

Schedule of Fees and Charges for **Private** **individuals**

/Residents/



Approved by AS Citadele banka's
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2019

Effective as of 30 August 2019

**More
opportunities**

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Accounts

Service	Fee
1. Current Account	
1.1. Opening and maintainance of current account	Free of charge
1.1.1. if a payment card attached to account has expired, new card has not been issued to the customer, for the second and further years of card's inactivity ¹	5 EUR per month
1.2. Maintainance of inactive customer's account ^{1,2}	5 EUR per month
1.3. Closure of account	Free of charge ³
2. Escrow account⁴	
2.1. Processing of standard agreement of escrow account	0.4% of transaction amount (min. 100 EUR)
2.2. Processing of agreement of escrow account with non-standard provisions	Individually
2.3. Processing of amendments in escrow account agreement	35 EUR
2.4. Processing of escrow account agreement, if escrow account in Citadele Bank is used within the new lending transaction ⁵	0.4% of transaction amount (min. 50 EUR; max 400 EUR)

Payments

Service	Fee	
	Online Banking and mobile app	Branch; SKY Branch (by phone)
3. Payments within Citadele bank int.al.to Estonia and Lithuania branch		
3.1. Between own accounts, and between accounts of different customers	Free of charge	3 EUR
3.2. Non-cash currency exchange	Free of charge	Free of charge
4. Euro payments		
4.1. SEPA ⁶ payment and SEPA ⁶ instant payment (see Appendix No 2, Sub-chapter 1)	0.36 EUR	4 EUR ⁷
4.2. SEPA ⁶ and SEPA ⁶ instant payment from X Smart account	Free of charge	4 EUR ⁸
4.3. Standard payment to another bank ⁸		
4.3.1. SHA (shared)	12 EUR	18 EUR
4.3.2. OUR (remitter)	25 EUR	35 EUR
4.4. Urgent payment to another bank ⁹		
4.4.1. SHA (shared)	20 EUR	30 EUR
4.4.2. OUR (remmitter)	36 EUR	48 EUR

¹ The fee shall be applied until the account balance is zero.

² If there have not been customer's initiated transactions performed on the current account for more than 12 months and customer has no other contracts concluded with Citadele Bank

³ If account balance exceeds zero at the moment of the closure of the account, commission fee is charged for the amount of the balance of the account, but not exceeding EUR 10.

⁴ The customer who wants to open a transaction account (lending excluded) is serviced only at the branch "Citadele", and at customer service centers and branches outside Riga.

⁵ Commission fee can be increased in specific instances.

⁶ SEPA payments are payments in EUR currency within the European Union (as well as Iceland, Switzerland, Liechtenstein and Norway). Detailed information in Appendix 2 "Fees appliance conditions".

⁷ SEPA instant payment not available at Branch, Sky Branch. Payment at Sky Branch is offered up to 100 EUR.

⁸ SEPA instant payment not available at Branch, Sky Branch. Payment at Sky Branch is offered up to 100 EUR.

⁹ Not available at Sky Branch.

5. Payments in foreign currency^{10, 11}		
5.1. Standard EEA payment ¹²		
5.1.1. SHA (shared)	12 EUR	18 EUR
5.1.2. OUR (remitter)	25 EUR	35 EUR
5.2. Urgent EEA payment		
5.2.1. SHA (shared)	24 EUR	30 EUR
5.2.2. OUR (remitter)	36 EUR	48 EUR
5.3. Standard payment in USD currency		
5.3.1. SHA (shared)	15 EUR	25 EUR
5.3.2. OUR (remitter)	30 EUR	45 EUR
5.4. Standard payment in other currencies		
5.4.1. SHA (shared)	20 EUR	30 EUR
5.4.2. OUR (remitter)	40 EUR	50 EUR
5.5. Urgent payment in other currencies		
5.5.1. SHA (shared)	35 EUR	45 EUR
5.5.2. OUR (remitter)	55 EUR	65 EUR
6. Regular payments		
6.1. Registration of regular payment	Free of charge	
6.2. Execution of regular payment order	As for electronic payments from current account	
6.3. E-bill regular payment within Citadele Bank ¹³	0.28 EUR	
6.4. E-bill regular payment, SEPA	0.36 EUR	
7. Incoming transfer to account		
7.1. From account in Citadele Bank int.al.from Estonia and Lithuania branches, SEPA	Free of charge	
7.2. Other incoming transfers with commission type BEN and SHA	3 EUR equivalent	
8. Non-cash currency exchange		
		In accordance with Citadele Bank rate, without additional commission fee
9. Investigation of payments¹⁴		
9.1. Investigation, amendment or sending of cancellation's request for payment in any currency within Citadele Bank (int. al. foreign branches), to other banks in Latvia, Lithuania, Estonia	25 EUR	
9.2. Investigation, amendment of payment or sending of cancellation's request – other cases	100 EUR + additional fee ¹⁵	
10. Bill payment in Citadele Bank ATMs (see in Appendix No 2 sub-chapter 2)		
		Free of charge

¹⁰ Special conditions for foreign currency payment processing are described in Appendix No 2, Sub-chapter 1

¹¹ Not available at Sky Branch

¹² EEA payment - payments in BGN, CZK, DKK, GBP, HUF, ISK, NOK, PLN, SEK currencies to an account opened with payment institution of EEA.

¹³ Actual list of enterprises which bills' regular bill payment is performed within Citadele Bank is published in Citadele Bank web page.

¹⁴ If the customer's account has already been debited, Citadele Bank does not guarantee that the payment amount will be refunded. The Bank releases funds to its customer only if the payment amount is recovered from the correspondent bank and recipient bank.

¹⁵ If bank – intermediate and/or bank – receiver requests commission fee during the investigation of the payment, mentioned extra fee is charged from customer's account.

