

Deposit types

Deposit name	Deposit period	Currencies	Minimum deposit amount	Option of increasing the deposit amount (there is/there is no)	Procedure of calculation and payment of interest	Penalties, other important terms and conditions of deposit placement
"Premium" deposit	Base deposit periods: 1,3,6,9,12 months 2, 3, 4, 5 years or other period within base periods	USD, LVL, EUR, GBP, CHF, RUB	USD 300 LVL 100 EUR 200 GBP 100 CHF 500 RUB 100,000	No	Interest is paid on the last day of each month, except for Sundays or holidays, starting from the month following the deposit placement month and at maturity of deposit. Monthly interest is paid at the end of the operational day of the Bank.	Penalty for early payment of deposit is 2 % per annum of the deposit amount which is being withdrawn for the remaining number of days until the deposit maturity. If maturity date of deposit is not a base maturity period (tenor) date, then interest rate is calculated as a weighted average rate between the two standard periods (tenors) in which the date is falling in.
"Prompt" deposit	2 days - 31 day	USD, LVL, EUR, GBP, CHF, RUB	USD 10,000 LVL 5,000 EUR 10,000 GBP 10,000 CHF 10,000 RUB 500,000	No	Interest is paid at deposit maturity.	Penalty for early payment of deposit is 2 % per annum of the deposit amount which is being withdrawn for the remaining number of days until the deposit maturity.
"Maximum" deposit	Base deposit periods: 1,3,6,9,12 months 2, 3, 4, 5 years or other period within base periods	USD, LVL, EUR, GBP, CHF, RUB	USD 300 LVL 100 EUR 200 GBP 100 CHF 500 RUB 100,000	No	Interest is paid at deposit maturity.	Penalty for early payment of deposit is 2 % per annum of the deposit amount which is being withdrawn for the remaining number of days until the deposit maturity. If maturity date of deposit is not a base maturity period (tenor) date, then interest rate is calculated as a weighted average rate between the two standard periods (tenors) in which the date is falling in.
"One day" deposit (overnight)	One business day	USD, LVL, EUR, GBP, CHF, RUB	USD 100,000 LVL 50,000 EUR 50,000 GBP 50,000 CHF 100,000 RUB 2,000,000	No	Interest is paid at the deposit maturity.	Penalty for early payment of deposit is 2 % per annum of the deposit amount which is being withdrawn for the remaining number of days until the deposit maturity. Interest rates are agreed with the Bank.
"Advance" deposit	6, 9, 12 months 2, 3 years	USD, LVL, EUR	USD 300 LVL 100 EUR 200	No	Interest is paid on the deposit placement day.	Penalty for early payment of deposit is 2 % per annum of the deposit amount which is being withdrawn for the remaining number of days until the deposit maturity.
"Savings account"	Deposit for an indefinite period with payment on demand, observing the 8 day notification period.	USD, LVL, EUR, RUB	Not determined (0)	Yes	Interest is added to the amount of the Savings account. The Bank pays accrued interest to the Client every day, by crediting it to the Savings account.	Penalty for early withdrawal of funds from the Savings account, <u>without observing the 8 (eight) day notification period</u> is 0,5% of the amount which is being withdrawn. Penalty for early withdrawal of funds is not applicable, if such a withdrawal is made for the purpose to convert funds to other currency and simultaneously credit other Client Savings account opened in this currency.
"Child's Savings account"	Deposit for an indefinite period until the Client is aged 18	USD, LVL, EUR	Not determined (0)	Yes	Interest calculations are made until the Client is aged 18. Accumulated interest is paid into the Child's savings account once a year until the Client is aged 18.	Penalty for early payment of deposit is 1% per annum of the deposit amount.