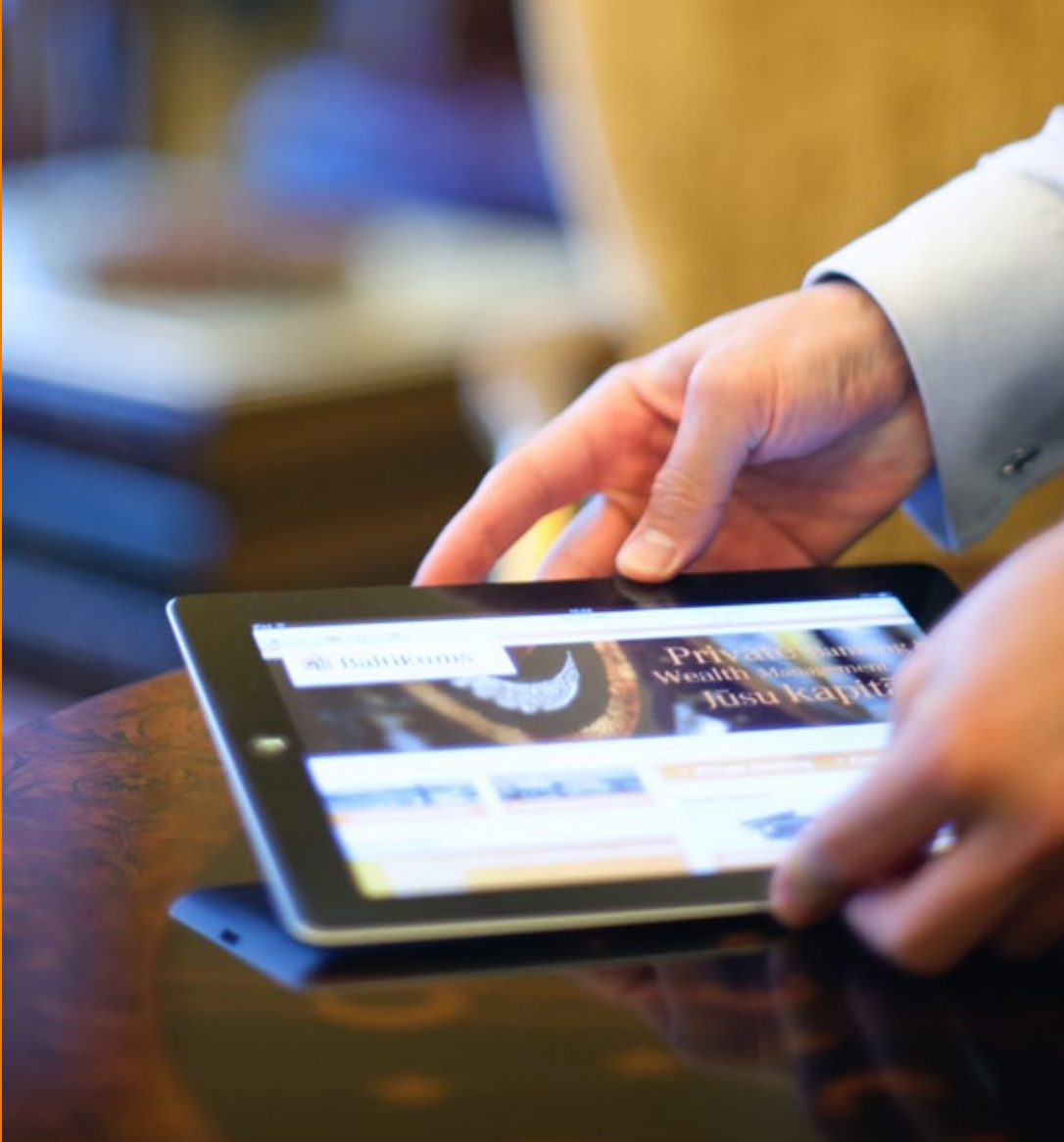




## Settlement Services



## *Our Advantages*

- High quality and security of settlement service.
- Many years of experience working with international trade and logistics companies.
- Possibility of opening current accounts and other types of accounts in the Republic of Latvia as well as the Republic of Cyprus.
- A team of private bankers who always take an individual approach and will answer any questions you have.
- Baltikums Bank respects your input and finds custom solutions for the most complicated of issues.
- Same-day transfer of funds.
- Express transfers within 2 hours.
- Transparent and flexible commission structure.
- Secure 24/7 access to your current accounts.
- You can always obtain detailed information about a completed payment and receive a payment confirmation document to show to the recipient.