Cash operations

Service	Fee
11. Cash deposit	
11.1. To account in Citadele Bank (deposit currency must accord to account currency ¹⁶):	
11.1.1. EUR, per each deposit	0.2% of amount (min.5 EUR)
11.1.2. Other currencies	0.8% of amount (min.10 EUR)
11.2. EUR cash deposits through Citadele Bank's ATMs to accounts of payment cards issued by Citadele Bank	Free of charge
11.3. Payment in EUR (up to EUR 15 000) to State Treasury using cash deposit (without using current account)	7 EUR + 0.5% of amount
12. Cash withdrawal from account ¹⁷	
12.1. EUR	0.5% of amount (min. 5 EUR)
12.2. Other currencies	0.8% of amount (min. 10 EUR)
13. Other cash operations, coins and banknotes processing	
13.1. Currency exchange	3.5 EUR (for a deal) for current customers of Citadele bank if own personal identification document 7 EUR (for a deal) in other cases
13.2. Cash withdrawal over the branch limit ¹⁷	3% of deal amount (min. 20 EUR)
13.3. Currency exchange if specific nominals provided upon prior order ¹⁸	3% of deal amount (min. 20 EUR)
13.4. Exchange of EUR banknotes to the banknotes of another face value and/ or coins	3% (min. 20 EUR)
13.5. Acceptance of withdrawn from circulation, defective or old/outworn banknotes (except EUR) ¹⁹	5% (min. 20 EUR)
13.6. Additional commission for coin processing, for EUR coins	10% of amount (min. 20 EUR)

¹⁶ Cash deposit in own Savings account, Savings account+, Maxi Savings account, current account for term-deposit opening, only in the day of term-deposit opening and simultaneously making order for depositing of these funds into term-deposit's account – free of charge. Cash deposit up to 500 EUR is for free, if this is first client's initiated transaction in bank to the client's own current account with payment card. Cash deposit in own account (up to EUR 9.99 per day) if there is unauthorised negative balance of the mentioned account – free of charge. Cash deposit EUR, USD in Mortgage credit repayment account, Citadele Ekspres credit repayment account, account determined in contract on payment cards dept restructurization (Contract on dept repayment or contract on Credit for Private consumption)-free of charge.

¹⁷ Cash withdrawal of principal amount and interest of term deposit from bank account within 14 days starting from the day the principal amount and/or interest is credited to account

¹⁸ Commission fee is charged during ordering. Cash order must be performed at least one Citadele Bank working day before. Ordered nominals are available in customer service centre till the end of the day of deal, agreed between customer and Citadele Bank. About time of order execution Bank Citadele and customer agree individually. Cash limits, which are available in every branch without pre-ordering is set out in Bank Citadele website www.citadele.lv and can be changed without prior notice

¹⁹ Information regarding the acceptance of the banknotes: at Citadele Bank Customer service centres or asking the question in Contact forms at home page www.citadele.lv

Payment cards

14.X cards

	X smart	X smart for youth ²⁰	X hero ²¹		X Platinum		X Infinite	
Currency	EUR		EUR	USD	EUR	USD	EUR	USD
14.1. Fee for card	1.20 EUR per month	Free of charge	2.20 EUR per month	30 USD per year	6 EUR per month	75 USD per year	350 EUR per year	250 USD per year
14.2. Fee for supplementary card	1.20 EUR per month	Not offered	2.20 EUR per month	30 USD per year	6 EUR per month	75 USD per year	Free of charge	125 USD per year
14.3. New card issue (instead of existing)	Free of charge							
14.4. Commission fee for goods and services purchase	Free of charge			0.5%	Free of charge	0.5%	Free of charge	0.5%
14.5. Cash withdrawal in Citadele Bank	As from current account		3% (min. 3 EUR)	3% (min. 5 USD)	3% (min. 3 EUR)	3% (min. 5 USD)	3% (min. 3 EUR)	3% (min. 5 USD)
14.6. Cash withdrawal in other banks	2% (min. 3 EUR)							
14.7. Cash withdrawal in Citadele Bank ATMs in Latvia	Free of charge up to 800 EUR per month ²² , 0.2% from amount above		3% (min. 1.50 EUR)	3% (min. 3 USD)	3% (min. 1.50 EUR)	3% (min. 3 USD)	3% (min. 1.50 EUR)	3% (min. 3 USD)
14.8. Cash withdrawal in ATMs of other banks	Free of charge 5 transactions or 800 EUR max per month ²¹ - free of charge, above limit 2% (min. EUR 3),		3% (min. EUR 3)	3% (min. 5 USD)	3% (min. 3 EUR)	3% (min. 5 USD)	3% (min. 3 EUR)	3% (min. 5 USD)
14.9. Payment from account	electr. payments - free of charge		As from current account + 3%				As from current account + 3% ²³	
14.10. SMS sent to customer about incoming sum to account	Free of charge		EUR 0.09					
14.11. Cash withdrawal at POS terminals at merchants	Free of charge		Not available					
14.12. Credit limit amount	Individually							
14.13. Minimum instalment	5% of the used credit limit amount + 100% of the excess expenditure							

²⁰ Aged 16 till 21 (including).

²¹ Till 12.12.2018. product's name was X card.

²² EUR 800 is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

²³ The additional commission of 3% is not applied, if payment is executed within the terms of "Concierge service".

	X smart	X smart for youth ¹⁹	X hero ²⁰		X Platinum		X Infinite	
Currency	EUR		EUR	USD	EUR	USD	EUR	USD
14.14. Credit interest (per annum) for cards without safety deposit	28%		Individually					
14.15. Credit interest (per annum) for cards issued against safety deposit ²⁴	28%		22%	26%	22%	24%	18%	
14.16. Interest for unauthorised negative balance (per day)	0.175%							

14.17. Priority Pass	Not offered			Free of charge				
14.18. Fee for 1 person's visit at Priority Pass VIP lounge at the airport ²⁵	Not offered			30 EUR (VAT included)		30 EUR (VAT included) ²⁶		
14.19. Fast track visit in RIX airport	Not offered					EUR 10 VAT included ²⁷		
14.20. Concierge service ²⁸	Not offered			EUR 200 per year	USD 200 per year	Free of charge		
14.21. Currency exchange mark-up fee	3%		4.3%	3%	4.3%	3%	4.3%	

15. Sticker, bracelet²⁹

Pakalpojums		Cena
15.1.	Fee for sticker, bracelet	EUR 0.50 per month ³⁰
15.2.	Commission fee for goods and services purchase	Free of charge
15.3.	Currency exchange mark-up fee	3%
15.4.	Other services	According to the price list of the card linked to the sticker or bracelet

²⁴ New cards against a security deposit from 15.05.2019. not issued.

