	3.0% (min. €2.00)	3.0% (min. €2.00)
ATM use (outside the EEA or non-EUR)	3.0% (min. €5.00)	3.0% (min. €5.00)

Applies to withdrawals outside the EEA or in any currency other than EUR; if the withdrawal is made in another currency, a currency conversion surcharge will be applied. Additional ATM operator fees set by third parties may apply.

Account balance enquiry at ATMs	€ 0,50	€ 0,50
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Fee for balance enquiries at third-party ATMs.

3.3. Special card transactions

Gambling or cryptocurrency transactions	3.0% of the amount (min.	3.0% of the amount (min. €5.00)
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Fee for each cryptocurrency exchange, gambling or lottery transaction made with the card.

Money transfers to cards (OCT / MoneySend)	3.0% of the amount (min.	3.0% of the amount (min. €5.00)
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A commission is applied to outgoing transfers from your card to other persons' cards via the card network (Visa Direct/Mastercard Send). In some cases, the recipient's bank may apply its own fees. Currency differences are covered by the card network conversion.

P2P card transfers (money transfers)	3.0% of the amount (min.	3.0% of the amount (min. €5.00)
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A commission is applied to outgoing transfers from your card to other persons' cards via the card network (Visa Direct/Mastercard Send). The fee covers processing, interbank and risk costs; in some cases, the recipient's bank may apply its own fees. The service may be restricted in accordance with AML/sanctions requirements; currency differences are covered by the card network conversion.

Merchant refunds	Free	Free
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Refunds initiated by the merchant for the original card purchase are credited without TigSiPay commission. If the original purchase was in a foreign currency, the final EUR amount may differ due to changes in the original exchange rate (the card network's exchange rate on the refund date is used).

3.4. Other costs

Claims processing fee (chargeback)	€ 25,00	€ 25,00
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If transaction supporting documents are required for the investigation of a claim, a fee corresponding to the actual costs of the service will be applied.

Good Faith Collections fee	€ 20,00	€ 20,00
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Applies in cases where an attempt is made to recover the amount outside the chargeback process — for example, due to double payment, obvious error or mutual agreement between the parties (the customer agrees to a repeat debit or the merchant agrees to settle the difference). The fee covers communication, coordination and technical processing. There is no guarantee that the funds will be recovered.

4. Documents and statements

	Private customers	Business clients
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Account statement in the internet bank	Free	Free
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Electronic account statements are provided free of charge and can be downloaded from the internet bank.

Electronic account statement certified with a secure electronic	€25	€50
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Account statements with a secure electronic signature are issued at the Customer's request and after payment for the service in accordance with the tariff for this service.

Printed account statement certified with the signature of an	€25	€50
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Account statements in printed form are issued at the Customer's request and after payment for the service in accordance with the tariff for this service. Additional fees may be applied for sending the document by post.

Non-standard statements	€25 + actual costs	€50 + actual costs
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Non-standard statements are prepared at the Customer's request and may include specific information about payments, transactions or account history in electronic or printed form, or other statements at the Customer's request that are not available in the internet bank. The preparation time for statements is 5 working days.

5. Other services

	Private customers	Business clients
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SMS for phone number verification	Free	Free
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The first verification SMS is sent free of charge during the registration process or when activating a mobile device.

Repeated SMS for phone number verification (change of phone number)	€1,00	€1,00
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A fee is only charged if the Customer requests a repeat verification SMS when changing their phone number or restoring access to their account.

SEPA payment investigation	€40 + actual costs	€40 + actual costs
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This fee is only applied in cases where an in-depth payment investigation is carried out at the Customer's request or on the bank's initiative if the Customer has provided an incorrect identifier or other incorrect information.

SEPA payment revocation	€20	€20
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If the Customer requests a SEPA payment recall after it has been submitted for processing, a commission fee will be applied. Payment recall is only possible if the payment has not yet been processed or if the recipient bank agrees to return the funds.

Evaluation of inheritance documents	€40 + actual costs	€40 + actual costs
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Acceptance of bailiff and SRS orders for execution	€15	€15
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Processing of SRS/bailiff payments	€0.45	€0.45
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Sending documents by post	€40 + actual costs	€40 + actual costs
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If the Client requires documents in paper format to be sent by post, the applicable postal costs will be added to the total service costs. Individual prices may apply depending on the type of document, destination and delivery method.

This is an English translation of the original document drafted in Latvian. In case of discrepancies or conflicts between this translation and the original Latvian version, the Latvian version shall prevail.