

Schedule of Fees and Charges

# Private individuals & Corporate clients

/For international clients/



Approved by AS Citadele banka  
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Effective as of 1 January 2020

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# Accounts

Service	Fee
<b>1. Current Account</b>	
1.1. Opening and maintainance of current account	
1.1.1.for private individuals	150 EUR
1.1.2.for legal entities	500 EUR
1.1.3.Verification of authority on representing of the legal entity, current customer of Citadele Bank in connection with account servicing and new services providing in connection with or amendments in the current services, on the basis of the documents presented by customer, as well as change of Signatures and Seal Samples Card	200 EUR
1.2. Maintainance of current account <sup>1</sup>	
1.2.1.for legal entities Latvia, Lithuania, or Estonia non-residents	20 EUR per month <sup>2</sup>
1.2.2.if a payment card attached to account has expired, new card has not been issued to the customer	25 EUR per month
1.3. Maintenance of inactive customer's account <sup>3</sup>	
1.3.1.for private individuals 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	25 EUR per month
1.3.2.for legal entities 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 Ban	75 EUR per month
1.3.3.for private individuals and legal entities if there have not been customer's initiated transactions performed on current account for more than 2 years and customer has no other contracts concluded with Citadele Bank	150 EUR per month
1.3.4.if cooperation with customer is terminated according to the Bank's initiative and customer hasn't performed transfer/ withdrawal of funds from the account within the term specified in the notice	EUR 300 per month
1.4. Remuneration to Citadele banka for the balance of money in the current account <sup>4</sup> of a client - legal entity or a group of related clients exceeding:	Annual interest rate
1.4.1.CHF 100 000	1%
1.4.2.DKK 750 000	1%
1.4.3.EUR 1 000 000 <sup>5</sup>	0.25%
1.4.4.SEK 1 000 000	1%
1.5. Closure of account	Free of charge <sup>6</sup>
<b>2. Escrow account</b>	

<sup>1</sup> Commission for Maintenance of current account is not applied, if commission for Maintenance of inactive customer's account is applied

<sup>2</sup> If there isn't enough funds for commission application in current account, than commission is accumulated and transferred to the next month. If client has several current accounts, than commission is applied for one current account by Bank views.

<sup>3</sup> Till account balance is zero.

<sup>4</sup> It is calculated from the current account balance amount for each calendar day on which the account balance at the end of the day equals or exceeds the amounts specified in the Pricelist, and the total amount calculated during the calendar month is deducted from the account on the last day of the same month. Remuneration may be applied to Citadele Bank individually informing the customer 14 calendar days in advance, unless the customer fulfills the conditions set out in Clause 1 below and therefore the remuneration is applied without any separate notification.

1. Remuneration shall be applied to all customers who are: insurance or reinsurance undertakings and financial institutions (including their subsidiaries) supervised by the FCMC or other financial market supervisory authorities of other countries, the principal activity of which is related to the provision of financial services; Other credit and leasing providers.

<sup>5</sup> If currency of the account is not EUR, fee is charged in equivalent.

<sup>6</sup> 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 100.

2.1. Processing of standard agreement of escrow account , including if escrow account in Citadele Bank is used within the new lending transaction	0.4% of transaction amount (min. 150 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

## Payments

Service	Fee	
	Online Banking and mobile app	Branch
<b>3. Payments within Citadele bank int.al.to Estonia and Lithuania branch</b>		
3.1. Between own accounts	Free of charge	5 EUR
3.2. Between accounts of different customers	1 EUR	5 EUR
<b>4. Payments in Euro and in other currencies (EEA<sup>7</sup> payment description in Appendix 2, Sub-chapter 1) <sup>8</sup></b>		
4.1. SEPA <sup>9</sup> payment and instant payment <sup>10</sup> (see Appendix 2, Sub-chapter 1)		
4.1.1. Private persons		
4.1.1.1. Up to EUR 300 (inclusive)	0.38 EUR	5 EUR
4.1.1.2. Over EUR 300	18 EUR	21 EUR
4.1.2. Legal person		
4.1.2.1. Up to EUR 300 (inclusive)	4 EUR	5 EUR
4.1.2.2. Over EUR 300	250 EUR	250 EUR
4.2. Standard payment in USD currency		
4.2.1. Private person		
4.2.1.1. SHA (shared)	0.50% (min. 110 EUR, max. EUR 170 EUR)	0.70% (min. 150 EUR, max. 220 EUR)
4.2.1.2. OUR (remmitter)	0.50% (min. 110 EUR, max. 170 EUR) + 50 EUR	0.70% (min. 150 EUR, max. 220 EUR) + 50 EUR
4.2.2. Legal person		
4.2.2.1. SHA (shared)	250 EUR	250 EUR
4.2.2.2. OUR (remmitter)	300 EUR	300 EUR
4.3. Standard payment		
4.3.1. Private person		
4.3.1.1. SHA (shared)	0.1% (min. 18 EUR, max. 50 EUR)	0.2% (min. 24 EUR, max. 75 EUR)
4.3.1.2. OUR (remmitter)	0.1% (min. 18 EUR, max. 50 EUR) + 12 EUR	0.2% (min. 24 EUR, max. 75 EUR) + 12 EUR
4.3.2. Legal person		
4.3.2.1. SHA (shared)	250 EUR	250 EUR
4.3.2.2. OUR (remmitter)	300 EUR	300 EUR
4.4. Urgent payment		
4.4.1. Private person		
4.4.1.1. SHA (shared)	0.2% (min. 24 EUR, max. 75 EUR)	0.3% (min. 36 EUR, max. 95 EUR)
4.4.1.2. OUR (remmitter)	0.2% (min. 24 EUR, max. 75 EUR) + 12 EUR	0.3% (min. 36 EUR, max. 95 EUR) + 12 EUR
4.4.2. Legal person		

<sup>7</sup> EEA payment - payments in EUR, BGN, CZK, DKK, GBP, 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.