²⁵ Fee for visit (set in EUR) will be converted in card account's currency according to Citadele Bank exchange rate for non-cash operations, for the day when mentioned fee will be booked into account.

²⁶ For Priority Pass cards, issued before 11.02.2019. within a calendar year, three visits to airport's VIP lounge to main card user is offered free of charge. For Priority Pass cards, issued after 11.02.2019. within a calendar year, five visits to airport's VIP lounge to main card user is offered free of charge.

²⁷ Within a calendar year, 8 visits to main card user is offered free of charge.

²⁸ Service fee is applied for each payment card (incl. supplementary card) / cardholder linked to Concierge Service.

²⁹ Issued to card holders and linked to the relevant card account, except to Maxi savings account card.

³⁰ Free of charge for X Infinite card holders with X Infinite card account.

16. Mastercard cards

	Payment card Mastercard Debit	Payment card Mastercard Debit		Citadele payment card and Citadele payment card with e-ticket functionality	Maxi Savings Account card
		Offer for youth ³¹	Offer for seniors ^{32,33,34}		
Currency	EUR	EUR	EUR	EUR	EUR
16.1. Fee for card	1 EUR per month	Free of charge	0.40 EUR per month	1.20 EUR per month	Free of charge
16.2. Fee for supplementary card	1 EUR per month	Not available	0.20 EUR per month	1.20 EUR per month	Free of charge
16.3. New card issue (instead of existing)	Free of charge				
16.4. Commission fee for goods and services purchase	Free of charge				
16.5. Cash withdrawal in Citadele Bank	As from current account	As from current account ³⁵	As from current account	As from current account	As from current account ³⁶ As from current account + 1% ³⁷
16.6. Cash withdrawal in Citadele Bank ATMs in Latvia	Free of charge up to 800 EUR per month, 0.2% from amount above			Free of charge up to 800 EUR per month, 0.2% from amount above	1%
16.7. Cash withdrawal in ATMs of other banks	1 transaction or 800 EUR max per month ³⁸ - free of charge, above limit 1% (min. 3 EUR)			Free of charge 5 transactions or 800 EUR max per month ^{Error! Bookmark not defined.} , 2% (min. EUR 3) from amount above	2% (min. 3 EUR)
16.8. Cash withdrawal in other banks	1% (min. 3 EUR)	1% (min. 3 EUR)		2% (min. 3 EUR)	2% (min. EUR 3)
16.9. Credit limit amount	Not available			Individually	Not available
16.10. Minimum instalment	100% of the used credit limit amount + 100% of excess expenditure	Not offered	100% of the used credit limit amount + 100% of excess expenditure	5% of the spent credit limit amount + 100% of excess expenditure	Not available
16.11. Credit interest (per year)	28%	Not offered	28%	28%	Not available

³¹ Aged 7 till 21.

³² Offer is valid for customers from age 60.

³³ Issue of power of attorney in Citadele Bank –free of charge.

³⁴ Annual interest rate of term deposit: + 0.10% per annum.

³⁵ The service is available for person starting from age 18.

³⁶ With prior 7 calendar days notice to Citadele Bank.

³⁷ Without prior 7 calendar days notice to Citadele Bank.

³⁸ EUR 800 is the total maximum cash withdrawal amount per month in all ATMs in Latvia and abroad together.

16.12. Interest for unauthorised negative balance (per day)	0.175%				
16.13. Payment from account	As form current account		As form current account	As form payment from MAXI savings account	
16.14. Cash withdrawal at POS terminals at merchants	Free of charge	Free of charge		Free of charge	Not available
16.15. Currency exchange mark-up fee	4.3%	4.3%	4.3%	4.3%	4.3%
16.16. SMS sent to customer about incoming sum to account	0.09 EUR	Free of charge		Free of charge	0.09 EUR

17. Mastercard Gold

Currency	CREDIT CARD GOLD Mastercard Gold	
	EUR	USD
16.17. Fee for card	6 EUR per month	75 USD per year
16.18. Fee for supplementary card	6 EUR per month	75 USD per year
16.19. New card issue (instead of existing)	Free of charge	
16.20. Commission fee for goods and services purchase	Free of charge	0.5%
16.21. Cash withdrawal in ATMs of other banks, in other banks or in Citadele Bank	3% (min. 3 EUR)	3% (min. 5 USD)
16.22. Cash withdrawal in Citadele Bank ATMs in Latvia	3% (min. EUR 1.50)	3% (min. 3 USD)
16.23. Credit limit amount	Individually	
16.24. Minimum instalment	5% of the spent credit limit amount + 100% of excess expenditure	
16.25. Credit interest (per year)	Individually	
16.26. Interest for unauthorised negative balance (per day)	0.175%	
16.27. SMS sent to customer about incoming sum to account	0.09 EUR	
16.28. Cash withdrawal at POS terminals at merchants	Not available	
16.29. Currency exchange mark-up fee	4.3%	
16.30. Payment from account	As form current account + 3%	

16.31. Priority Pass	Free of charge	
16.32. Fee for 1 person's visit at Priority Pass VIP lounge at the airport ³⁹	30 EUR (VAT included)	
16.33. Concierge service ⁴⁰	200 EUR per year	300 USD per year

18. Basic account with Mastercard Debit⁴¹

	Cena
18.1. Opening, servicing and closing of the current account to which the payment card Maestro is linked	Free of charge
18.2. Fee for card	1.00 EUR per month
18.3. New card issue (instead of existing)	Free of charge
18.4. Commission fee for goods and services purchase	Free of charge
18.5. Cash withdrawal in Citadele Bank	As from current account
18.6. Cash withdrawal in Citadele Bank ATMs in Latvia	Free of charge up to 800 EUR per month, 0.2% from amount above
18.7. Cash withdrawal in other banks, in ATMs of other banks	1% (min. 3 EUR)
18.8. Credit limit amount	Not available
18.9. Interest for unauthorised negative balance (per day)	0.175%
18.10. Payment from account	As from current account
18.11. Regular payment from account	As from current account
18.12. Cash withdrawal at POS terminals at merchants	Free of charge
18.13. Currency exchange mark-up fee	4.3%
18.14. Registration of Citadele online banking	Free of charge
18.15. Issuing of Code card	Bez maksas

