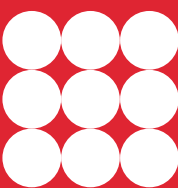


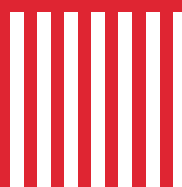
Schedule of Fees and Charges for Borrower's Life Insurance for

private individuals

/Residents/



C



Content

Life Insurance

Life + Insurance



Life Insurance

1. Borrower's Life Insurance

Contract Type	Without Additional Accumulation	With Additional Accumulation
1.1. Contract Conclusion	Free of charge	Free of charge
1.2. Fee to the Financial and Capital Market Commission of the Republic of Latvia (from each payment)	–	0.164%
1.3. Fee to the Insured Protection Fund of the Republic of Latvia, deducted from each paid contribution (from each payment) ¹	–	0%
1.4. Accumulated Sum Administration Fee (calculated from the accumulated sum, annual interest rate)	–	0.75%
1.5. Beneficiary Change	Free of charge	Free of charge
1.6. Contract Term Change	Free of charge	Free of charge
1.7. Insurance Coverage Amount Change	Free of charge	Free of charge
1.8. Issuance of Insurance Policy Duplicate	Free of charge	Free of charge
1.9. Contract Cancellation	Free of charge	Free of charge
1.10. Partial Payment of Accumulated Sum	–	First and second years of the insurance contract – 30 EUR, Third and subsequent years of the insurance contract – 0 EUR
1.11. Minimum Partial Payment of Accumulated Sum	–	1000 EUR

¹ The fee may change according to the rates set in the laws of the Republic of Latvia, i.e., it may be reduced or increased during the term of the contract, depending on legislative changes.

Life + Insurance

2. Life + Insurance

Service	Fee
2.1. Contract costs (from the first insurance premium)	Free of charge
2.2. Commission for contract administration incl. payments prescribed by the laws and regulations of the Republic of Latvia (from each insurance premium)	Included in the insurance payment
2.3. Extension of the duration of the contract	Free of charge
2.4. Change of beneficiary	Free of charge
2.5. Change of insurance amount	Free of charge
2.6. Payment for life and accident insurance	Calculated individually for each insured person
2.7. Minimum amount of life insurance	1500 EUR
2.8. Minimum amount of accident insurance:	
2.8.1. Death in the result of an accident	1500 EUR
2.8.2. Permanent disability	1500 EUR
2.8.3. Kaulų lūžiai ir sužalojimai ²	1500 EUR

² Bone and fracture risk can only be insured together with the disability risk. The sum insured for bone and fracture risk may not exceed the disability risk insurance amount.