



## Dear Customers!

Based on the *SEB banka* Board of Directors Decision No. 2009-VL-215 of 15 December, 2009, "On Changes in the Common Pricelist", we would like to inform you that as of **30 December, 2009, amendments will come into force in the section of the Common Pricelist for private persons, "Interest rates on Current Account"**.

The amendments stipulate changes in the section of the Pricelist – the Bank's annual interest rates for keeping money in a current account, prescribing that, as of 30 December, the interest rate will be fixed at 0 % for keeping money in a **Current account in lats**, just as it is set for keeping money in a Current account in euro currency and US dollars. The new terms and conditions will refer both to the new contracts, as well as to the effective contracts of Current accounts that were signed before 30 December 2009.

For your short-term lat deposits, we offer to use the **Lat Reserve Fund**, which is the largest money market fund in the Baltic States and which offers you:

- Fast access to monetary funds\*
- Free of charge purchase and sales operations
- Convenient performance of transactions in *Ibanka*.

Moreover, the three months' profitability for the Lat Reserve Fund as at 14.12.2009 was **9.41 %\*\*** per annum, which substantially exceeds the profitability possible for keeping money in an account!

To receive additional information about these changes and the Lat Reserve Fund, please ask to *SEB banka* client service specialists!

Wishing you successful investments,  
*SEB banka*

\* Applications submitted by 14.00 are processed the next business day.

\*\* Investments are subject to risks. Investment value may increase or decrease, and the historical results and/or profitability are not a safe ratio for forecasting future results and/or profitability and do not guarantee a similar result in the future and/or profitability. Your invested capital is not guaranteed and, in some cases, the losses may exceed the initial investment.