19. Other payment card services

Service	Fee	
	EUR	USD
19.1. Balance review in ATMs:	Balance review in ATMs:	
19.1.1. in Citadele Bank (Latvia) ATMs	Free of charge	
19.1.2. in ATMs of other banks in Latvia	0.50 EUR	0.50 USD
19.1.3. in ATMs of other banks abroad	0.50 EUR	1 USD
19.2. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals:		
19.2.1. using Mastercard Debit, Citadele payment card, Citadele payment card with e-ticket functionality, X smart, Maestro, VISA Electron, X hero, VISA Classic, MasterCard Standard	2 200 EUR	Equivalent 2 200 EUR
19.2.2. using X Platinum, VISA Gold, MasterCard Gold, VISA Platinum, X Infinite	3 000 EUR	Equivalent 3000 EUR
19.3. Cash and POS operations' daily or monthly limit increase above limit set in Pricelist, for one payment card	EUR 7 or equivalent which is deducted from customer's account upon receipt of customer's application and limit increase	
19.4. Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals:		
19.4.1. using Mastercard Debit, Citadele payment card, Citadele payment card with e-ticket functionality, X smart, Maestro, VISA Electron, X hero, VISA Classic, MasterCard Standard, X Platinum, VISA Gold, MasterCard Gold	15 000 EUR	Equivalent 15 000 EUR
19.4.2. using X Infinite, VISA Platinum	30 000 EUR	Equivalent 30 000

³⁹ Fee for visit (set in EUR) will be converted in card account's currency according to Citadele Bank exchange rate for non-cash operations, for the day when mentioned fee will be booked into account.

⁴⁰ Service fee is applied for each payment card (incl. supplementary card) / cardholder linked to Concierge Service.

⁴¹ Available to customers, EU residents, and persons without residence permit in Latvia, but whose expulsion from Latvia in accordance with the legalisation of the Republic of Latvia is not possible, provided that these customers do not have a payment account that provides mentioned services in Citadele bank or other credit institution in Latvia and they submit an Application / affirmation of receiving basic account services.

		EUR	
19.5.	Payment card dispatching by post in Latvia ⁴²	Free of charge	
19.6.	Resending of payment card to other customer service/branch upon customer's request	Free or charge	
19.7.	Urgent card issue within 3 hours ⁴³	30 EUR	30 USD
19.8.	Change of card's PIN-code in Citadele ATM or mobile application	Free of charge	
19.9.	Receiving renewed payment cards in branches ⁴⁴	2 EUR	Equivalent 2 EUR

Lending

20. Mortgage Credit

Service	Fee
20.1. Consideration of an application for credit issuing / amendments in credit transaction:	
20.1.1. on the security of residential real property and/or land	Free of charge
20.1.2. on the security of non-residential real property	
20.1.2.1. for deals up to 300 000 EUR	75 EUR
20.2.1.2. for deals over 300 000 EUR	400 EUR
20.2. Execution of credit	2 % of total credit amount (min. 150 EUR)
20.3. Execution of amendments ⁴⁵ :	
20.3.1. additional credit amount granting	1.5% of credit amount regarding which amendments are made to (min. 150 EUR)
20.3.2. credit maturity term extension, credit currency change	1% of credit amount regarding which amendments are made to (min. 75 EUR)
20.3.3. loan security owner change, loan security change	1% of unpaid credit sum (min. 150 EUR)
20.3.4. credit payment date and/or principle of repayment of the credit change	30 EUR
20.3.5. execution of amendments to the other provisions of the agreement, not mentioned in sup-positions of paragraph 20.3.	50 EUR per each document
20.3.6. preparation of amendments to payment schedule at the customer's request	Free of charge
20.4. Credit repayment before the term provided for by the agreement	Free of charge
20.5. Processing of the documents in case of the refinancing from other creditor or in case of the sale of a real estate that is mortgaged in favor of Citadele Bank in case the transaction will be financed by other creditor ⁴⁶	600 EUR
20.6. Execution of amendments in documents, mentioned in paragraph 20.3.	50 EUR per each document
20.7. Credit resources reservation	1% annual for unused but reserved credit sum

21. Credits for Private Consumption

Service	Fee
21.1. Consideration of application for credit granting	Free of charge
21.2. Execution of agreement on issuing of Credit for Private Consumption	2% from agreement amount (min. 100 EUR)
21.3. Execution of agreement on issuing of Credit for Private Consumption for Purchase of a Vehicle (Auto loan)	1% from agreement amount (min. 125 EUR)
21.4. Execution of agreement on issuing of Credit for Private Consumption for Refinancing	2% from agreement amount (min. 100 EUR)
21.5. Execution of agreement on issuing of Small Credit for Private Consumption	5% from agreement amount

⁴²Service is provided for private individuals' new payment cards without credit limit, new supplementary cards, renewed, replaced cards.

⁴³ Refers only to plastic and PIN code producing. Card can be received only at branch "Citadele" 2A Republikas Square, Riga.

⁴⁴ Receiving credit cards X Infinite in branches free of charge.

⁴⁵If options mentioned in paragraphs 20.3.1 . – 20.3.6. are fulfilled simultaneously, the highest commission fee is applied.

⁴⁶ Commission fee for preparation of the documents (inc. references) set in Pricelist's paragraph 22. is not applied simultaneously.

21.6. Execution of amendments of provisions of the agreement	25 EUR
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Other services related to lending

Service	Fee
22. Commission fee for preparation of the documents (int. al. references)^{47 48:}	
22.1.1. if a document prepared in state language	45 EUR per each document
22.1.2. if a document prepared in other language (English, Russian)	70 EUR per each document
22.2. Commission fee for preparation of the documents (int. al. references) if request received 6 months after credit obligations fulfilment	75 EUR per each document
22.3. Citadele Bank's performed stock or assets evaluation ⁴⁹	75 EUR
22.4. Evaluation of construction / reconstruction / renovation funding project, control of usage of funds disbursed for construction / reconstruction / renovation projects financed by Citadele Bank	According to actual costs
22.5. Documents sending	As agreed (min. actual costs + EUR 8)
22.6. Deferred payment fee for Import letter of credit / export letter of credit and documentary collection	0.15% from documents' amount (min. 70 EUR)
22.7. SWIFT notification at issue of guarantee, issue of Import letter of credit, transfer of export letter of credit	25 EUR
22.8. Other SWIFT notifications	7 EUR
22.9. Processing or evaluating other credit-related documents	As agreed

