

## Information on costs and charges for investment services and ancillary investment services

This material provides information on costs and charges for investment services and ancillary investment services. This is not marketing material.

Citadele Bank provides full information on all costs and fees for investment products (financial instruments) and related banking services in the following cases:

- if the bank recommends or markets (distributes) the investment product,
- if it is mandatory for the bank to provide customers with the key information document and the key information document does not contain full information on the costs of bank services.

In other cases, the bank provides information to customers and potential customers only on the cost of banking services. Information on service tariffs is available in the price list. The cost of individual services may also be shown in the service contract.

If the product key information document already contains full information on the costs of banking services (or such costs are zero), the bank shall provide the customer with the product key information document and the customer shall read the information on the total estimated costs and charges for the product and services in the product key information document.

### Types and examples of service costs

| Investment and ancillary services   | One-off charge  | Ongoing charges   | All transaction-related costs   | Any charges related to additional services   | Associated costs    |
|---|---|---|---|--|---------------------|
| <ul style="list-style-type: none"> <li>• Receiving and sending orders for execution.</li> <li>• Execution of orders on behalf of the client.</li> <li>• Execution of transactions on own account.</li> <li>• Holding of financial instruments.</li> </ul> | <p>All costs and fees paid to the bank at the beginning or at the end of the service.</p> <p>For example,</p> <ul style="list-style-type: none"> <li>- opening of an account;</li> <li>- deposit fee;</li> <li>- termination fee;</li> <li>- transitional fee.</li> </ul> | <p>All ongoing costs and charges paid to the bank for services.</p> | <p>All costs and charges related to the transactions initiated.</p> <p>For example:</p> <ul style="list-style-type: none"> <li>- broker commissions;</li> <li>- platform fee;</li> <li>- mark-up included in the transaction price;</li> <li>- stamp duty, transaction tax;</li> <li>- costs of foreign exchange transactions.</li> </ul> | <p>All costs and fees related to ancillary services not included in the costs indicated above.</p> <p>For example:</p> <ul style="list-style-type: none"> <li>- the cost of safekeeping of financial instruments;</li> <li>- fee for processing corporate event orders;</li> <li>- fee for the transfer of financial instruments;</li> <li>- any other ancillary services related to investment products.</li> </ul> | <p>Not applied.</p> |

### Citadele Bank service costs related to the financial instrument

| Type of financial instruments  | One-off charge | Ongoing charges | All transaction-related costs  | Any charges related to additional services   |
|--|----------------|-----------------|--|--|
| <ul style="list-style-type: none"> <li>Trust funds managed by "CBL Asset Management" IPAS</li> </ul>                   | No             | No              | <p>Transaction commission fee - free of charge (for transactions above 100 EUR*).</p> <p>Additional costs that may occur in connection with transactions:</p> <ul style="list-style-type: none"> <li>-costs of foreign exchange transactions.</li> </ul>   | <p>Safekeeping of financial instruments - free of charge.</p> <p>Other ancillary services (charge according to price list or under contract):</p> <ul style="list-style-type: none"> <li>-receipt/transfer of securities;</li> <li>-preparation of non-standard reports and statements;</li> <li>-sending of information by post;</li> <li>-maintenance of legal person's LEI code;**</li> <li>-commission fee for negative account balance, etc.</li> </ul>   |
| <ul style="list-style-type: none"> <li>Bonds and other debt securities</li> </ul>                                      | No             | No              | <p>Transaction commission fee 0.1% min.. EUR 50</p> <p>Transaction mark-up, if the bank executes a limit order submitted by the client at a better price than the price specified in the order, 50% of the difference between the price specified in the order and the actual execution price will be refunded to the client and 50% may be withheld by the bank.</p> <p>Additional costs that may occur in connection with transactions:</p> <ul style="list-style-type: none"> <li>-foreign exchange transaction costs.</li> </ul> | <p>Safekeeping of financial instruments 0.02%, min. 1 EUR monthly.</p> <p>Other ancillary services (charge according to price list or under contract):</p> <ul style="list-style-type: none"> <li>-receipt/transfer of securities;</li> <li>-processing of corporate action orders;</li> <li>-preparation of tax certification documents;</li> <li>-preparation of non-standard reports and statements;</li> <li>-sending of information by post;</li> <li>-maintenance of legal person's LEI code;**</li> <li>-commission fee for negative account balance, etc.</li> </ul> |
| <ul style="list-style-type: none"> <li>Shares, ADR, GDR</li> </ul>   | No             | No              | <p>Transaction commission fee:</p> <ul style="list-style-type: none"> <li>- Baltic, European, Scandinavian stock exchanges 0.4%, min. 20 EUR;</li> <li>- US and Canadian stock exchanges 0.04 USD/CAD per share, min. 25 USD/CAD.</li> </ul> <p>Additional costs that may occur in connection with transactions:</p> <ul style="list-style-type: none"> <li>-stamp duty and transaction tax;***</li> <li>-costs of foreign exchange transactions.</li> </ul>   | <p>Safekeeping of financial instruments 0.02%, min. 1 EUR monthly.</p> <p>Other ancillary services (charge according to price list or under contract):</p> <ul style="list-style-type: none"> <li>-receipt/transfer of securities;</li> <li>-processing of corporate action orders;</li> <li>-preparation of tax certification documents;</li> <li>-preparation of non-standard reports and statements;</li> <li>-sending of information by post;</li> <li>-maintenance of legal person's LEI code;**</li> <li>-Commission fee for negative account balance, etc.</li> </ul> |
| <ul style="list-style-type: none"> <li>Complex products traded on stock exchanges: ETF, ETN, ETC (exchange)</li> </ul> | No             | No              | <p>Transaction commission fee:</p> <ul style="list-style-type: none"> <li>- Baltic, European, Scandinavian stock exchanges 0.4%, min. 20 EUR;</li> <li>- US and Canadian stock exchanges 0.04</li> </ul>   | <p>Safekeeping of financial instruments 0.02%, min. 1 EUR monthly.</p> <p>Other ancillary services (charge according to price</p>  |