<sup>8</sup> Legal persons, non-residents of Lithuania and Estonia, has access only to payments in EUR, RUB and CHF currencies.

<sup>9</sup> 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".

<sup>10</sup> Available only in Online Banking and mobile app.

4.4.2.1. SHA (shared)	350 EUR	350 EUR
4.4.2.2. OUR (remmitter)	400 EUR	400 EUR

<b>5. Regular payments</b>		
5.1. Registration of regular payment		Free of charge
5.2. Execution of regular payment		As for electronic payments from current account
5.3. Regular bill payment in EUR (within Citadele Bank) <sup>11</sup>		0.28 EUR
5.4. Regular bill payment in EUR (payments to other Bank in Latvia)		0.38 EUR
<b>6. Incoming transfer to account</b> <sup>12</sup> (see Appendix No 2, Sub-chapter 1)		
6.1. From account in Citadele Bank, from other bank in Latvia, EU regulated payments		Free of charge
6.2. Other incoming transfers with commission type BEN and SHA		3 EUR equivalent
<b>7. Non-cash currency exchange</b>		In accordance with Citadele Bank rate, without additional commission fee
<b>8. Investigation of payments</b> <sup>13, 14</sup>		
8.1. Investigation or 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
8.2. Investigation or amendment of payment or sending of cancellation's request for payment in any currency in other banks outside Latvia, Lithuania, Estonia		100 EUR + additional fee
<b>9. Bill payment in Citadele Bank ATMs</b> (types of bills, which can be paid in Citadele Bank ATMs, see in Appendix No 2 sub-chapter 2)		Free of charge

## Cash operations

Service	Fee
<b>10. Cash deposit</b>	
10.1. To account in Citadele Bank (deposit currency must accord to account currency <sup>15</sup> ):	
10.1.1. EUR, per each deposit	0.2% of amount (min.5 EUR)
10.1.2. Other currencies	0.8% of amount (min.10 EUR)
10.2. EUR cash deposits through Citadele Bank's ATMs to accounts of payment cards issued by Citadele Bank	
10.2.1. Up to 10 000,00 EUR within one calendar month, for the client's account in total	Free of charge
10.2.2. Exceeding 10 000,00 EUR within one calendar month, for the client's account in total	0,2%
10.3. Payment in EUR (up to EUR 15 000) to State Treasury using cash deposit (without using current account)	7 EUR + 0.5% of amount

<sup>11</sup> Actual list of enterprises which bills' regular bill payment is performed within Citadele Bank is published in Citadele Bank web page.

<sup>12</sup> The commission fee is not charged, if the payment is made to the account of investment fund in Citadele Bank, which is in management of IPAS 'CBL Asset Management'.

<sup>13</sup> 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.

<sup>14</sup> 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.

<sup>15</sup> 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.

<b>11. Cash withdrawal from account</b> <sup>16</sup>	
11.1. EUR	0.5% of amount (min. 5 EUR)
11.2. Other currencies	0.8% of amount (min. 10 EUR)

<b>12. Other cash operations, coins and banknotes processing</b>	
12.1. 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
12.2. Cash withdrawal over the branch limit <sup>17</sup>	3% of deal amount (min. 20 EUR)
12.3. Currency exchange if specific nominals provided upon prior order <sup>18</sup>	3% of deal amount (min. 20 EUR)
12.4. Exchange of EUR banknotes to the banknotes of another face value and/ or coins	3% (min. 20 EUR)
12.5. Acceptance of withdrawn from circulation, defective or old/outworn banknotes (except EUR) <sup>18</sup>	5% (min. 20 EUR)
12.6. Additional commission for coin processing, for EUR coins	10% of amount (min. 10 EUR)

## Payment cards

### 13. Debit cards

	Mastercard Debit (for private persons) Mastercard Business Debit (for legal persons)	
	EUR <sup>19</sup>	USD
Fee for card (per annum)	50 EUR	50 USD
Fee for supplementary card (per annum)		
New card issue (instead of existing)	Free of charge	
Commission fee for goods and services purchase	0.5% (min. 0.15 EUR)	0.5% (min. 0.20 USD)
Cash withdrawal in Citadele Bank	As from current account	
Cash withdrawal in ATM or in bank	1.5% (min. 5 EUR)	1.5% (min. 5 USD)
Credit limit amount	Not available	
Minimum instalment	100% of excess expenditure	
Credit Interest rate (per annum), for private persons	28%	
Late payment interest rate (increased interest rate, per annum) for legal persons	60%	
Interest for unauthorised negative balance (per day)	0.175%	
Payment from account attached to the card	As from current account	

### 14. X cards for private individuals

Card currency	X hero <sup>20</sup>		X Platinum		X Infinite	
	EUR	USD	EUR	USD	EUR	USD
Fee for card (per annum)	80 EUR	80 USD	200 EUR	200 USD	500 EUR	400 USD
Fee for supplementary card (per annum)					250 EUR	200 USD
New card issue (instead of existing)	Free of charge					
Commission fee for	0.5% (min)	0.5% (min)	0.5% (min)	0.5% (min)	0.5% (min)	0.5% (min USD)

<sup>16</sup> 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

<sup>17</sup> 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](http://www.citadele.lv) and can be changed without prior notice

<sup>18</sup> 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](http://www.citadele.lv)

<sup>19</sup> For private individuals recipients of the state pensions of the Republic of Latvia: old age pensions, disability pensions, survivor's pensions, service pensions, or special pensions, on the condition that such pensions are transferred into the account linked to Mastercard Debit payment cards, fees are applied in accordance with the Schedules of Fees and Charges for residents - private individuals.

