

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 + 2
		Urgent	14:00	D + 1
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
KZT, BYR		Standard	17:00	D + 1
		Urgent	10:00	D
CHF, NOK, PLN, SEK, CZK, DKK, JPY, HKD		Standard	17:00	D + 2
		Urgent	13:00	D + 1
GBP, RUB		Standard	17:00	D + 1
		Urgent	13:00	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>

*** The Bank can execute USD payment order faster, upon the request of the Customer, applying an individual tariff