

APPENDIX Nr.1

The explanations regarding the terms for effecting payment orders depending on the time when the Customer has submitted it and priority chosen by the Customer.

Effecting the Customer's payment order the Bank applies value date depending on the priority (Standard, Urgent, Express), indicated by the Customer in the payment order and compliance with the Bank's Cut-off Times. Value date can be deferred to the latest date, taking into account banking holidays and days when national clearing system of the currency of the payment is closed.

Currency of the payment	Type of operation	Priority of the payment order	Cut-off time for submitting a payment order in a certain currency to the Bank in the date D*	Value date*
EUR	Domestic transfer	Standard	13:00	D
			16:00**	D
	SEPA transfer	Express	16:00	D (in one hour)
		Standard	13:00	D
	International transfer	Standard	17:00	D + 1
		Urgent	15:00	D
Express		15:00	D (in two hours)	
USD		Standard	17:00	D + 1
		Urgent	14:00	D
		Express	12:00	D (in two hours)
AUD		Standard	17:00	D + 2
		Urgent	10:00	D + 1
CAD		Standard	17:00	D + 1
		Urgent	10:00	D
CNY		Standard	17:00	D + 3
		Urgent	14:00	D + 2
JPY		Standard	17:00	D + 2
		Standard	17:00	D + 1
KZT		Standard	17:00	D + 1
		Urgent	10:00	D
BYR, MDL, UAH		Standard	17:00	D + 1
		Urgent	12:00	D
CHF, NOK, PLN, SEK		Standard	17:00	D + 1
		Urgent	13:00	D
DKK, GBP, RUB		Standard	17:00	D + 1
		Urgent	14:00	D

* D – is the date, when the Customer has submitted the payment order to the Bank

** If transfers are provided by a Bank, which is a member of the electronic clearing system of Bank of Latvia. List of participants: <https://www.bank.lv/en/about-us/tasks/payment-systems/eks>