<sup>20</sup> Till 12.12.2018.product's name was X card.

goods and services purchase	EUR 0.15)	USD 0.20)	EUR 0.15)	USD 0.20)	EUR 0.15)	0.20)
Cash withdrawal in ATM or in bank	3% (min. 5 EUR)	3% (min. 5 USD)	3% (min. 5 EUR)	3% (min. 5 USD)	3% (min. 5 EUR)	3% (min. 5 USD)
Credit limit amount	individually					
Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure					
Credit interest (per annum)	26%		24%		18%	
Interest for unauthorised negative balance (per day)	0.175%					
Payment from account <sup>21</sup>	As from current account + 3%					
Interest rate (per annum) for collateral deposit which serves as collateral for credit card	Interest rate is applicable as for savings account in accordant currency					
Annual fee for Priority Pass	Not available		Free of charge			
Fee for 1 person's visit at Priority Pass VIP lounge at the airport <sup>22</sup>	Not available		30 EUR (VAT included)		30 EUR (VAT included) <sup>23</sup>	
Fast track visit	Not available				EUR 10 VAT included) <sup>22,24</sup>	
Concierge service <sup>25</sup>	Not available		EUR 150 per annum	USD 150 per annum	Free of a charge	

### 15. Sticker, Bracelet (for payment cards in EUR currency) <sup>26</sup>

Service	Price
15.1. Fee for sticker, bracelet	EUR 0.50 <sup>27</sup> per month
15.2. Other services	According to the price list of the card linked to the sticker or bracelet

### 16. X cards for legal persons

Card currency	X Business		X Corporate		X Infinite	
	EUR	USD	EUR	USD	EUR	USD
Fee for card (per annum)	120 EUR	120 USD	200 EUR	200 USD	500 EUR	400 USD
Fee for supplementary card (per annum)					250 EUR	200 USD
New card issue (instead of existing)	Free of charge					
Commission fee for goods and services purchase	0.5% (min EUR 0.15)	0.5% (min USD 0.20)	0.5% (min EUR 0.15)	0.5% (min USD 0.20)	0.5% (min EUR 0.15)	0.5% (min USD 0.20)
Cash withdrawal in ATM or in bank	3% (min. 5 EUR)	3% (min. 5 USD)	3% (min. 5 EUR)	3% (min. 5 USD)	3% (min. 5 EUR)	3% (min. 5 USD)
Credit limit amount	individually					
Minimum instalment	100% of the used credit limit amount + 100% of excess expenditure				5% of the used credit limit amount + 100% of excess	

<sup>21</sup> The additional commission of 3% is not applied, if payment is executed within the terms of 'Concierge service'.

<sup>22</sup> 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.

<sup>23</sup> For Priority Pass cards, issued before 11.02.2019. within a calendar year, 3 (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, 5 (five) visits to airport's VIP lounge to main card user is offered free of charge.

<sup>24</sup> Within a calendar year, 8 (eight) visits to main card user is offered free of charge.

<sup>25</sup> Service fee is applied for each payment card (incl. supplementary card) / cardholder linked to Concierge Service.

<sup>26</sup> For private persons - issued to card holders and linked to the relevant card account; for legal persons – only linked to the X Infinite card account.

<sup>27</sup> Free of charge for X Infinite card holders with X Infinite card account.



Card currency	X Business		X Corporate		X Infinite	
	EUR	USD	EUR	USD	EUR	USD
	expenditure					
Credit interest (per annum)	24%		24%		18%	
Late payment interest (increased credit interest, per annum), for legal persons	60%		60%		-	
Interest for unauthorised negative balance (per day)	0.175%					
Payment from account <sup>28</sup>	As from current account + 3%					
Interest rate (per annum) for collateral deposit which serves as collateral for credit card	Interest rate is applicable as for savings account in accordant currency					
Annual fee for Priority Pass	Not available		Free of charge			
Fee for 1 person's visit at Priority Pass VIP lounge at the airport <sup>29</sup>	Not available		30 EUR (VAT included)		30 EUR (VAT included) <sup>30</sup>	
Fast track visit	Not included				EUR 10 VAT included) <sup>29,31</sup>	
Concierge service <sup>32</sup>	Not available		EUR 200 per annum	USD 300 per annum	Free of a charge	

## 17. Mastercard credit card for private persons

Currency	Mastercard Standard	
	EUR	USD
Fee for card and supplementary card (per annum)	80 EUR	80 USD
New card issue (instead of existing)	Free of charge	
Commission fee for goods and services purchase	0.5% (min EUR 0.15)	0.5% (min USD 0.20)
Cash withdrawal in ATM or bank	3% (min. 5 EUR)	3% (min. 5 USD)
Credit limit amount	Individually	
Minimum instalment	5% of the spent credit limit amount + 100% of excess expenditure	
Credit interest (per annum)	26%	
Interest for unauthorised negative balance (per day) for legal persons	0.175%	
Payment from account	As from current account + 3%	
Interest rate (per annum) for collateral deposit which serves as collateral for credit card	Interest rate is applicable as for savings account in accordant currency	