For your convenience, Baltikums Bank has developed optimised packages of products and services, allowing maximum comfort in working with our bank from day one:

- Current Account + Internet Bank with Digipass + MasterCard payment card = the key to all sorts of modern banking services.

### **You can use your accounts for:**

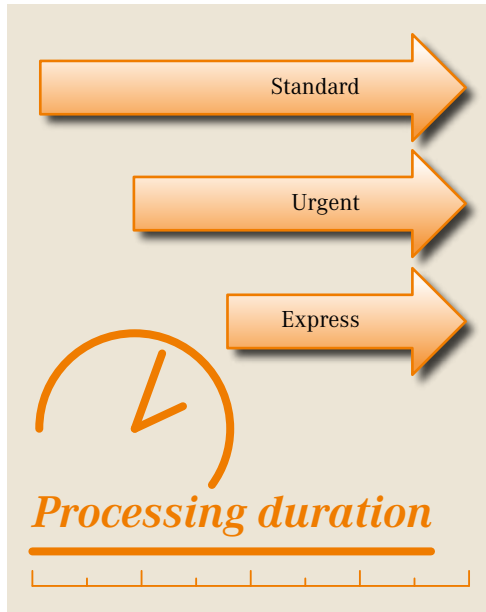
- Depositing funds;
- Currency exchange;
- Transfers;
- Managing your account balance;
- Financing;
- Savings (we have a broad selection of savings products, from savings and deposit accounts to investment solutions);
- Payment cards;
- Brokerage services;
- Using the Bank's other services.

## Transfers

Cooperation with Baltikums Bank and Baltikums Bank Cyprus Branch begins with opening a multi-currency current account.

We pay great attention to developing our correspondent relations. The well-developed network of Baltikums Bank correspondent banks and partners includes over 100 parties in more than 20 countries across the world, allowing minimal payment latency at optimal rates.

### Types of payments:



**Types of commission available:** SHA, OUR, BEN.

## Currency Exchange

Baltikums Bank and Baltikums Bank Cyprus Branch offer efficient solutions for exchange and cross currency exchange of the world's currencies at the best rates.

### Advantages:

- Non-cash currency exchange at special rates;
- Currency exchange transactions by phone.

The Baltikums Bank Central office converts currencies on TOD, TOM, SPOT, SWAP, and FORWARD terms.

The Baltikums Bank Cyprus Branch converts currencies on TOD terms.

## Overdraft against Incoming Payments

To ensure timely conclusion of planned transactions, Baltikums Bank allows you to make use of an overdraft on your Current Account.

### We will provide an overdraft:

- Against incoming payments;
- Against funds on your current account intended for exchange into another currency.

## Account Management Options

### Internet Bank:

- Execute all sorts of transactions at a time most convenient for you, in real time and according to international security standards.

### Telephone Bank:

- Request real-time data about the state of your account find out about the Bank's products, services and rates, or place orders for various transactions.

### Fax:

- Send Digipass-authorized applications and orders to the Bank.



## Automatically Maintaining Account Balance

This service allows you to maintain a certain balance on your Account at Baltikums Bank according to custom parameters.

### Applications:

- Maintaining a specific account balance if you have a Current Account and a Payment Card Account which you intend to credit regularly up to a predetermined amount;
- Maintaining a certain amount of funds on a savings account which are transferred to your Current Account;
- Maintaining pre-determined balances on the subordinate accounts of your company's structural departments, for efficient cash flow management.

## Regular Payments

You can have Baltikums Bank regularly transfer funds from your account to any other account, either at Baltikums Bank or at another bank, according to custom parameters.

### Applications:

- Regular payments to accounts at other banks, e.g. for settlement with business partners;
- Maintaining your account balance at a certain amount and having all funds in excess of that amount transferred to a Savings Account;
- Regularly crediting a Payment Card Account with a fixed amount from your Current Account;
- Regular transfers of income, e.g. interest from deposits and financial instrument transactions, to your Current Account;
- Regular payments, e.g. paying your child's college tuition;
- Regular transfers among your company's subordinate accounts for specific structural departments, for efficient cash flow management.



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