Fee Information Document

Account provider name: TigSiPay SIA

Account name: Current Account for Private Customers

Date: 01.09.2026.

- This document provides information on the fees applicable to the main services linked to the payment account. It will help you compare these fees with those of other accounts.
- Fees may also apply for services related to the account but not listed herein. Full information is available at https://tigsipay.com.
- The list of standardized terms and their definitions for the most frequently used services in the Republic of Latvia, as used in this document, is available free of charge.

Service [1]	**Fee**	
General Account Services		
Account maintaining		
1) Opening the account (including the fee for document verification)		0.00 EUR
2) Account maintenance	Monthly	0.00 EUR
	Total annual fee	**0.00** EUR
3) Account closing		0.00 EUR
4) Activation of internet banking		0.00 EUR
5) Use of internet banking	Monthly	0.00 EUR
	Total annual fee	**0.00** EUR
Payments (except cards)		

Transfer (payment)		
1) Services provided at a branch:		
a. Intra-bank transfer to own account,		Service not available
b. Intra-bank transfer to another person's account,		Service not available
c. Transfer to another bank in Latvia or an EEA[2] country (SEPA payment).		Service not available
2) Services provided via internet banking:		
a. Intra-bank transfer to own account,		0.00 EUR
b. Intra-bank transfer to another person's account,		0.00 EUR
c. Transfer to another bank in Latvia or an EEA[2] country (SEPA payment).		0.00 EUR
Standing order		
1) Applying for the service:		Service not available
a. At a branch;		Service not available
b. Via internet banking;		Service not available
2) Service usage		Service not available
Cards and Cash		
Providing a debit card		
1) Production and issuance of the card (including the fee for applying for and receiving the card via the cheapest delivery channel – branch or post);	Virtual card (1st and 2nd cards)	0.00 EUR
	Virtual card (3rd card)	2.99 EUR
	Physical card	7.99 EUR
2) Using the card.	Monthly	0.00 EUR
	Total annual fee	**0.00** EUR
Providing a credit card		
1) Production and issuance of the card (including the fee for applying for and receiving the card via the cheapest delivery channel – branch or post);		Service not available
2) Using the card;		Service not available
3) Annual percentage rate of interest on the amount used		Service not available

Cash withdrawal	
1) At bank branch.	Service not available
2) At an ATM using a debit card:	
a. at ATMs of partner banks;	Service not available
b. at another bank's ATM in the EEA[4]	3 % (min. 2.00 EUR)
c. other banks' ATMs outside the EEA or non-EUR[5]	3 % (min. 5.00 EUR)
3) At an ATM using a credit card:	
a. at ATMs of partner banks;	Service not available
b. at other bank ATMs.	Service not available
Overdraft and Related Services	
Overdraft	
1) Handling and issuing the loan	Service not available
2) Annual interest rate on the amount used	Service not available

Comprehensive Indicator of Costs[3] The comprehensive cost indicator has been calculated based on the following actions performed over one year: ● A current account has been opened. ● One physical debit card has been issued and used every month, with standard delivery by post within Latvia. ● The account is active – incoming or outgoing transactions have been made on the account within 12 months. ● Internet banking has been activated and used every month. ● A means of authentication has been issued (mobile authentication). ● 50 intra-bank transfers in EUR made via internet banking to your own account or to another TigSiPay customer's account. ● 30 transfers (SEPA payments) in EUR made via internet banking to another bank in Latvia or an EEA² country. ● Cash transactions, transactions in foreign currency and card replacement are not included in the calculation.	7.99 EUR

[1] The Fee Information Document includes services in EUR.

[2] EEA - European Economic Area countries: Austria, Belgium, Bulgaria, Czech Republic, Denmark, France (including French Guiana, Guadeloupe, Martinique, Réunion), Greece, Croatia, Estonia, Italy, Ireland, Iceland, Cyprus, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, Spain, Hungary, Germany, Sweden.

[3] The comprehensive cost indicator reflects the possible annual costs for the customer profile defined in this document. Actual costs depend on the type of services used by the Customer and the number of transactions.

[4] Applies to cash withdrawals at any ATM in the EEA. If the withdrawal is made in a currency other than EUR, a currency conversion surcharge will apply.

[5] Applies to cash withdrawals outside the EEA or in cases where the withdrawal is made in a currency other than EUR. In such cases, a currency conversion surcharge will also apply. An additional ATM operator fee set by a third party may also apply.