## 18. Other payment card services

Service	Fee	
	EUR	USD
18.1. Balance review in ATMs:		
18.1.1. in Citadele Bank (Latvia) ATMs	Free of charge	
18.1.2. in ATMs of other banks in Latvia	0.50 EUR	1 USD
18.1.3. in ATMs of other banks abroad	1 EUR	1 USD
18.2. Daily limit for one payment card for cash withdrawal at ATMs and POS terminals:		
18.2.1. using Mastercard Debit, Maestro, VISA Electron, X	2 200 EUR	Equivalent

<sup>28</sup> The additional commission of 3% is not applied, if payment is executed within the terms of 'Concierge service'.

<sup>29</sup> 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.

<sup>30</sup> For Priority Pass cards, issued before 11.02.2019. within a calendar year, 3 (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, 5 (five) visits to airport's VIP lounge to main card user is offered free of charge.

<sup>31</sup> Within a calendar year, 8 (eight) visits to main card user is offered free of charge.

<sup>32</sup> Service fee is applied for each payment card (incl. supplementary card) / cardholder linked to Concierge Service.



Hero, X Business, VISA Classic, MasterCard Standard, Mastercard Business Debit, VISA Business, MasterCard Business		2 200 EUR
18.2.2. using X Platinum, VISA Gold, MasterCard Gold, VISA Platinum, X Infinite, X Corporate	3 000 EUR	Equivalent 3000 EUR
18.3. Cash and POS operations' daily or monthly limit increase above limit set in Pricelist, for one payment card	Free of charge	
18.4. Monthly limit for one payment card for cash withdrawal at ATMs and POS terminals:		
18.4.1. using Mastercard Debit, Maestro, VISA Electron, X Hero, X Business, VISA Classic, MasterCard Standard, VISA Business, MasterCard Business, X Corporate, Mastercard Business Debit, VISA Business Gold, MasterCard Business Gold, X Platinum, VISA Gold, MasterCard Gold	15 000 EUR	Equivalent 15 000 EUR
18.4.2. using X Infinite, VISA Platinum	30 000 EUR	Equivalent 30 000 EUR
18.5. Urgent card issue within 3 hours <sup>33</sup>	30 EUR	30 USD
18.6. Change of card's PIN-code in Citadele ATM or mobile application	Free of charge	
18.7. Receiving renewed payment cards in branches (for private persons) <sup>34</sup>	2 EUR	Equivalent 2 EUR
18.8. Currency exchange mark-up fee	4.3%	4.3%

## Lending

### 19. Mortgage Credit for private individuals

Service	Fee
19.1. Consideration of an application for credit issuing / amendments in credit transaction:	
19.1.1. on the security of residential real property and/or land	Free of charge
19.1.2. on the security of non-residential real property	
19.1.2.1. for deals up to 300 000 EUR	75 EUR
19.1.2.2. for deals over 300 000 EUR	400 EUR
19.2. Execution of credit	2 % of total credit amount (min. 150 EUR)
19.3. Execution of amendments <sup>35</sup> :	
19.3.1. additional credit amount granting	1.5% of credit amount regarding which amendments are made to (min. 150 EUR)
19.3.2. credit maturity term extension, credit currency change	1% of credit amount regarding which amendments are made to (min. 75 EUR)
19.3.3. loan security owner change, loan security change	1% of unpaid credit sum (min. 150 EUR)
19.3.4. credit payment date and/or principle of repayment of the credit change	30 EUR
19.3.5. execution of amendments to the other provisions of the agreement, not mentioned in sup-positions of paragraph 18.3.	50 EUR per each document
19.3.6. preparation of amendments to payment schedule at the customer's request	Free of charge
19.4. Credit repayment before the term provided for by the agreement	Free of charge
19.5. Processing of the documents in case of the refinancing from	600 EUR

<sup>33</sup> Refers only to plastic and PIN code producing. Card can be received only at branch 'Citadele' 2A Republikas Square, Riga.

<sup>34</sup> Receiving credit cards X Infinite in branches free of charge.

<sup>35</sup> If options mentioned in paragraphs 18.3.1. – 18.3.6. are fulfilled simultaneously, the highest commission fee is applied.

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 <sup>36</sup>	
19.6. Execution of amendments in documents, mentioned in paragraph 18.5.	50 EUR per each document
19.7. Credit resources reservation	1% annual for unused but reserved credit sum