Remote account management systems

Service	Fee
23. Citadele Online Banking	
23.1. Registration, servicing, refusal from service (closure)	Free of charge
23.2. Transaction limits	See Appendix No 2 paragraph 3
24. Authorization Devices	
24.1. Activation of MobileSCAN within one licence or the first/ the repeated activation of MobileSCAN within the already issued licence ^{50,51}	Free of charge
24.2. Replacement of Code card upon customer's request	Free of charge
24.3. Issuing of DIGIPASS	40 EUR
24.4. Replacement or unlocking of locked DIGIPASS (if the device locked due to customer's inattention)	30 EUR
24.5. Issuing of DIGIPASS GO3	10 EUR
24.6. Unlocking of DIGIPASS, DIGIPASS GO3, if it is locked for use in Online banking	
24.7. Replacement of DIGIPASS GO3 due to technical reasons (within 2 years from the moment of connection)	Free of charge
25. Citadele SMS bank	
25.1. Service connection	Free of charge

⁴⁷ If a document must be notarized, customer pay actual expenses of notary service additionally.

⁴⁸ If the commission fee for execution of new lending transaction, substantial amendments within lending transaction, refinancing transaction or execution of escrow account agreement is not applied simultaneously.

⁴⁹ Commission fee may be increased in specific instances.

⁵⁰ Several mobile devices can be attached to the same MobileSCAN licence.

⁵¹ MobileSCAN can be registered at branches and customer service centres in Latvia as well in Online Banking, if User is Customer in Online Banking Agreement.

25.2. Citadele Bank's short message sent to customer ⁵²	0.09 EUR
25.3. Citadele Bank's short message sent to X Smart and Citadele payment card holders (about incoming sum into account)	Free of charge

Deposits

Service	Fee
26. Savings account +	
26.1. Opening, closure of Savings account+	Free of charge
26.2. Funds transfer from customer's Savings account+:	
26.2.1. with prior 35 calendar days notice to Citadele Bank	As for payment from current account
26.2.2. without prior 35 calendar days notice to Citadele Bank	1% + as for payment from current account
26.3. Cash withdrawal at Citadele Bank from customer's Savings account+ (without prior 35 calendar days notice to Citadele Bank)	1% + as cash withdrawal from current account

27. MAXI Savings account	
27.1. Opening, closure of MAXI Savings account	Free of charge
27.2. Funds transfer from customer's MAXI Savings account:	
27.2.1. to other MAXI Savings account within one customer	As for payment from current account
27.2.2. with prior 7 calendar days notice to Citadele Bank	As for payment from current account
27.2.3. without prior 7 calendar days notice to Citadele Bank	1% + as for payment from current account
27.3. Cash withdrawal at Citadele Bank from customer's MAXI Savings account (without prior 7 calendar days notice to Citadele Bank)	1% + as for cash withdrawal from current account

28. Savings account for child	EUR	USD	GBP
28.1. Opening, closure of Savings account for child	Free of charge		
28.2. Funds transfer from Savings for child account to customer's another account in Citadele Bank or to other account in Citadele Bank	Free of charge		
28.3. Funds transfer from Savings account for child to account in other bank	As for payment from current account		
28.4. Additional commission fee for premature funds withdrawal or payment at presentation of the custody court sanction	1% of withdrawn or transferred amount		

29. Term Deposit	
29.1. Cash withdrawal of term deposit's principal amount and interest of from account in Citadele Bank within 14 days starting from the day the principal amount and/or interest is credited to account	Free of charge
29.2. Commission fee for premature cancellation of the term deposit agreement ⁵³	1 % of principal amount of term deposit

30. Gold	
30.1. Gold trading (only non-cash transactions)	Information in Citadele Bank
30.2. Gold keeping in the bank	0.035% ⁵⁴ per month (min. 15 EUR per month)

⁵² Commission fee for messages sent by Citadele Bank's is charged from customer's account once per month.

⁵³ Withdrawing term deposit prematurely, the calculated interest shall not be paid and already paid interest shall be withheld from disbursable principal amount of the term deposit.

⁵⁴ The value of Gold held in the Bank according to Citadele Bank rate on the last day of the month.

Financial instruments and currency exchange transactions

Service	Fee
31. Brokerage Services	
31.1. Currency Exchange transactions and transactions with Gold	
31.1.1. Cash/non-cash currency exchange transactions and transactions with Gold up to EUR 4000	Citadele Bank's official currency rate
31.1.2. Cash/Non-cash currency exchange transactions and transactions with Gold over EUR 4000	Individually, information in Citadele Bank
31.1.3. Foreign Exchange margin trading	Individually, information in Citadele Bank ⁵⁵
31.2. Financial Instruments ⁵⁶	
31.2.1. Debt securities transactions ⁵⁷	0.1% (min. 50 EUR) ⁵⁸
31.2.2. Stock transactions (incl. ETF, ADR, GDR) ⁵⁹ :	
31.2.2.1. At Riga, Vilnius and Tallinn stock exchanges	0.35% (min. 10 EUR)
31.2.2.2. At European, Scandinavian, Russian stock exchanges ⁶⁰	0.4% (min. 50 EUR) ⁵⁸
31.2.2.3. Transaction at USA and Canadian stock exchanges, if the share price is less than 15 USD, CAD	0.04 USD, CAD per stock (min. 40 USD, CAD) ⁶¹
31.2.2.4. Transaction at USA and Canadian stock exchanges if the share price is over 15 USD, CAD	0.3% (min. 40 USD, CAD) ⁶¹
31.2.3. Transaction with options of the USA stock exchanges	2.50 USD for contract (min. 25 USD)
31.3. Transactions with funds ^{58,62}	
31.3.1. Purchase of shares of :	
31.3.1.1. Bond funds	0.5% (min. EUR 5.50 / 20 EUR)
31.3.1.2. Balanced funds and fund of funds	0.75% (min. EUR 5.50 / 20 EUR)
31.3.1.3. Stock funds and alternative investment funds (incl. hedge)	1.5 % (min. 5.50 EUR / 20 EUR)
31.3.2. Sale of fund shares	20 EUR / 5.50 EUR
31.4. Monthly fee for use of electronic trading platforms	SD
31.4. Financing against Financial instruments pledge - products	
31.4.1. Transaction EUR 50 000 and over EUR 50 000, or the equivalent in another currency	Free of charge
31.4.2. Transaction up to EUR 50 000, or the equivalent in another currency	300 EUR
31.4.3. Amendments to the terms of Repo transaction	Individually, information in Citadele Bank
31.5. Brokerage services not included in tariffs	Individually, information in Citadele Bank

⁵⁵ Transaction commission fee or Citadele Bank's mark-up is included in price of the transaction. Information in Citadele Bank.

