

Standard Tariffs for Credit Services¹



In effect from 01.04.2025.

Review of applications and transaction execution

Review of a loan application and credit transaction amendments:	
natural persons who are EU registered taxpayers	upon agreement (min. EUR 200)
legal persons registered in Latvia	upon agreement (min. EUR 500)
others	upon agreement (min. EUR 2 000)
Drawing up and issuing of a new loan	upon agreement, from 0,75 % of the loan amount (min. EUR 300)

Servicing of the loan and implementation of amendments²

Granting of an additional loan amount	upon agreement, from 0,75 % (min. EUR 500) of the loan increase amount (min. EUR 1 500)
Prolongation of the complete repayment period, changes in the interest rate, change of the currency, change of the transaction party, change of the collateral	up to 1.00 % of the loan outstanding (min. EUR 1 000)
Change of the loan payment date	EUR 50
Amendments to other contractual provisions	according to the decision of the Credit Committee
Loan repayment before the set deadline	free of charge
Loan repayment before the set deadline in case of refinancing	up to 2% of the refinanced amount
Reservation of credit resources	upon agreement, from 0,75 % per year of the unissued amount
Penalty for overdue loan or interest payments	up to 0.25% per day of the delayed amount
Drawing up legal documents related to credit transactions in coordination with foreign lawyers	actual costs incurred due to involvement of foreign lawyers
Drawing up non-standard documents	EUR 50/ hour (min. EUR 50)

Commission on drawing up settlements with other persons

Inter-bank agreement on settlement procedure (if transaction is financed by another credit institution)	upon agreement (min. EUR 150)
Inter-bank agreement on settlement procedure (if transaction is financed by Signet Bank AS):	
natural persons who are EU registered taxpayers	upon agreement (min. EUR 150)
others	upon agreement (min. EUR 1 000)
Drawing up an escrow account contract for an escrow account with an another bank, drawing up an escrow account contract for an escrow account with the Signet Bank AS for the sale of real estate mortgaged with the Signet Bank AS and loan repayment	upon agreement, 0,25 % of the transaction amount (min. EUR 350)
Drawing up an escrow account contract, if an escrow account with the Signet Bank AS is being used within a new credit transaction	upon agreement, 0,25 % of the transaction amount (min. EUR 350)

Other services

Drawing up and presenting requested financing project materials to third parties (for Club Deals)	upon agreement (min. EUR 4 000)
Drawing up a standard contract of selling/purchasing an immovable property located in Latvia	EUR 300
Drawing up standard or non-standard contract of selling/purchasing an immovable property located outside Latvia, or preparation of other contracts/agreements	0.10 % of contractual amount (min. EUR 1 500)
Drawing up non-standard contracts	upon agreement (min. EUR 1 000)
Drawing up other amendments	EUR 80 per document
Preparation of documents (statements, consents, permits) related to the credit transaction	EUR 80 per document
Notarization or legalisation of documents	EUR 100 + actual expenses
Bank courier services for registration of mortgage/pledge or ownership	EUR 50 + actual expenses
Document postage	EUR 50 + actual expenses

¹ When examining a particular loan application/credit transaction, the Bank shall be entitled to determine other and/or additional commissions, which may differ from the above-mentioned standard tariffs.

² If several conditions of a credit transaction change simultaneously, commission shall be determined by way of a decision of the Credit committee.