## 20. Bank Guarantee

Service	Fee
20.1. Consideration of an application for receiving of guarantee (s)/ consideration of amendments:	
20.1.1. if secured by cash assets or term deposit	Free of charge
20.1.2. other security <sup>37</sup>	Free of charge
20.2. Preparation of agreement on issuance of bank guarantee(s) and related documents:	
20.2.1. if secured by cash assets or term deposit	Free of charge
20.2.2. other security	As agreed (min 150 EUR)
20.3. Issuance of a guarantee/ increase in guarantee amount / term prolonging:	
20.3.1. if secured by cash assets	0.3% from guarantee amount / of amount regarding which amendments are made to (min. EUR 100)
20.3.2. other security	0.8% from guarantee amount / of amount regarding which amendments are made to (min. EUR 150)
20.4. Fee for guarantee utilisation:	
20.4.1. if secured by cash assets or term deposit	0.8% per annum of guarantee amount / of amount regarding which amendments are made to
20.4.2. other security	Starting from 3% per annum of guarantee amount / of amount regarding which amendments are made to
20.5. Amendments to the agreement	75 EUR
20.6. Amendments to guarantee (except increase in guarantee amount)	80 EUR
20.7. Amendments to guarantee (including increase in guarantee amount)	50 EUR
20.8. Additional commission fee for urgent execution of guarantee, its amendments, confirmation, during 1 working day	50 EUR
20.9. Preparation and reconciliation of the guarantee's draft (applicable if guarantee is not issued)	50 EUR
20.10. Payment under guarantee/ Processing of payment demand	0.2% of the repayable amount (min. EUR 200)
20.11. Notification on guarantee issued by another bank	0.1% of guarantee amount (min. EUR 85, max. EUR 500)
20.12. Notification on amendments to the guarantee issued by another bank, revocation of the guarantee	75 EUR
20.13. Preparation and sending of the claim under the guarantee, on behalf of the customer	250 EUR
20.14. Review and confirmation of the authenticity of the guarantee issued by the other bank	40 EUR
20.15. Revocation of the guarantee before expiry date <sup>38</sup>	25 EUR

## 21. Import Letter of Credit

Service	Fee
21.1. Consideration of an application for issuance of import letter of	Free of charge

<sup>36</sup> Commission fee for preparation of the documents (inc. references) set in Pricelist's paragraph 24. is not applied simultaneously.

<sup>37</sup> This commission is not applied to applications for guarantee issuance within the scope of guarantee line.

<sup>38</sup> For cases when the commission fee for guarantee use is payable by parts.

credit	
21.2. Execution of a new import letter of credit / increase of amount of the import letter of credit	0.25% of value / increase of the value of import letter of credit (min. EUR 170)
21.3. Amendments to provisions of import letter of credit (except for increase in amount of the import letter of credit), revocation or cancellation of unutilised import letter of credit, amendments of agreement	75 EUR
21.4. Import letter's of credit draft preparation and reconciliation (applicable if import letter of credit is not issued)	50 EUR
21.5. Additional commission fee for urgent execution of the import letter of credit, during 1 working day	50 EUR
21.6. Review of documents, payment	0.2% of value of documents (min. 170 EUR)
21.7. Commission for discrepancies in documents presented	70 EUR
21.8. Return of unpaid documents	40 EUR
21.9. Endorsement of documents of letter of credit	20 EUR
21.10. Revocation of letter of credit before expiry date	25 EUR
21.11. Notification on issuance of Assignment of proceeds	50 EUR

## 22. Export Letter of Credit

Service	Fee
22.1. Preliminary notification on issuance of export letter of credit	40 EUR
22.2. Notification on issuance of export letter of credit	0.1% of value of export letter of credit (min. 85 EUR, maks. 500 EUR)
22.3. Processing and reconciliation of the draft of export letter of credit	50 EUR
22.4. Amendments to provisions of export letter of credit, revocation or cancellation of unutilised export letter of credit	75 EUR
22.5. Preliminary review of documents under export letter of credit	80 EUR
22.6. Review, payment of documents	0.2% of value of documents (min. 200 EUR)
22.7. Payment under export letter of credit without presentation of documents	0.1% of payment amount (min. 100 EUR, maks. 500 EUR)
22.8. Return of the discrepant documents	40 EUR
22.9. Transfer of export letter of credit	0.15% of value of transferred export letter of credit (min. 200 EUR)
22.10. 0.1% of cession amount	0.1% of cession amount
22.11. Confirmation of letter of credit issued by another bank	As agreed
22.12. Consulting in preparation of the documents	30 EUR per each document
22.13. Negotiation of export letter of credit, discounting of export letter of credit	As agreed
22.14. Notification on letter on assignment	50 EUR

## 23. Documentary collection

Service	Fee
23.1. Import documentary collection	
23.1.1. notification on documentary collection	50 EUR
23.1.2. delivery of documents against payment, acceptance or free of payment	0.1% of collection amount (min. 100 EUR)
23.2. Export documentary collection:	
23.2.1. receiving of documents for payment or acceptance	40 EUR
23.2.2. Payment of document	0.1% of collection amount (min. 100 EUR)
23.3. Amendments to terms, instructions of documentary collection	40 EUR
23.4. Sending, return of refused documents	40 EUR

## Other services related to lending

Service	Fee
<b>24. Commission fee for preparation of the documents (int. al. references) <sup>39,40</sup></b>	
24.1. if a document prepared in state language	45 EUR per each document
24.2. if a document prepared in other language (English, Russian)	70 EUR per each document
24.3. Commission fee for preparation of the documents (int. al. references) if request received 6 months after credit obligations fulfilment	75 EUR per each document
24.4. Citadele Bank's performed stock or assets evaluation <sup>41</sup>	75 EUR
24.5. 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
24.6. Documents sending	As agreed (min. actual costs + EUR 8)
24.7. Deferred payment fee for Import letter of credit / export letter of credit and documentary collection	0.15% from documents' amount (min. 70 EUR)
24.8. SWIFT notification at issue of guarantee, issue of Import letter of credit, transfer of export letter of credit	25 EUR
24.9. Other SWIFT notifications	7 EUR
24.10. Processing or evaluating other credit-related documents	As agreed