⁵⁶ In particular stock exchanges/countries a duty on trade of financial instruments can be levied in correspondence with the legislation of this country (for example –Stamp Duty in Great Britain. More detailed information in Citadele Bank).

⁵⁷ By executing an over-the-counter (OTC) securities transaction at more favorable price for the client rather price specified in the limit order, the bank compensates the client 50% of the mark-up , which is formed from the difference between the price specified in the limit order and the actual execution price.

⁵⁸ If transaction is not performed in EUR currency, commission fee is calculated in the currency of the transaction by converting fee (set in EUR) into currency of respective transaction, according to Citadele Bank's currency rate at the moment of conversion..

⁵⁹ If customer's order for transactions with financial instruments is executed partially, commission fee usually is charged once within one transaction day.

⁶⁰ Additional commission fee for settlement transactions is applied according to the Pricelist.

⁶¹ Commission fee in currency of transaction.

⁶² To the investment funds managed by IPAS 'CBL Asset Management' (including Latvian Central Depository transaction fee) is applied min.fee– 5.50 EUR, to other funds 20 EUR.

Depository services

Service	Fee
32. Financial Instruments Accounts Administration, Financial Instruments Custody and Transaction Settlements ⁶³	
32.1. Opening of a financial instruments account	50 EUR
32.2. Financial instruments safekeeping commissions (per month) ⁶⁴ :	
32.2.1. CBL Opportunities Funds	Free of charge
32.2.2. Financial instruments of LR domestic market	0.01%
32.2.3. Financial instruments of EU countries, USA and Canada domestic markets, foreign investment funds and international financial instruments registered in Euroclear/Clearstream depositories	0.02%
32.2.4. Safekeeping of financial instruments of other countries' domestic markets	0.03%
32.2.5. Minimum fee for financial instruments safekeeping	1 EUR
32.3. Reception of financial instruments ⁶⁵ :	
32.3.1. Reception of financial instruments of Latvia, Lithuania, Estonia domestic markets	Free of charge
32.3.2. Reception of financial instruments of Sweden, Finland, Denmark, Norway, Poland, Germany, UK, USA, Canada domestic markets and international financial instruments registered in Euroclear/Clearstream depositories	21 EUR
32.3.3. Reception of financial instruments of other countries' domestic markets	Information in Citadele Bank
32.4. Transfer of financial instruments ⁶⁵ :	
32.4.1. Transfer of financial instruments of Latvia, Lithuania, Estonia domestic markets	10 EUR
32.4.2. Transfer of financial instruments of Sweden, Finland, Denmark, Norway, Poland, Germany, UK, USA, Canada domestic markets and international financial instruments registered in Euroclear/Clearstream depositories	30 EUR
32.4.3. Receipt / transfer of financial instruments against payment (RVP/ DVP) ⁶⁵	50 EUR
32.4.4. Transfer between two Citadele Bank customers' financial instruments accounts (commission charged from financial instruments' transferor)	10 EUR
32.4.5. Transfers of financial instruments of other domestic markets	Information in Citadele Bank
32.5. Purchase-redemption transaction settlements ⁶⁶ :	
32.5.1. Settlements of transactions with international financial instruments excluding transactions in fund shares, financial instruments traded on the Baltic and Russian stock exchanges and USA, Canadian stock exchanges stocks and ETFs	10 EUR
32.6. Other services:	

⁶³ Commission fee for services not stated in Pricelist is independently set by Citadele Bank or is set upon agreement with a customer. All commission fees are charged in the aggregate currency of customer's financial instruments portfolio (recalculating from the currency stated in Pricelist if necessary), excluding commission fees for transaction settlements which are withheld in the currency of transaction (recalculating from the currency stated in Pricelist if necessary).

⁶⁴ Commission fee is calculated from the financial instruments market value at the last day of the month, or from nominal for non-liquid financial instruments.

⁶⁵ Commission fee is applied per each financial instrument mentioned in the customer's order, if it is accepted for execution in the Bank and sent to the depository/counterparty.

⁶⁶ Commission fee is applied when concluding transaction with Citadele Bank using Citadele Bank's brokerage service. To all other transactions, concluded not using Citadele Bank's brokerage service, the commission fee for receipt and/or transfer against payment (RVP/DVP) of financial instruments is applied.

32.6.1. Deregistration of financial instruments	50 EUR
32.6.2. Processing of financial financial instruments corporate actions transactions ⁶⁷	35 EUR + actual expenses
32.6.3. Standard statements of account: Financial instrument's portfolio statement, Statement of movement of financial instruments and money for previous and actual calendar year, Financial instrument's portfolio statement, Confirmation of transaction execution	Free of charge
32.6.4. References and statements not mentioned in 32.6.3	50 EUR (VAT included)
32.6.5. Preparation or submission of tax certification documents to local and foreign depositories ⁶⁷	35 EUR + actual expenses
32.6.6. Commission fee for negative balance of customer's money funds accounts for performing financial instruments transactions (percent per annum) ⁶⁸	24%

Safe keeping services

Service	Fee
32. Safe-box Rent	
32.1. Safe-box rent	See Appendix 1
32.2. Commission fee for safe-box opening if customer has lost the key of the safe box	275 EUR
32.3. Commission fee for customer's safe-box content's storage in Citadele Bank's joint safe-box ⁶⁹	18 EUR per month (VAT included)
32.4. Increased fee for renting a non-released safe deposit box after the end of the rental period (per day)	3 EUR (VAT included)

Additional services

Service	Fee
33. Attorneys	
33.1. Issuing of power of attorney (int. al. for transactions with safe-box)	7 EUR
33.2. Servicing on the basis of the power of attorney:	
33.2.1. with power of attorney issued by Citadele Bank	Free of charge
33.2.2. verification of power of attorney issued outside Citadele Bank ⁷⁰	10 EUR (VAT included)

Service	Fee
34. Additional Services	
34.1. Receiving of non-cash payment printout at Citadele Bank, per each payment printout	1 EUR
34.2. Preparation of SWIFT request copy upon customer's request	4 EUR
34.3. Usage of the courier post upon customer's request for documents and other values sending	As agreed (7 EUR+actual expenses (VAT included))
34.4. Statement of transactions in account: ^{71, 72}	
34.4.1. Account statement preparation and issuing at Citadele Bank upon customer's request	5 EUR per calendar month (min.5 EUR) ^{73,74}

⁶⁷ Amount of actual expenses depends on execution place of the application and other terms of the application and can be withheld within 4 months from the date of execution of corporate action or the date of submission of tax certification.

