

Appendix 3. Products and services, which are not issued/offered any more for international private individuals and corporate clients

Payment cards

Debit cards Maestro (for private individuals and corporate clients¹), Visa Electron (for private individuals and corporate clients)²

Currency	Maestro, Visa Electron	
	EUR	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	

Cash card CIRRUS²

Currency	CIRRUS	
	EUR	USD
Fee for card (per annum)	50 EUR	50 USD
Fee for supplementary card (per annum)		
Cash withdrawal in Citadele Bank	As from current account	
Cash withdrawal in ATM of Citadele Bank in Latvia	1.5% (min. 3 EUR)	1.5% (min. 3 USD)
Cash withdrawal in other banks' ATM	2% (min. EUR 5)	2% (min. USD 7)
Interest for unauthorised negative balance (per day)	0.175%	
Payment from account attached to the card	As from current account	

MasterCard Business credit card for corporate clients²

Currency	Mastercard Business	
	EUR	USD
Fee for card (per annum)	120 EUR	120 USD
Fee for supplementary card (per annum)		
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	Not available	
Minimum instalment	100% of the spent credit limit amount + 100% of excess expenditure	
Credit interest (per annum)	24%	
Late payment interest (increased credit interest, per annum), for legal persons	60%	
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	

¹ New cards are no longer issued from 10.06.2019.

² New cards are no longer issued from 24.05.2019.

Platinum³

	The Platinum Card [®] fifth finance collateral (for private individuals)
Currency	EUR
Collateral deposit which serves as collateral for credit card	Individually
Amount of credit limit	Not offered
Minimum instalment	5% of the spent credit limit amount + 100% of excess expenditure
Credit interest (per annum)	18%
Interest for unauthorized negative balance (per day)	0.175 EUR
Payment from account ⁴	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	Free of charge
Fee for 1 person's visit at Priority Pass airport business area ^{5,6}	30 EUR (VAT)
Issue of written reference, account statement	Free of charge
Concierge service	

Credit cards⁷

	Visa Classic (private individuals)		Visa Gold, Mastercard Gold (private individuals)		Visa Platinum (private individuals and corporate clients)	
	EUR	USD	EUR	USD	EUR	USD
Fee for card	80 EUR	80 USD	180 EUR	180 USD	250 EUR	350 USD
Fee for supplementary card	80 EUR	80 USD	180 EUR	180 USD	125 EUR	175 USD
Commission fee for goods and services purchase	0.5% (min. 0.15 EUR)	0.5% (min. 0.20 USD)	0.5% (min. 0.15 EUR)	0.5% (min. 0.20 USD)	0.5%	0.5%
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)
Amount of credit limit	Individually					
Minimum instalment	5% of the used credit limit amount + 100% of excess expenditure					
Interest for unauthorized negative balance (per day)	0.175%					
Payment from account ⁸	As from payment account + 3%					
Credit interest (per annum):	26%	26%	24%	24%	18%	18%
Late payment interest (per year) for legal entities	-	-	-	-	60%	60%
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 offered			Free of charge		

³ New cards are no longer issued from 01.12.2016.

⁴ The additional commission of 3% is not applied, if money transfer is executed within the terms of 'Concierge service'.

⁵ 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

⁶ Within a calendar year, one person's two visits or two persons' one visit with Priority Pass to airport's VIP lounge to main card user is offered free of charge.

⁷ New, renewed and replaced cards are no longer offered from 10.04.2017

⁸ The additional commission of 3% is not applied, if money transfer is executed within the terms of 'Concierge service'.

Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered	30 EUR (VAT included) ⁹	30 EUR (VAT included) ^{9,10}
Concierge service ¹¹	Not offered	200 EUR per annum	300 USD per annum
			Free of charge

Gold Business cards VISA Business Gold, MasterCard Business Gold (for corporate clients) ¹²

Currency	EUR	USD
Fee for card	200 EUR per annum	200 USD per annum
Commission fee for goods and services purchase	0.5% (min. 0.15 EUR)	0.5% (min. 0.20 USD)
Cash withdrawal in Citadele Bank, in Citadele Bank (Latvia) ATMs, in other banks, in ATM's of other banks	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	
Credit interest (per annum)	24%	24%
Late payment interest (increased credit interest, per annum)	60%	
Interest for unauthorized negative balance (per day)	0.175 %	
Payment from account	As from current account +3%	
Priority Pass	Free of charge	
Fee for 1 person's visit at Priority Pass airport business area	30 EUR (VAT included)	
Concierge service	200 EUR per annum	300 USD per annum

Deposits

1. Savings account ¹³	
1.1. Savings account	Free of charge
1.2. Funds transfer from customer's Savings account:	
1.2.1. to customer's current account in Citadele Bank (with prior 7 calendar days notice to Citadele Bank)	Free of charge
1.2.2. to other customer's account in Citadele Bank or to account in other bank (with prior 7 calendar days notice to Citadele Bank)	1% + as for payment from current account
1.2.3. to customer's current account in Citadele Bank, to other customer's account in Citadele Bank or to an account in other bank (without prior 7 calendar days notice to Citadele Bank)	1% + as for payment from current account
1.3. Cash withdrawal at Citadele Bank from customer's Savings account (without prior 7 calendar days notice to Citadele Bank)	1% + as for cash withdrawal from current account
1.4. Cash deposit to Savings account	As for cash deposit to current account

⁹ Fee for visit (set in EUR) will be converted in card account's currency according to Citadele Bank's exchange rate for non-cash operations, for the day when mentioned fee will be booked into account

¹⁰ Within a calendar year, one person's two visits or two persons' one visit with Priority Pass to airport's VIP lounge to main card user is offered free of charge.

¹¹ Service fee is applied for each payment card / cardholder linked to Concierge Service.

¹² New cards are no longer issued.

¹³ New Savings Account is no longer offered from 10.08.2016



2. 3D Savings Account (for corporate clients) ¹⁴	
2.1. Closure of 3D Savings account	Free of charge
2.2. Funds transfer from customer's 3D Savings account:	
2.2.1.to customer's current account in Citadele Bank (with prior 3 calendar days notice to Citadele Bank)	Free of charge
2.2.2.to other customer's account in Citadele Bank or to account in other bank (with prior 3 calendar days notice to Citadele Bank)	As for payment from current account
2.2.3.to customer's current account in Citadele Bank, to other customer's account in Citadele Bank or to an account in other bank (without prior 3 calendar days notice to Citadele Bank)	1% + as for payment from current account
2.3. Cash withdrawal at Citadele Bank from customer's 3D Savings account (without prior 3 calendar days notice to Citadele Bank)	1% + as for cash withdrawal from current account
2.4. Cash deposit to 3D Savings account	As for cash deposit to current account

¹⁴ New 3D Savings Account is no longer offered from 02.05.2016.