## Remote account management systems

Service	Fee
<b>25. Citadele Online Banking</b>	
25.1. Registration, servicing, refusal from service (closure)	Free of charge
25.2. Transaction limits	See Appendix No 2 paragraph 3
25.3. Connection of complicated configuration (international customers private persons/legal entities): configuration of multiple users authorisation or connection of user, if the user (-s) is (are) not a customer or if the user is customer's authorized person (for legal entities)	20 EUR
<b>26. Authorization Devices</b>	
26.1. Issuing of DIGIPASS	50 EUR
26.2. Issuing/unlocking/change of DIGIPASS 780	35 EUR
26.3. Issuing of DIGIPASS GO3	20 EUR
26.4. Unlocking of DIGIPASS, DIGIPASS GO3 device which was locked for use in Citadele Online Banking	10 EUR
26.5. Issuing of Code card, replacement of DIGIPASS GO3/Code card due to technical reasons (within 2 years from the moment of connection)	10 EUR
26.6. Activation of MobileSCAN within one licence or The first / the repeated activation of MobileSCAN within the already issued licence <sup>42,43</sup>	Free of charge
<b>27. Citadele SMS bank</b>	
27.1. Service connection	Free of charge
27.2. Citadele Bank's short message sent to customer <sup>44</sup>	0.09 EUR
<b>28. Citadele Gateway service</b>	

<sup>39</sup> If a document must be notarized, customer pay actual expenses of notary service additionally.

<sup>40</sup> 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.

<sup>41</sup> Commission fee may be increased in specific instances.

<sup>42</sup> Several mobile devices can be attached to the same MobileSCAN licence.

<sup>43</sup> 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.

<sup>44</sup> Commission fee for messages sent by Citadele Bank's is charged from customer's account once per month.

28.1. Registration	50 EUR
28.2. Subscription fee per month	
28.2.1. Informative mode	20 EUR
28.2.2. Transactions mode	40 EUR

## Deposits

Service	Fee
<b>29. Savings account +</b>	
29.1. Opening, closure of Savings account+	Free of charge
29.2. Funds transfer from customer's Savings account+:	
29.2.1. with prior 35 calendar days notice to Citadele Bank	As for payment from current account
29.2.2. without prior 35 calendar days notice to Citadele Bank	1% + as for payment from current account
29.3. 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

30. Savings account for child (for private persons)	EUR	USD	GBP
30.1. Opening, closure of Savings account for child	Free of charge		
30.2. 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		
30.3. Funds transfer from Savings account for child to account in other bank	As for payment from current account		
30.4. Additional commission fee for premature funds withdrawal or payment at presentation of the custody court sanction	1% of withdrawn or transferred amount		

31. Term Deposit	
31.1. 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
31.2. Commission fee for premature cancellation of the term deposit agreement <sup>45</sup>	1 % of principal amount of term deposit

32. Gold	
32.1. Gold trading (only non-cash transactions)	Information in Citadele Bank
32.2. Gold keeping in the bank	0.035% <sup>46</sup> per month (min. 15 EUR per month)

<sup>45</sup> Withdrawing term deposit prematurely, the calculated interest shall not be paid and already paid interest shall be withheld from disburseable principal amount of the term deposit.

<sup>46</sup> 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
<b>33. Brokerage Services</b>	
33.1. Currency Exchange transactions and transactions with Gold	
33.1.1. Cash/non-cash currency exchange transactions and transactions with Gold up to EUR 4000	Citadele Bank's official currency rate
33.1.2. Cash/Non-cash currency exchange transactions and transactions with Gold over EUR 4000	Individually, information in Citadele Bank
33.1.3. Foreign Exchange margin trading	Individually, information in Citadele Bank <sup>47</sup>
33.2. Financial Instruments <sup>48</sup>	
33.2.1. Debt securities transactions <sup>49</sup>	0.1% (min. 50 EUR) <sup>50</sup>
33.2.2. Stock transactions (incl. ETF, ADR, GDR) <sup>51</sup> :	
33.2.2.1. At Riga, Vilnius and Tallinn stock exchanges	0.35% (min. 10 EUR)
33.2.2.2. At European, Scandinavian, Russian stock exchanges <sup>52</sup>	0.4% (min. 50 EUR) <sup>50</sup>
33.2.2.3. 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) <sup>53</sup>
33.2.2.4. Transaction at USA and Canadian stock exchanges if the share price is over 15 USD, CAD	0.3% (min. 40 USD, CAD) <sup>53</sup>
33.2.3. Transaction with options of the USA stock exchanges	2.50 USD for contract (min. 25 USD)
33.3. Transactions with funds <sup>50,54</sup>	
33.3.1. Purchase of shares of :	
33.3.1.1. Bond funds	0.5% (min. EUR 5.50 / 20 EUR)
33.3.1.2. Balanced funds and fund of funds	0.75% (min. EUR 5.50 / 20 EUR)
33.3.1.3. Stock funds and alternative investment funds (incl. hedge)	1.5 % (min. 5.50 EUR / 20 EUR)
33.3.2. Sale of fund shares	20 EUR / 5.50 EUR
33.4. Financing against Financial instruments pledge - products	
33.4.1. Transaction EUR 50 000 and over EUR 50 000, or the equivalent in another currency	Free of charge
33.4.2. Transaction up to EUR 50 000, or the equivalent in another currency	300 EUR
33.4.3. Amendments to the terms of Repo transaction	Individually, information in Citadele Bank
33.5. Brokerage services not included in tariffs	Individually, information in Citadele Bank

<sup>47</sup> Transaction commission fee or Citadele Bank's mark-up is included in price of the transaction. Information in Citadele Bank.

