



LATVIJAS  
BIZNESA BANKA

## Deposit annual interest rates by means of Internet Banking system for private persons and for legal entities

Valid from February 02, 2010

Approved by Asset and Liability Management Committee 26.01.2010, minutes No 25.2-1/21.

<b>Term deposit – a deposit with interest payment in the end of deposit term</b>				
		<b>LVL</b>	<b>USD</b>	<b>EUR</b>
Minimum deposit amount		50	100	100
% p.a.	1 month	3.00%	0.75%	1.50%
	3 months	5.00%	1.25%	2.50%
	6 months	7.00%	2.50%	3.50%
	9 months	7.70%	3.30%	4.50%
	12 months	8.50%	4.00%	5.10%
	24 months+1 day	7.00%	4.05%	5.85%
	36 months	7.00%	4.10%	6.00%
<b>Term deposit – a deposit with a monthly interest payment</b>				
		<b>LVL</b>	<b>USD</b>	<b>EUR</b>
Minimum deposit amount		50	100	100
% p.a.	3 months	4.80%	1.05%	2.40%
	6 months	6.80%	2.30%	3.40%
	9 months	7.50%	3.10%	4.40%
	12 months	8.30%	3.80%	5.00%
	24 months+1 day	6.80%	3.85%	5.75%
	36 months	6.80%	3.90%	5.90%
<b>Open term deposit – a deposit can be increased. Interest is paid at the end of deposit term.</b>				
		<b>LVL</b>	<b>USD</b>	<b>EUR</b>
Minimum deposit amount		50	100	100
% p.a.	9 months	6.20%	3.00%	4.20%
	12 months	7.00%	3.70%	4.80%
	24 months+1 day	5.50%	3.75%	5.55%
	36 months	5.50%	3.80%	5.70%
<b>Open term deposit – a deposit can be increased. Interest is paid monthly.</b>				
		<b>LVL</b>	<b>USD</b>	<b>EUR</b>
Minimum deposit amount		50	100	100
% p.a.	9 months	5.70%	2.80%	4.05%
	12 months	6.50%	3.50%	4.65%
	24 months+1 day	5.00%	3.55%	5.40%
	36 months	5.00%	3.60%	5.55%

In the case of registration deposit in the offices of AS "Latvijas Biznesa banka" interest rate will be 0.15% lower.

If the amount exceeds 50 000 LVL, 100 000 USD, 70 000 EUR the applied annual interest rate is increased by additional 0.1%.

If the amount exceeds 200 000 LVL, 400 000 USD, 3000 000 EUR fees are set upon agreement.

### In case of early termination of the Agreement the Bank:

1. Shall not pay the calculated interest and earlier paid interest is withheld from the amount of deposit.
2. If the amount of deposit is paid to the Client after 15 (fifteen) calendar days after the day of receipt of written application from the Client, no penalty shall be withheld.
3. Pays the principal amount of deposit to the Client no earlier than 2 (two) work days after receipt of a written application from the Client, the amount of penalty withheld depends on the time of paying out the amount of deposit:
  - 3.1 If the amount is paid out in course of 15 (fifteen) calendar days after the day of receipt of warning submitted by the Client (but not earlier than after 2 (two) work days) - penalty shall be withheld in amount of 2% from the amount of deposit,
  - 3.2 If the amount is paid out after 15 (fifteen) calendar days after receipt of a written application from the Client - penalty shall not be withheld.

**If the Client has concluded deposit agreement with the Bank, the Bank opens a multi-currency checking account for him free of charge.**