|   |  |  |  |   |
|---|--|--|--|---|
| traded funds, exchange-traded notes, exchange-traded commodities) |  |  | USD/CAD per share, min. 25 USD/CAD.<br><br>Additional costs that may occur in connection with transactions:<br>-stamp duty and transaction tax;***<br>-costs of foreign exchange transactions. | list or under contract):<br>-receipt/transfer of securities;<br>-processing of corporate action orders;<br>-preparation of tax certification documents;<br>-preparation of non-standard reports and statements;<br>-sending of information by post;<br>-maintenance of legal person's LEI code;**<br>-Commission fee for negative account balance, etc. |
|---|--|--|--|---|

| Type of financial instruments   | One-off charge | Ongoing charges | All transaction-related costs  | Any charges related to additional services   |
|---|----------------|-----------------|--|--|
| <ul style="list-style-type: none"> <li>Other third-party investment funds</li> </ul>                                    | No             | No              | Transaction commission fee 0.2% min. 20 EUR.<br><br>Additional costs that may occur in connection with transactions:<br>-the entry/exit charge paid to the fund manager;<br>-costs of foreign exchange transactions. | Safekeeping of financial instruments 0.02%, min. 1 EUR monthly.<br><br>Other ancillary services (charge according to price list or under contract):<br>-receipt/transfer of securities;<br>-processing of corporate action orders;<br>-preparation of tax certification documents;<br>-preparation of non-standard reports and statements;<br>-sending of information by post;<br>-maintenance of legal person's LEI code;**<br>-Commission fee for negative account balance, etc. |
| <ul style="list-style-type: none"> <li>Currency swap (FX swap) and currency future (FX Forward) transactions</li> </ul> | No             | No              | No (indirect costs are included in the exchange rate of the transaction and are specified in the product's key information document published on the bank's website).  | No   |

\* transactions with the "CBL Asset Management" IPAS investment fund certificates above 100 EUR are free of charge. For smaller amounts, the commission fee is the same as for transactions with other investment funds.

\*\* Clients - legal persons using investment services and investing in financial instruments are required to acquire and maintain a LEI code (*legal entity identifier*).

\*\*\* Trading in financial instruments may be subject to levies in certain stock exchanges/countries in accordance with national law (e.g., Stamp Duty in the UK, for more information contact the bank).

## Taxes

The client is subject to tax on income derived from investments in financial instruments. The tax regime depends on the specific circumstances of each client and may change in the future.

This section of the website provides information on the estimated costs of investing in various financial instruments, as well as examples of costs. The actual costs may vary.