<sup>48</sup> 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).

<sup>49</sup> 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.

<sup>50</sup> 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..

<sup>51</sup> If customer's order for transactions with financial instruments is executed partially, commission fee usually is charged once within one transaction day.

<sup>52</sup> Additional commission fee for settlement transactions is applied according to the Pricelist.

<sup>53</sup> Commission fee in currency of transaction.

<sup>54</sup> 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
<b>34. Financial Instruments Accounts Administration, Financial Instruments Custody and Transaction Settlements</b> <sup>55</sup>	
34.1. Opening of a financial instruments account	In Customer Service Centre /Branch - EUR 50; Using online banking – Free of charge
34.2. Financial instruments safekeeping commissions (per month) <sup>56</sup> :	
34.2.1. CBL Opportunities Funds	Free of charge
34.2.2. Financial instruments of LR domestic market	0.01%
34.2.3. Financial instruments of EU countries, USA and Canada domestic markets, foreign investment funds and international financial instruments registered in Euroclear/Clearstream depositories	0.02%
34.2.4. Safekeeping of financial instruments of other countries' domestic markets	0.03%
34.2.5. Minimum fee for financial instruments safekeeping	1 EUR
34.3. Reception of financial instruments <sup>57</sup> :	
34.3.1. Reception of financial instruments of Latvia, Lithuania, Estonia domestic markets	Free of charge
34.3.2. 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
34.3.3. Reception of financial instruments of other countries' domestic markets	Information in Citadele Bank
34.4. Transfer of financial instruments <sup>57</sup> :	
34.4.1. Transfer of financial instruments of Latvia, Lithuania, Estonia domestic markets	10 EUR
34.4.2. 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
34.4.3. Receipt / transfer of financial instruments against payment (RVP/ DVP) <sup>57</sup>	50 EUR
34.4.4. Transfer between two Citadele Bank customers' financial instruments accounts (commission charged from financial instruments' transferor)	10 EUR
34.4.5. Transfers of financial instruments of other domestic markets	Information in Citadele Bank
34.5. Purchase-redemption transaction settlements <sup>58</sup> :	
34.5.1. 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
34.6. Other services:	

<sup>55</sup> 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).

<sup>56</sup> 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.

<sup>57</sup> 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.

<sup>58</sup> 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.



34.6.1. Deregistration of financial instruments	50 EUR
34.6.2. Processing of financial financial instruments corporate actions transactions <sup>59</sup>	35 EUR + actual expenses
34.6.3. 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
34.6.4. References and statements not mentioned in 34.6.3	50 EUR (VAT included)
34.6.5. Preparation or submission of tax certification documents to local and foreign depositories <sup>59</sup>	35 EUR + actual expenses
34.6.6. Commission fee for negative balance of customer's money funds accounts for performing financial instruments transactions (percent per annum) <sup>60</sup>	24%

## Safe keeping services

<b>35. Safe-box Rent</b>	
35.1. Safe-box rent	See Appendix No 1
35.2. Commission fee for safe-box opening if customer has lost the key of the safe box	275 EUR
35.3. Commission fee for customer's safe-box content's storage in Citadele Bank's joint safe-box <sup>61</sup>	18 EUR per month (VAT included)
35.4. 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

<b>36. Attorneys</b>	
36.1. Issuing of power of attorney (int. al. for transactions with safe-box)	10 EUR (for legal entities – only for transactions with safe-box)
36.2. Servicing on the basis of the power of attorney for private persons:	
36.2.1. with power of attorney issued by Citadele Bank	Free of charge
36.2.2. verification of power of attorney issued outside Citadele Bank <sup>62</sup>	10 EUR (VAT included)

<b>37. Additional Services</b>	
37.1. Document sending via facsimile upon the customer's request (1 page)	8 EUR (VAT included)
37.2. Receiving of non-cash payment printout at Citadele Bank, per each payment printout	1 EUR <sup>63</sup>
37.3. Preparation of SWIFT request copy upon customer's request	4 EUR
37.4. Usage of the courier post upon customer's request for documents and other values sending	As agreed (7 EUR+actual expenses (VAT included))
37.5. Arrangement of invitation to Latvia for Citadele Bank customers	100 EUR

<sup>59</sup> 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.

<sup>60</sup> Commission fee is calculated for each day and is charged at the first day of the month, if customer has not concluded supplementary agreement.

<sup>61</sup> 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.

<sup>62</sup> 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.

<sup>63</sup> Commission fee not applied if the printout is prepared at the arrangement of Citadele Bank's customer invitation to Latvia.

37.6.	Statement of transactions in account <sup>64, 65</sup> :	
37.6.1.	Account statement preparation and issuing at Citadele Bank upon customer's request	EUR 1 per page (min. EUR 6) <sup>66,67</sup>
37.7.	Issuing of documents from archive	30 EUR per document (VAT included)
37.8.	Preparation of standard reference <sup>68, 69</sup>	15 EUR (VAT included)
37.9.	Preparation of non-standard reference <sup>70, 71</sup>	As agreed, min. 50 EUR (VAT included)
37.10.	Additional fee for reference preparation in English or Russian <sup>69</sup>	15 EUR (VAT included)
37.11.	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.
37.11.1.	the one-off commission fee for processing of each received document	15 EUR
37.11.2.	processing of payment related to sworn judicial executor's orders and State Revenue Service's collection orders <sup>72</sup>	3 EUR

<sup>64</sup> 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.