⁶⁸ Commission fee is calculated for each day and is charged at the first day of the month, if customer has not concluded supplementary agreement.

⁶⁹ Commission fee is applied if customer's safe box content is placed and being stored in Citadele Bank joint safe-box according to Safe-box Rent Conditions.

⁷⁰ The first verification of power of attorney is performed during office hours of Citadele Bank central office (working days 8:30 – 17:30). Appropriate commission fee shall be applied from 03.07.2014. in all cases when authorised person wishes to handle transactions on the basis of power of attorney.

Fee is not charged if power of attorney is presented at the opening of the escrow account and at performing payments within transaction.

⁷¹ If a weekly account statement is prepared at the turn of the months, customer receives 2 statements – before and after the end of month. Each statement is charged for as for separate statement.

⁷² Fox X Infinite card holders written standard reference, statement of transactions in account – free of charge.

34.5. Issuing of documents from archive	30 EUR per document (VAT included)
34.6. Preparation of standard reference ^{75, 76}	15 EUR (VAT included)
34.7. Preparation of non-standard reference ^{81, 77, 78}	As agreed, min. 45 EUR (VAT included)
34.8. Acceptance, inspection and execution of sworn judicial executor's orders and State Revenue Service's collection orders	15 EUR (the one-off commission fee for processing of each received document) and additional fee for each payment is applied according to Pricelist.

⁷³ If account statement is requested for several months, including calendar month (months) with no turnover in the account, fee for appropriate calendar month (without account turnover) is not applied, taking in account that commission fee shall not be less than minimal fee for account statement, set in Pricelist. If account statement is requested for period with no turnover in account, only minimal fee for account statement shall be applied as set in Pricelist.

⁷⁴ It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request.

⁷⁵ The following types of references considered as standard references:

reference on account condition and/or account balance (balance or available balance) at the moment of reference request or preparation, condition of payment cards attached to account (active/closed), and/or on credit limit granted to account at the moment of request or preparation of the reference;

reference on deposit of equity capital in account of new-founded enterprise or increasing of basic capital of an enterprise, indicating requisites of the respective cash deposit or the respective payment received into account;

- reference on outstanding balance of the for the loan issued according to Loan for Private Consumption, Contract on Consumer Loan, Contract of Debt Payment for moment of request.

The reference with additional information, requested by customer or customer's representative, is considered as non-standard reference.

Reference stating that customer does not have consumer lending obligations is considered as non-standard reference.

For reference stating that customer does not have lending obligations the fees are applied according to Pricelist chapter "Additional services related to lending and trade finance".

⁷⁶ Commission fee can be increased and set individually for non-standard reference that is prepared on more than one page

⁷⁷ Int. al. references for auditors, confirmation of auditor requests and reconciliation statements.

⁷⁸ The processing of requests from data subjects who have been re-submitted without sufficient reason within one calendar year

Appendix 1. Safe-box depositary

SAFE BOX RENT FEES

Branch Citadele (2A Republikas square, Riga)		
Box sizes	Fees, incl.VAT	
	Per month	Per annum
XS, height to 55 mm	36 EUR	240 EUR
S, height to 95 mm	42 EUR	300 EUR
M, height to 145 mm	48 EUR	354 EUR
L, height to 300 mm	54 EUR	444 EUR
XL, height to 300 mm	78 EUR	600 EUR

1. Fee for safe-box rent is withheld for full period of rental agreement (term of safe-box renting), during processing of rental agreement or its (term of safe-box renting) maturity term prolonging.

Appendix 2 Fees appliance conditions

1) Payments

1.1. Terms for submission and execution of payments, special conditions:

	Order submission time ⁷⁹ (Latvia time)	Special conditions	Execution day
Payments within Citadele Bank, incl branches in Lithuania and Estonia	before 17.30		the same working day
Standard payment to another bank			
SEPA Instant payment	without restrictions		immediately after acceptance
EUR: SEPA	before 15:45	Only SHA allowed. OUR accepted in case of payment with currency conversion	the same working day
EUR: SEPA within Latvia (to member banks of Latvijas Banka's electronic clearing system) ⁸⁰	before 17:30		the same working day
EUR: other payments	before 14:30		the same working day
USD, CNY	individually, information in Citadele bank		
BYN, RUB	before 17:30	RUB – only OUR is allowed	next working day
GBP, DKK, NOK, SEK, HUF , PLN, CAD, CHF, JPY, KZT	before 17:30		day after the next working day
NZD, SGD, MXN, AUD	before 14:00		
Urgent payment to another bank			
EUR	before 16:00		the same working day
CAD, CHF	before 12:00		
GBP, DKK, NOK, SEK, JPY, HUF , PLN	before 14:00		next working day
NZD, SGD, MXN	before 16:00		day after the next working day
AUD	before 11:00		next working day
Incoming payments into account			
EUR, GBP, DKK, NOK, SEK, HUF , PLN	before 17:30		on the same bank day if the bank has received information on transfer of EEA ⁸¹ payment into the correspondent account of Citadele Bank
In other foreign currency	before 17:30		on the next bank day after transferring funds into correspondent account of Citadele Bank

Working day – Monday, Tuesday, Wednesday, Thursday, Friday from 8.30 to 17.30, excluding official holidays of Republic of Latvia.

⁷⁹ If a payment order is submitted after the specified time before the end of a banking day (17:30), then value date of the payment will be one banking day later. If a payment order is received in the bank/payment execution day is a holiday, then the payment's is executed on the next workday of the bank.