<sup>65</sup> Fox X Infinite card holders written standard reference, statement of transactions in account – free of charge.

<sup>66</sup> 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.

<sup>67</sup> It is possible to receive an account statement for a period not exceeding 10 (ten) years from the request.

<sup>68</sup> 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'.

<sup>69</sup> Commission fee can be increased and set individually for non-standard reference that is prepared on more than one page

<sup>70</sup> Int. al. references for auditors, confirmation of auditor requests and reconciliation statements.

<sup>71</sup> The processing of requests from data subjects who have been re-submitted without sufficient reason within one calendar year

<sup>72</sup> Fee is not applied to processing of payment below or equal to EUR 3.00.



# Appendix 1 Safe-box depositary

## Safe box rent fees

<b>Branch Citadele (2A Republikas square, Riga)</b>		
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 <sup>73</sup> (Latvia time)	Special conditions	Execution day
<b>Payments within Citadele Bank</b>	before 17.30		the same working day
<b>Standard payment to another bank:</b>			
EUR: SEPA instant payment	without restrictions		immediately after acceptance
EUR: SEPA	before 15:45	For EEA <sup>74</sup> payments 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) <sup>75</sup>	before 17:30		
EUR: other payments	before 14:30		
USD, CNY	individually, information in Citadele bank		
BYN, RUB	before 17:30	RUB – only OUR is allowed	next working day
GBP, DKK, NOK, SEK, PLN, CAD, CHF, JPY, KZT	before 17:30		day after the next working day
NZD, SGD, MXN, AUD	before 14:00		day after the next working day
<b>Urgent payment to another bank:</b>			
EUR	before 16:00		the same working day
CAD, CHF	before 12:00		the same working day
GBP, DKK, NOK, SEK, JPY, AUD, 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
<b>Incoming payments into account</b>			
EUR, GBP, DKK, NOK, SEK, PLN,	before 17:30		on the same bank day if the bank has received information on transfer of EEA <sup>74</sup> 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 – workday (Monday, Tuesday, Wednesday, Thursday, Friday) from 8.30 to 17.30, excluding official holidays of Republic of Latvia.

<sup>73</sup> 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.

<sup>74</sup> EEA payment - payments in EUR, BGN, CZK, DKK, GBP, 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.

<sup>75</sup> List of banks: <https://www.bank.lv/par-mums/uzdevumi/maksajumu-sistemas-uzdevumi/eks>



## 1.2. Types of commissions:

**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 PSL 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. EEA payments with BEN commission type are not executed.

1.3. **SEPA (payments regulated by the EU)** 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 Inst (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/registers-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](http://www.citadele.lv) and in customer service centres.

## 2. Bill payments

2.1. Bill payments of the following enterprises available at Citadele Bank ATMs: bills of Latvenergo, Lattelecom, TELE 2, LMT and Latvijas Gāze, administrative fine payments (for not complaining 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 ONLINE BANKING

All authorisation devices are grouped into following authorisation device categories:

Authorisation device category	Daily debit turnover, EUR
LOW	3 000,00 EUR (three thousand EUR)
MEDIUM	60 000,00 EUR (sixty thousand EUR)
HIGH	250 000,00 EUR (two hundred fifty thousand EUR)
INDIVIDUAL	10 000 000,00 EUR (ten million EUR)

All authorisation devices are grouped into following authorisation device categories:

Authorisation device category	Authorisation device
LOW	TAN card MobileSCAN Low (Mobile SCA <sub>N</sub> activated in Online Banking with TAN card or in Mobile application with SMS or MobileSCAN activated on potentially unsecure device) TouchID, FaceID with MobileScan Low
MEDIUM	DIGIPASS GO3 MobileSCAN Medium (MobileSCAN activated in Online Banking with

	DIGIPASS GO3 on secure device
HIGH	MobileSCAN Full (Mobile SCAN activated on secure device)
INDIVIDUAL	DIGIPASS 780 DIGIPASS 320 (and older DIGIPASS models)

Following batch limits (limit of several payments approval with single authorization code) are set for authorization device categories:

Authorisation device category	Batch limit	
	(number of payments)	(total amount of payments)
LOW <sup>1</sup>	50 (fifty)	3 000,00 EUR (three thousand EUR)
MEDIUM <sup>1</sup>	50 (fifty)	60 000,00 EUR (sixty thousand EUR)
HIGH <sup>1</sup>	500 (five hundred)	250 000,00 EUR (two hundred fifty thousand EUR)
INDIVIDUAL <sup>1,2</sup>	500 (five hundred)	2 000 000,00 EUR (two millions EUR)

<sup>1</sup>- Number of payments for any MobileSCAN and DIGIPASS 780 is 500 (five hundred)

<sup>2</sup>- Number of payments for Digipass 320 (and older models) is 50 (fifty)

Additionally following limits are set for FaceID and Touch ID with MobileScan Full:

1. one transaction limit is equal to daily turnover limit and is set to 10 000 EUR (ten thousand EUR);
2. batch limit is set to 10 000 EUR (ten thousand EUR).