⁸⁰ List of banks: <https://www.bank.lv/par-mums/uzdevumi/maksajumu-sistemas-uzdevumi/eks>

⁸¹ EEA payment - payments in EUR, BGN, CZK, DKK, GBP, ~~HUF~~, ISK, NOK, PLN, SEK currencies are executed from the account or without opening an account at a payment institution within the EU (European) and EEA (European Economic Area) with the purpose of delivering them to an account opened for the recipient at a payment institution of EEA. EEA payments are executed only with SHA type of commission (commission is paid by payer (separately from the payment amount), recipient bank receives full amount). If the payment involves currency conversion, OUR commission type can be specified.

EEA countries are Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Hungary, Germany, Greece, Iceland, Republic of Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, United Kingdom.

1.2. Commission types:

SHA – commission fee is paid by the sender (separately from the transfer amount), but the recipient's account is credited by the payment amount minus commission fees of the correspondent bank and intermediary banks.

In case of SHA, recipient bank ensures delivery of full amount of EEA payment into recipient's account, excepting when recipient bank has agreed with the recipient that a commission may withheld from the incoming amount.

OUR – banks' commission fee is paid by the sender. Citadele Bank withholds commission fees of Citadele bank and correspondent bank at the moment of payment from the sender's account (separately from the transfer amount). If the recipient bank or intermediary mediator bank requests Citadele Bank to pay its commission fee, then Citadele Bank shall withholds it from the customer's account under the acceptance-free procedure.

BEN – banks' commission fee is paid by the receiver.

1.3. **SEPA payments (EU regulated payments)** are payments in EUR currency within the European Union (as well as Iceland, Switzerland, Liechtenstein and Norway). In order for such payment type to be performed, one must specify the following details in the payment order:

- Recipient's IBAN account number,
- Commission type – SHA (shared)
- Payment type - standard.

Citadele Bank shall not be responsible if the recipient bank has not performed the instructions of Citadele Bank that are necessary to execute a payment regulated by the EU for the reasons beyond the control of Citadele Bank.

1.4. SEPA Instant payment (Zibmaksājums) is a payment in EUR currency sent to the Bank that is participant of SEPA Inst scheme. Complete list of SEPA Inst scheme participants is available under the link <https://www.europeanpaymentscouncil.eu/what-we-do/participating-schemes/register-participants/register-participants-sepa-payment-schemes>. In case EUR payment is made to the Bank that is not participant of SEPA Inst scheme or payment can't be processed as SEPA Instant payment due to technical or any other restrictions, then it will be processed as SEPA Credit transfer automatically. Bank is entitled to set maximum allowed SEPA Inst payment amount limit as well as impose any additional limitations for payment processing as SEPA Instant payment. Information about the maximum SEPA Inst payment amount limit is available in Bank's homepage www.citadele.lv and in customer service centres.

2) Bill payments

1.5. Bill payments of the following enterprises available at Citadele Bank ATMs: bills of Latvenergo, Latttelecom, TELE 2, LMT and Latvijas Gāze, administrative fine payments (for not complying with the rules of stopping and standing), and giro payments can be settled as well at Citadele Bank ATMs.

3) Remote account management systems

CITADELE ON-LINE BANKING

- 3.1. Limit of one transaction for operations with Code card is EUR 1 000 (or equivalent amount in other currency).
- 3.2. Limit of daily debit turnover for operations with Code card is EUR 2 000 (or equivalent amount in other currency).
- 3.3. Limit of one transaction for operations with DIGIPASS GO3 is EUR 21 500 (or equivalent amount in other currency).
- 3.4. Limit of daily debit turnover for operations with DIGIPASS GO3 is EUR 71 200 (or equivalent amount in other currency).
- 3.5. Limit of one transaction for operations with DIGIPASS 780/MobileSCAN is EUR 5 000 000 (or equivalent amount in other currency).
- 3.6. Limit of daily debit turnover for operations with DIGIPASS 780/MobileSCAN is EUR 10 000 000 (or equivalent amount in other currency).
- 3.7. Transaction and daily turnover limits for operations with DIGIPASS, excepting DIGIPASS GO3, are not set, excluding transaction where several payments approval with single authorisation code is performed.
- 3.8. Limit of several payments approval with single authorisation code of DIGIPASS, except DIGIPASS GO3, is EUR 142 300 (or equivalent amount in other currency).
- 3.9. Limit of several payments approval with single authorisation code of MobileSCAN is EUR 250 000 (or equivalent amount in other currency).
- 3.10. Limit of several payments approval with single authorisation code of DIGIPASS 780/MobileSCAN is EUR 2 000 000 (or equivalent amount in other currency).
- 3.11. Limit of one transaction for operations with MobileSCAN is EUR 100 000 (or equivalent amount in other currency).

- 3.12. Limit of daily debit turnover for operations with MobileSCAN is EUR 250 000 (or equivalent amount in other currency).
- 3.13. Limit of one transaction for operations with potentially insecure MobileSCAN devices is EUR 1 000 (or equivalent amount in other currency).
- 3.14. Limit of daily debit turnover for operations with potentially insecure MobileSCAN devices is EUR 2 000 (or equivalent amount in other currency).
- 3.15. Limit of one transaction turnover for operations with MobileSCAN, activated in Online Banking with TAN card, is EUR 1 000 (or equivalent amount in other currency).
- 3.16. Limit of daily debit turnover for operations with MobileSCAN, activated in Online Banking with TAN card, is EUR 2 000 (or equivalent amount in other currency).
- 3.17. Limit of one transaction turnover for operations with MobileSCAN, activated in Online Banking with DIGIPASS GO3, on secure device is EUR 21 500 (or equivalent amount in other currency).
- 3.18. Limit of daily debit turnover for operations with MobileSCAN, activated in Online Banking with DIGIPASS GO3, on secure device is EUR 71 200 (or equivalent amount in other currency).
- 3.19. Limit of one transaction turnover for operations with MobileSCAN, activated in Online Banking with DIGIPASS, except DIGIPASS GO3, on secure device is EUR 100 000 (or equivalent amount in other currency).
- 3.20. Limit of daily debit turnover for operations with MobileSCAN, activated in Online Banking with DIGIPASS, except DIGIPASS GO3, on secure device is EUR 250 000 (or equivalent amount in other currency).